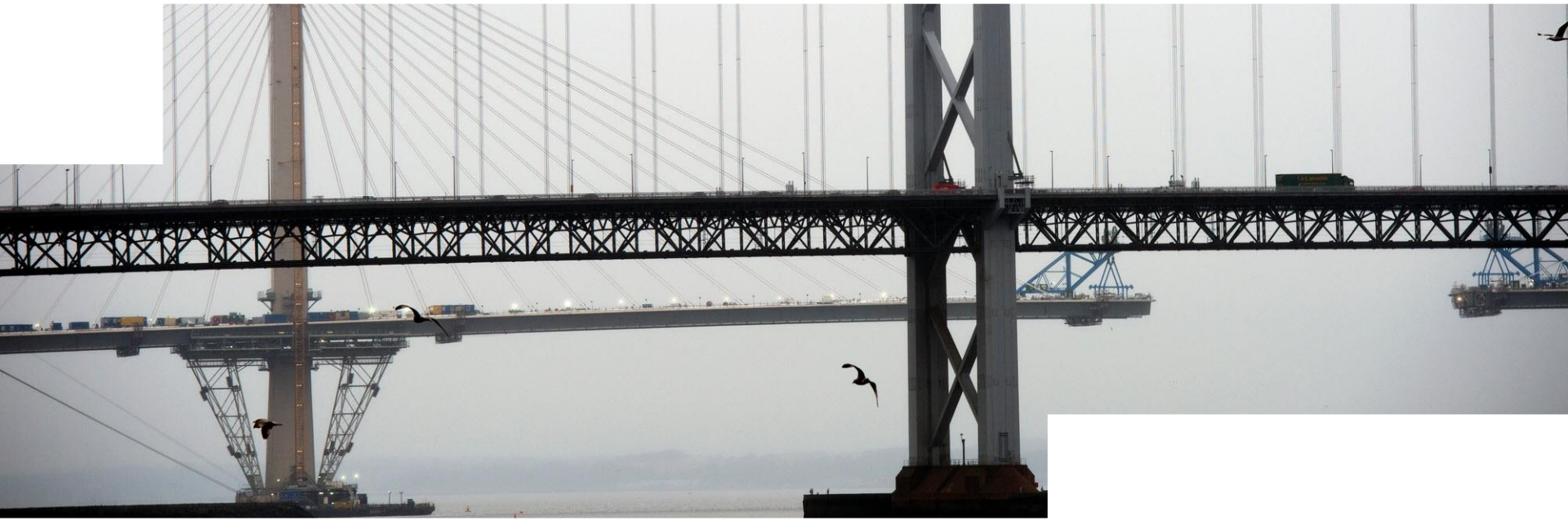
Credit Suisse Best Practice Guide
for manufacturers of payment software



CREDIT SUISSE (Switzerland) Ltd.
Software Partner Management
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CREDIT SUISSE

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Guide
About the Best Practice Guide

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

Main changes to the last version (October 2023)

Page 97	camt.052 CGI ISO version 2019 deleted
Page 98	camt.053 CGI ISO version 2019 deleted

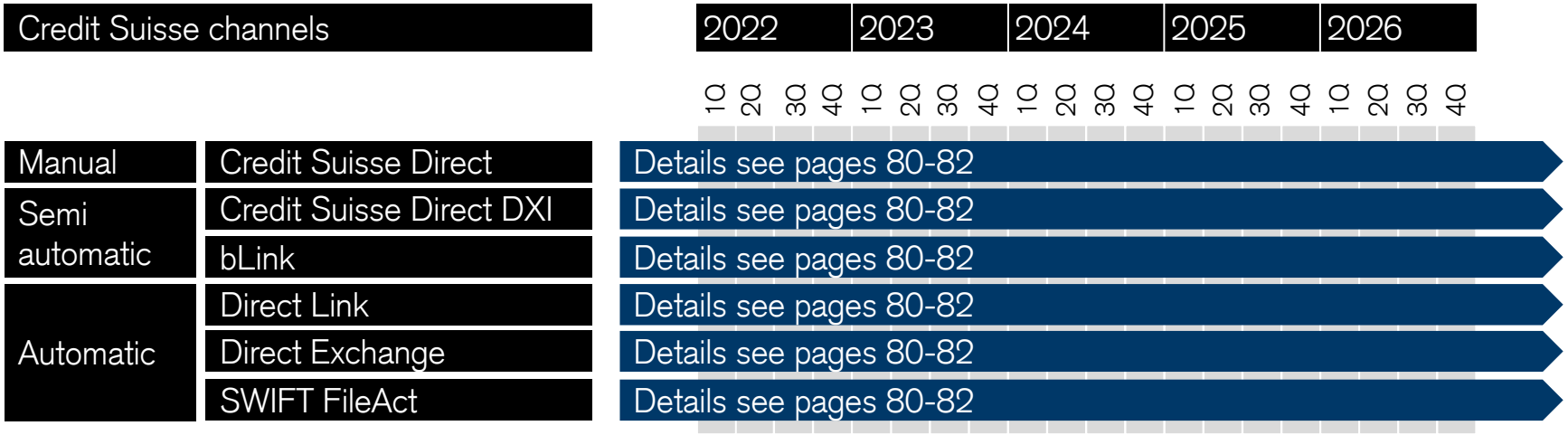
Abbrevations

BR	Swiss Payment Standards: Swiss Business Rules V2.10/3.0 (Link)
BTC	Bank Transaction Code listed at IG camt
EDS	Electronic Distributed Signature: non-standard decentralized signature set-up for EBICS
ES	Electronic Signature: standard corporate shield set-up for EBICS
IG camt	Swiss Payment Standards: Implementation Guidelines for Cash Management V1.7.2/2.0.1 (Link)
IG pain.001	Swiss Payment Standards: Implementation Guidelines for Credit Transfers V1.11/2.0.1 (Link)
IG pain.002	Swiss Payment Standards: Implementation Guidelines for Status Reports V1.1.2/2.0.1 (Link)
IG QR-bill	Swiss Payment Standards: Implementation Guidelines for QR-bill V2.2 (Link)
IID	Institute ID (= Swiss domestic financial institute identification code)
MIG camt.05x	Credit Suisse Message Implementation Guidelines for Cash Management (Link)
MIG pain.001	Credit Suisse Message Implementation Guidelines for Credit Transfers (Link)
PT	Payment type as described in IG pain.001

Overview

Overview

Credit Suisse channel timeline



Manual: manual login, manual file transfer
Semi automatic: manual login or signature, automatic file transfer
Automatic: automatic login, automatic file transfer

Overview

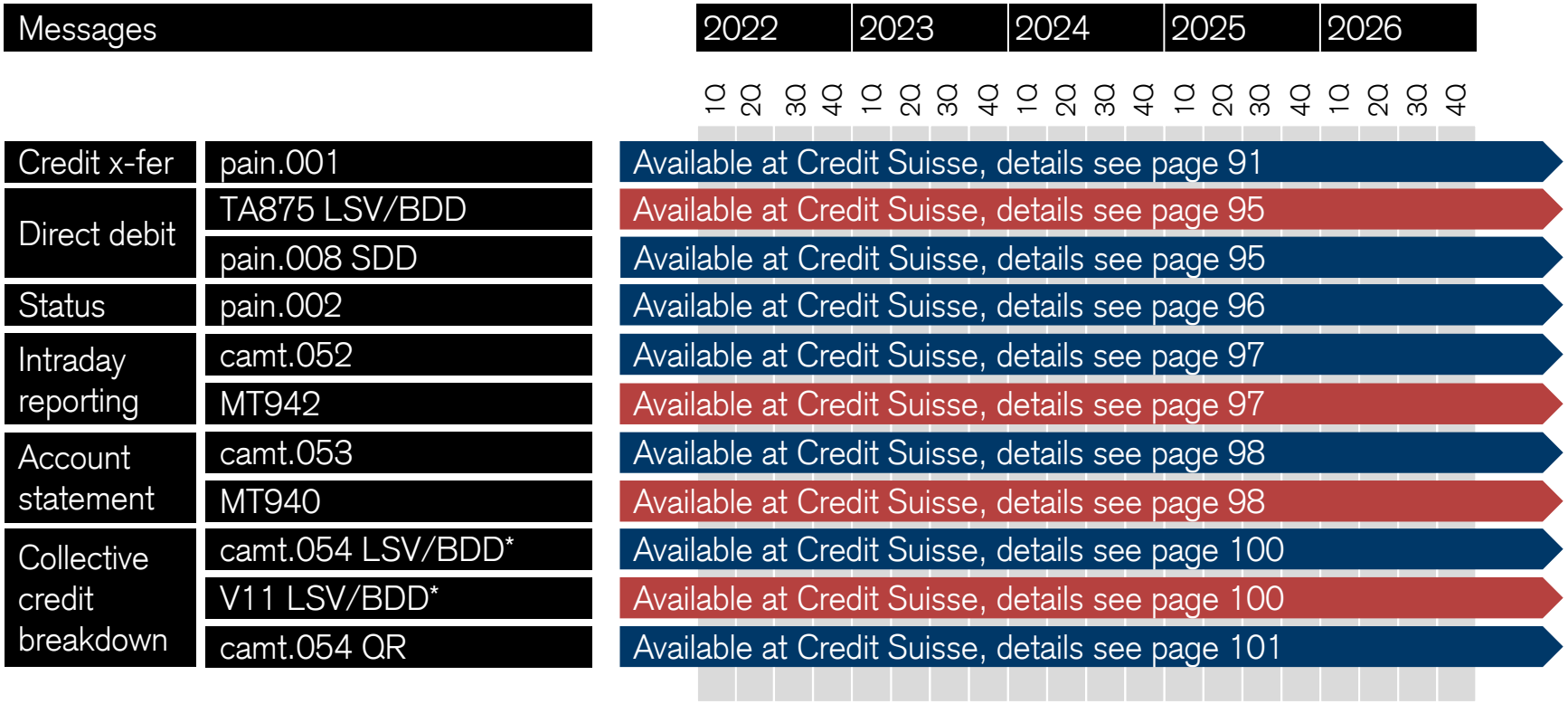
Credit Suisse channel specifications

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

Manual: manual login, manual file transfer
Semi automatic: manual login or signature, automatic file transfer
Automatic: automatic login, automatic file transfer

Overview

Credit Suisse format timeline



New formats: Legacy formats: * Former BISR/LSV

Overview
Credit Suisse format specifications

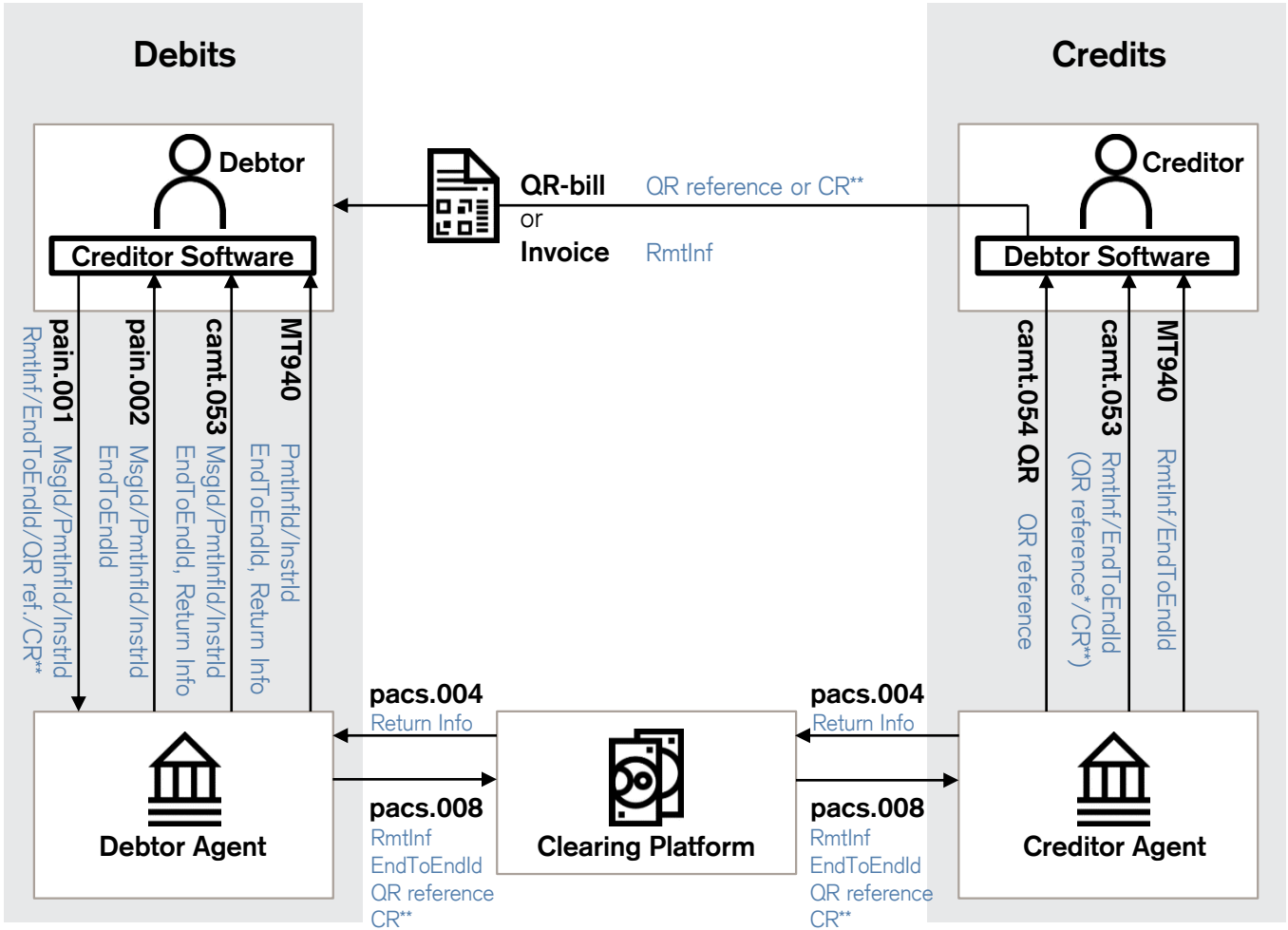
Messages		Specifications
Credit x-fer	pain.001	Depending on market practice, see page 90
Direct debit	TA875 LSV/BDD	www.lsv.ch
	pain.008 SDD	Depending on market practice, see page 90
Status	pain.002	Depending on market practice, see page 90
Intraday reporting	camt.052	Depending on market practice, see page 90
	MT942	Contact softwarepartner.team@credit-suisse.com
Account statement	camt.053	Depending on market practice, see page 90
	MT940	See footnote 1
Collective credit breakdown	camt.054 LSV/BDD	Depending on market practice, see page 90
	V11 LSV/BDD	Contact softwarepartner.team@credit-suisse.com
	camt.054 QR	Depending on market practice, see page 90

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

Use cases

Use cases

Overall flow for credit transfer



References for reconciliation:

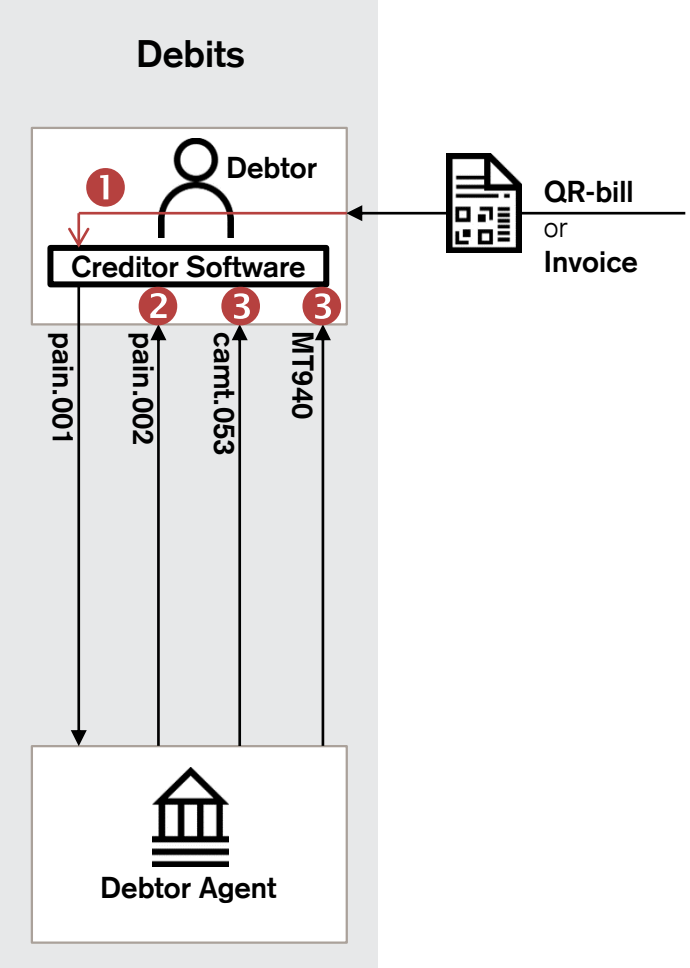
Point-to-point references
(between sender and receiver of a payment phase, e.g. debtor to debtor agent)
MsgId
PmtInfId
InstrId

End-to-end references
(between debtor and creditor)
RmtInf
QR reference
EndToEndId

* only in camt.053 with all details, see page 99 for differences in Credit Suisse camt.053

** ISO 11649 Creditor Reference (RF…) is not enforced, only included if the debtor entered it into his payment order

Use cases
Debits – all cases



1 Create pain.001 from QR-bill or invoice
In Switzerland, all payment orders to all banks can be made by pain.001 in the Swiss Payment Standards (SPS) market practice. There are 5 payment types (PTs) mainly depending on the transaction currency and the creditor account country (see IG pain.001 chapter 3.15 for details):

ISO V2009	ISO V2019	
PT 3	PT D	**Domestic CHF/EUR payment**, see pages 13-16 with **QR-bill** as important special case, see pages 17-25 for details
PT 4	PT X V1	**Domestic non CHF/EUR payment**, see pages 26-29
PT 5	PT S	**Crossborder SEPA payment**, see pages 30-33
PT 6	PT X V2	**Crossborder non SEPA payment**, see pages 34-44
PT 8	PT C	**Print and send check**, see pages 45-48

2 Match pain.002 data with pain.001 data, see page 59

3 Reconcile account statement (camt.053 or MT940) or intraday report (camt.052 or MT942) with pain.001 data, see page 61

Use cases
❶ Create pain.001

- The following tables are **suggestions** for the different payment types in addition to the IG pain.001 and MIG pain.001
- The **green rows** mark notable differences to PT 3 or D domestic CHF/EUR (pages 13-16).
  Tags which are not applicable for a certain payment type are not listed (i.e. these missing tags are not marked with green rows).
- Maximum length for pain.001 **file name** at Credit Suisse is 30 characters, including the extension/suffix.
- From November 2022 to November 2025, there is a **transition period**…
  from ISO 20022 version 2009 ISO V2009 (pain.001.001.03.ch.02)
  to ISO 20022 version 2019 ISO V2019 (pain.001.001.09.ch.03)
  … which also changes the names of the the payment types:
  payment type 3 → payment type D (for domestic)
  payment type 4 → payment type X (for cross-border) version 1
  payment type 5 → payment type S (for SEPA)
  payment type 6 → payment type X (for cross-border) version 2
  payment type 8 → payment type C (for checks)

Use cases

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

ISO V2009
Decommissioning November, 2025

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

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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

ISO V2009

Decommissioning November, 2025

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

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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

ISO V2019

Replaces PT 3 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments
A	**M**		**Group Header**		
A	M		+Message ID	MsgId-ae33f114fh	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details	Change	Please use to improve support of our mutual clients
A	R		+++Other		
A	M		++++Channel Type	NAME New	
A	M		++++Identification	VerybestERP New	Name of the software solution
A	R		+++Other	New	
A	M		++++Channel Type	PRVD New	
A	M		++++Identification	Bestsoftware SA New	Name of the software manufacturer
A	R		+++Other	New	
A	M		++++Channel Type	VRSN New	
A	M		++++Identification	4.0.1329.01 New	Software version
A	R		+++Other	New	
A	M		++++Channel Type	SPSV New	
A	M		++++Identification	0201 New	SPS IG version
B	**M**		**Payment Information**		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF Change	
B	O		+Batch Booking	true	Or false; if the element is not present, the default setting of «true» will be applied during processing
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET, charges apply
B	M		+Requested Execution Date	Change	
B	D		++Date	2019-01-09 New	Date Time not supported by Credit Suisse
B	M		+Debtor		
B	R		++Name	Max Beispieler	

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

❶ Create pain.001 PT D domestic CHF/EUR (2/2)

ISO V2019

Replaces PT 3 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BICFI	CRESCHZZ80A Change	See IG pain.001 for alternative with IID and CHBCC.
C	**M**		**Credit Transfer Trx Info**		
C	M		+Payment ID		
C	R		++Instruction ID	InstrId-000035007	
C	M		++End to End ID	E2E-ABC-035007	
C	B		++UETR	New	For future use of gpi payment tracking
C	M		+Amount		
C	D		++Instructed Amount	CHF 8479.25	Or Equivalent Amount. CHF or EUR only.
C	M		+Creditor		
C	M		++Name	Muster AG	
C	O		++Postal Address		See IG pain.001 for alternative address formats
C	R		+++Street Name	Bahnhofstrasse	
C	R		+++Building Number	5	
C	R		+++Post Code	8001	
C	R		+++Town Name	Zuerich	
C	R		+++Country	CH	
C	D	M	+Creditor Account		
C	M	M	++ID		
C	D	D	+++IBAN	CH3808888123456789012	With Creditor Account ID IBAN no Creditor Agent required. See IG pain.001 for alternatives.
C	O		+Remittance Information		
C	D		++Unstructured	Rechnung Nr. 7496	Or Structured, see IG pain.001.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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

ISO V2009
Decommissioning November, 2025

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

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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

ISO V2009
Decommissioning November, 2025

Level	Req.	PT Req.	Element	Example	Comments	QR elements
B	O	M	+Ultimate Debtor			
B	O	M	++Name	Fritz Mueller		+UltmtDbtr ++
B	O	M	++Postal Address		See IG pain.001 for alternative address formats*	
B	R		+++Street Name	Rosenweg		+UltmtDbtr ++StrtNmOrAdrLine1
B	R		+++Building Number	6		+UltmtDbtr ++BldgNbOrAdrLine2
B	D		+++Post Code	3110		+UltmtDbtr ++PstCd
B	D		+++Town Name	Muensingen		+UltmtDbtr ++TwnNm
B	D		+++Country	CH		+UltmtDbtr ++Ctry
C	**M**		**Credit Transfer Trx Info**			
C	M		+Payment ID			
C	R		++Instruction ID	InstrId-000035008		
C	M		++End to End ID	E2E-ABC-035008		
C	M		+Amount			
C	D		++Instructed Amount	CHF 8479.25	CHF or EUR only.	Amt Ccy
C	D	M	+Creditor			
C	M		++Name	Muster AG		+CdtrInf ++Cdtr +++Name
C	O		++Postal Address		See IG pain.001 for alternative address formats*	
C	R		+++Street Name	Bahnhofstrasse		+CdtrInf ++Cdtr +++StrtNmOrAdrLine1
C	R		+++Building Number	5		+CdtrInf ++Cdtr +++BldgNbOrAdrLine2
C	D		+++Post Code	8001		+CdtrInf ++Cdtr +++PstCd
C	D		+++Town Name	Zuerich		+CdtrInf ++Cdtr +++TwnNm
C	D		+++Country	CH		+CdtrInf ++Cdtr +++Ctry
C	D	M	+Creditor Account			
C	D	D	++ID			
C	D	M	+++IBAN	CH5031000012345678009 IID If IID starts with 3 → QR-IBAN If IID starts differently → IBAN	→ Remittance Info variant QRR: QR reference required (!) → other Remittance Info variants: no reference required	+CdtrInf ++IBAN

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

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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

ISO V2009

Decommissioning November, 2025

Remittance Information variant with QR reference (QRR)

Level	Req.	PT Req.	Element	Example	Comments	QR elements
C	O		+Remittance Information			
C	D	M	++Structured			
C	D	M	+++Creditor Reference Info			
C	D	M	++++Type			
C	M		+++++Code or Proprietary			
C	D	M	++++++Proprietary	QRR		+RmtInf ++Tp
C	D	M	++++Reference	210000000003139471430009017	QR reference (27-digit number incl. 1 check digit*)	+RmtInf ++Ref
C	O		+++Additional Remit. Info		Use once	+RmtInf ++Ustrd

Remittance Information variant with ISO 11649 Creditor Reference (SCOR)

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

Remittance Information variant without reference

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

* See IG QR-bill chapter 2.12.1 for details.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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

ISO V2009

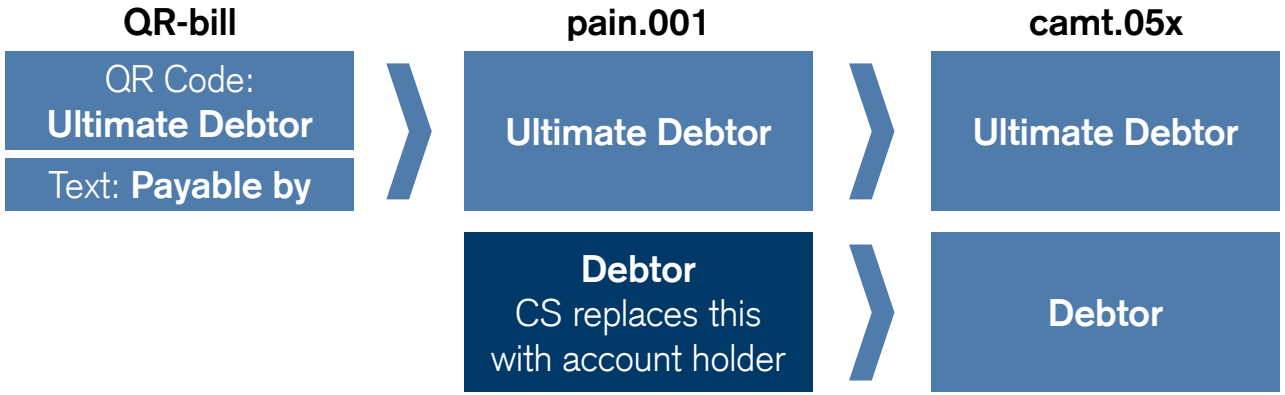
Decommissioning November, 2025

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

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

Caution: Creditor data must match the bank's master data.
The QR-bill was created to serve the Swiss anti money laundering requirements. As a result, financial institutions will increasingly check whether the names and addresses of the accounts payable that appear on the QR-bill match the corresponding bank master data.
For payees, this is easy to see when creating a QR-bill.
However, for payers, this process becomes problematic if an accounts payable module does not draw on the information given in the QR code but rather on out-of-date master data. For payments via ISR, this issue has so far been of no significance due to this data not being transmitted.

Note: Be aware of the following dependencies:
light blue = optional
dark blue = mandatory



Use cases

❶ Create pain.001 PT D domestic QR-bill (1/5)

ISO V2019

Replaces PT 3 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments	QR elements
A	**M**		**Group Header**			
A	M		+Message ID	MsgId-ae33f114fi	Unique as long as possible	
A	M		+Creation Date Time	2019-01-09T08:02:37		
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level	
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level	
A	M		+Initiating Party			
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder	
A	R		++Contact Details	Change	Please use to improve support of our mutual clients	
A	R		+++Other			
A	M		++++Channel Type	NAME New		
A	M		++++Identification	VerybestERP New	Name of the software solution	
A	M		+++Other	New		
A	M		++++Channel Type	PRVD New		
A	M		++++Identification	Bestsoftware SA New	Name of the software manufacturer	
A	M		+++Other	New		
A	M		++++Channel Type	VRSN New		
A	M		++++Identification	4.0.1329.01 New	Software version	
A	M		+++Other	New		
A	M		++++Channel Type	SPSV New		
A	M		++++Identification	0201 New	SPS IG version	
B	**M**		**Payment Information**			
B	M		+Payment Information ID	InfId-0000035005		
B	M		+Payment Method	TRF Change		
B	O		+Batch Booking	true	Or false	
B	O		+Payment Type Information			
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after noon CET, charges apply	
B	M		+Requested Execution Date	Change		
B	D		++Date	2019-01-09 New	Date Time not supported by Credit Suisse	
B	M		+Debtor			
B	R		++Name	Max Beispieler		

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

Use cases

❶ Create pain.001 PT D domestic QR-bill (2/5)

ISO V2019

Replaces PT 3 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments	QR elements
B	M		+Debtor Account			
B	M		++ID			
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse	
B	O		++Type			
B	D		+++Proprietary	CND	Or SIA, CWD, NOA	
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from Debtor Acct IBAN	
B	M		++Financial Institution ID			
B	D		+++BICFI	CRESCHZZ80A Change	See IG pain.001 for alternative with IID and CHBCC.	
B	O	M	+Ultimate Debtor			
B	O	M	++Name	Fritz Mueller		+UltmtDbtr ++Name
B	O	M	++Postal Address		See IG pain.001 for alternative address formats*	
B	R		+++Street Name	Rosenweg		+UltmtDbtr ++StrtNmOrAdrLine1
B	R		+++Building Number	6		+UltmtDbtr ++BldgNbOrAdrLine2
B	D		+++Post Code	3110		+UltmtDbtr ++PstCd
B	D		+++Town Name	Muensingen		+UltmtDbtr ++TwnNm
B	D		+++Country	CH		+UltmtDbtr ++Ctry

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

❶ Create pain.001 PT D domestic QR-bill (3/5)

ISO V2019

Replaces PT 3 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments	QR elements
C	**M**		**Credit Transfer Trx Info**			
C	M		+Payment ID			
C	R		++Instruction ID	InstrId-000035008		
C	M		++End to End ID	E2E-ABC-035008		
C	M		+Amount			
C	B		++UETR	New	For future use of gpi payment tracking	
C	D		++Instructed Amount	CHF 8479.25	CHF or EUR only.	Amt Ccy
C	M		+Creditor			
C	M		++Name	Muster AG		+CdtrInf ++Cdtr +++Name
C	O		++Postal Address		See IG pain.001 for alternative address formats*	
C	R		+++Street Name	Bahnhofstrasse		+CdtrInf ++Cdtr +++StrtNmOrAdrLine1
C	R		+++Building Number	5		+CdtrInf ++Cdtr +++BldgNbOrAdrLine2
C	D		+++Post Code	8001		+CdtrInf ++Cdtr +++PstCd
C	D		+++Town Name	Zuerich		+CdtrInf ++Cdtr +++TwnNm
C	D		+++Country	CH		+CdtrInf ++Cdtr +++Ctry
C	D	M	+Creditor Account			
C	M	M	++ID			
C	D	D	+++IBAN	CH50 31000 012345678009 IID If IID starts with 3 → QR-IBAN If IID starts differently → IBAN	→ Remittance Info variant QRR: QR reference required (!) → other Remittance Info variants: no reference required	+CdtrInf ++IBAN

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

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

❶ Create pain.001 PT D domestic QR-bill (4/5)

ISO V2019

Replaces PT 3 from November, 2022

Remittance Information variant with QR reference (QRR)

Level	Req.	PT Req.	Element	Example	Comments	QR elements
C	O		+Remittance Information			
C	D	M	++Structured			
C	D	M	+++Creditor Reference Info			
C	D	M	++++Type			
C	M		+++++Code or Proprietary			
C	D	M	++++++Proprietary	QRR		+RmtInf ++Tp
C	D	M	++++Reference	210000000003139471430009017	QR reference (27-digit number incl. 1 check digit*)	+RmtInf ++Ref
C	O		+++Additional Remit. Info		Use once	+RmtInf ++Ustrd

Remittance Information variant with ISO 11649 Creditor Reference (SCOR)

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

Remittance Information variant without reference

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

* See IG QR-bill chapter 2.12.1 for details.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

❶ Create pain.001 PT D domestic QR-bill (5/5)

ISO V2019

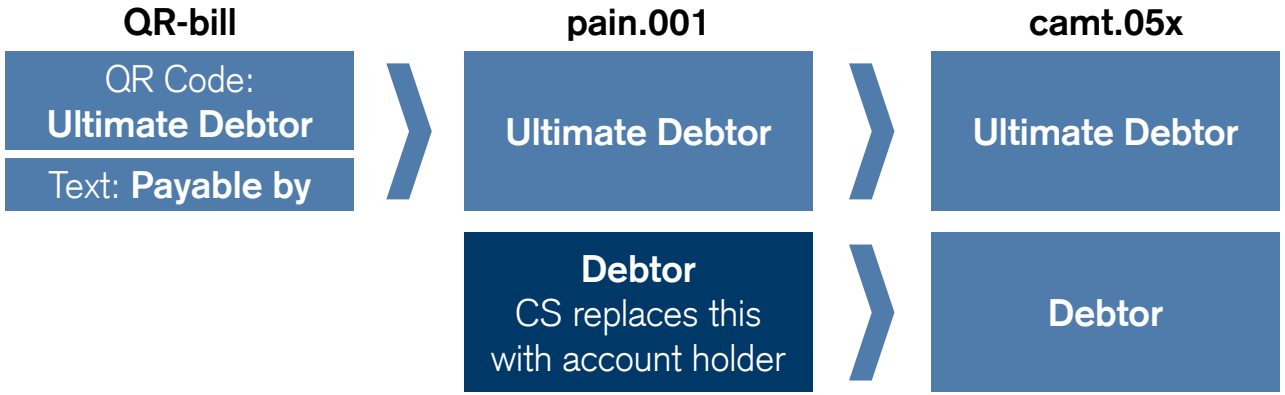
Replaces PT 3 from November, 2022

Note: Paying a QR-bill with pain.001 is a special case of PT D.

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

Caution: Creditor data must match the bank's master data.
The QR-bill was created to serve the Swiss anti money laundering requirements. As a result, financial institutions will increasingly check whether the names and addresses of the accounts payable that appear on the QR-bill match the corresponding bank master data.
For payees, this is easy to see when creating a QR-bill.
However, for payers, this process becomes problematic if an accounts payable module does not draw on the information given in the QR code but rather on out-of-date master data. For payments via ISR, this issue has so far been of no significance due to this data not being transmitted.

Note: Be aware of the following dependencies:
light blue = optional
dark blue = mandatory



Use cases

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

ISO V2009

Decommissioning November, 2025

Level	Req.	PT Req.	Element	Example	Comments
A	**M**		**Group Header**		
A	M		+Message ID	MsgId-ae33f114fj	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details		
A	R		+++Name	VerybestERP/Bestsoftware SA	Please insert software name, slash and software vendor name to improve support of our mutual clients
A	R		+++Other	4.0.1329.01	Please insert software version to improve support of our mutual clients
B	**M**		**Payment Information**		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF	Or TRA
B	O		+Batch Booking	true	Or false; if the element is not present, the default setting of «true» will be applied during processing
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET
B	M		+Requested Execution Date	2019-01-09	
B	M		+Debtor		
B	R		++Name	Max Beispieler	
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BIC	CRESCHZZ80A	See IG pain.001 for alternative with IID and CHBCC.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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

ISO V2009

Decommissioning November, 2025

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

- For intermediary agents see page 40
- For currency regulatory reporting see page 44

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

❶ Create pain.001 PTX V1 domestic non CHF/EUR (1/2)

ISO V2019

Replaces PT 4 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments
A	**M**		**Group Header**		
A	M		+Message ID	MsgId-ae33f114fh	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details	Change	Please use Contact Details to improve support of our mutual clients
A	R		+++Other		
A	M		++++Channel Type	NAME New	
A	M		++++Identification	VerybestERP New	Name of the software solution
A	R		+++Other	New	
A	M		++++Channel Type	PRVD New	
A	M		++++Identification	Bestsoftware SA New	Name of the software manufacturer
A	R		+++Other	New	
A	M		++++Channel Type	VRSN New	
A	M		++++Identification	4.0.1329.01 New	Software version
A	R		+++Other	New	
A	M		++++Channel Type	SPSV New	
A	M		++++Identification	0201 New	SPS IG version
B	**M**		**Payment Information**		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF Change	
B	O		+Batch Booking	true	Or false; if the element is not present, the default setting of «true» will be applied during processing
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET, charges apply
B	M		+Requested Execution Date	Change	
B	D		++Date	2019-01-09 New	Date Time not supported by Credit Suisse
B	M		+Debtor		
B	R		++Name	Max Beispieler	

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

Use cases

❶ Create pain.001 PTX V1 domestic non CHF/EUR (2/2)

ISO V2019

Replaces PT 4 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BICFI	CRESCHZZ80A Change	See IG pain.001 for alternative with IID and CHBCC.
C	**M**		**Credit Transfer Trx Info**		
C	M		+Payment ID		
C	R		++Instruction ID	InstrId-000035007	
C	M		++End to End ID	E2E-ABC-035007	
C	B		++UETR	New	For future use of gpi payment tracking
C	M		+Amount		
C	D		++Instructed Amount	USD 8479.25	Or Equivalent Amount. All currencies that are allowed by the debtor agent except CHF or EUR.
C	M		+Creditor		
C	M		++Name	Muster AG	
C	O		++Postal Address		See IG pain.001 for alternative address formats
C	R		+++Street Name	Bahnhofstrasse	
C	R		+++Building Number	5	
C	R		+++Post Code	8001	
C	R		+++Town Name	Zuerich	
C	R		+++Country	CH	
C	D	M	+Creditor Account		
C	M	M	++ID		
C	D	D	+++IBAN	CH3808888123456789012	With Creditor Account ID IBAN no Creditor Agent required. See IG pain.001 for alternatives.
C	O		+Remittance Information		
C	D		++Unstructured	Rechnung Nr. 7496	Or Structured, see IG pain.001.

- For intermediary agents see page 40
- For currency regulatory reporting see page 44

Use cases

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

ISO V2009

Decommissioning November, 2025

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

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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

ISO V2009

Decommissioning November, 2025

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

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

❶ Create pain.001 PT S cross-border SEPA (1/2)

ISO V2019

Replaces PT 5 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments
A	**M**		**Group Header**		
A	M		+Message ID	MsgId-ae33f114fh	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details	Change	Please use Contact Details to improve support of our mutual clients
A	R		+++Other		
A	M		++++Channel Type	NAME New	
A	M		++++Identification	VerybestERP New	Name of the software solution
A	R		+++Other	New	
A	M		++++Channel Type	PRVD New	
A	M		++++Identification	Bestsoftware SA New	Name of the software manufacturer
A	R		+++Other	New	
A	M		++++Channel Type	VRSN New	
A	M		++++Identification	4.0.1329.01 New	Software version
A	R		+++Other	New	
A	M		++++Channel Type	SPSV New	
A	M		++++Identification	0201 New	SPS IG version
B	**M**		**Payment Information**		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF Change	
B	O		+Batch Booking	true	Or false; if the element is not present, the default setting of «true» will be applied during processing
B	O	M	+Payment Type Information		Instruction Priority ignored
B	O	M	++Service Level		
B	O	D	+++Code	SEPA	Recommended on B-level, optional on C-level
B	M		+Requested Execution Date	Change	
B	D		++Date	2019-01-09 New	Date Time not supported by Credit Suisse
B	M		+Debtor		
B	R		++Name	Max Beispieler	

Use cases

❶ Create pain.001 PT S cross-border SEPA (2/2)

ISO V2019

Replaces PT 5 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BICFI	CRESCHZZ80A Change	See IG pain.001 for alternative with IID and CHBCC.
B	D		+Charge Bearer	SLEV	Can be omitted. On B-level or C-level.
C	**M**		**Credit Transfer Trx Info**		
C	M		+Payment ID		
C	R		++Instruction ID	InstrId-000035007	
C	M		++End to End ID	E2E-ABC-035007	
C	M		+Amount		
C	D		++Instructed Amount	EUR 8479.25	Or Equivalent Amount. EUR only
C	M		+Creditor		
C	M		++Name	Muster AG	
C	O		++Postal Address		See IG pain.001 for alternative address formats
C	R		+++Street Name	Bahnhofstrasse	
C	R		+++Building Number	5	
C	R		+++Post Code	8001	
C	R		+++Town Name	Zuerich	
C	R		+++Country	CH	
C	D	M	+Creditor Account		
C	M	M	++ID		
C	D	M	+++IBAN	DE38088881234567890121	Must not begin with CH or LI. No Creditor Agent required.
C	O		+Remittance Information		
C	D		++Unstructured	Rechnung Nr. 7496	Or Structured, see IG pain.001.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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

ISO V2009

Decommissioning November, 2025

Level	Req.	PT Req.	Element	Example	Comments
A	**M**		**Group Header**		
A	M		+Message ID	MsgId-ae33f114fm	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details		
A	R		+++Name	VerybestERP/Bestsoftware SA	Please insert software name, slash and software vendor name to improve support of our mutual clients
A	R		+++Other	4.0.1329.01	Please insert software version to improve support of our mutual clients
B	**M**		**Payment Information**		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF	Or TRA
B	O		+Batch Booking	true	Or false; if the element is not present, the default setting of «true» will be applied during processing
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET
B	M		+Requested Execution Date	2019-01-09	
B	M		+Debtor		
B	R		++Name	Max Beispieler	
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BIC	CRESCHZZ80A	See IG pain.001 for alternative with IID and CHBCC.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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

ISO V2009
Decommissioning November, 2025

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

- For equivalent amount restrictions see page 56

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

❶ Create pain.001 PT X V2 cross-border non SEPA (1/2)

ISO V2019

Replaces PT 6 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments
A	**M**		**Group Header**		
A	M		+Message ID	MsgId-ae33f114fh	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details	Change	Please use Contact Details to improve support of our mutual clients
A	R		+++Other		
A	M		++++Channel Type	NAME New	
A	M		++++Identification	VerybestERP New	Name of the software solution
A	R		+++Other	New	
A	M		++++Channel Type	PRVD New	
A	M		++++Identification	Bestsoftware SA New	Name of the software manufacturer
A	R		+++Other	New	
A	M		++++Channel Type	VRSN New	
A	M		++++Identification	4.0.1329.01 New	Software version
A	R		+++Other	New	
A	M		++++Channel Type	SPSV New	
A	M		++++Identification	0201 New	SPS IG version
B	**M**		**Payment Information**		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF Change	
B	O		+Batch Booking	true	Or false; if the element is not present, the default setting of «true» will be applied during processing
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET, charges apply
B	M		+Requested Execution Date	Change	
B	D		++Date	2019-01-09 New	Date Time not supported by Credit Suisse
B	M		+Debtor		
B	R		++Name	Max Beispieler	

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

Use cases

❶ Create pain.001 PT X V2 cross-border non SEPA (2/2)

ISO V2019

Replaces PT 6 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BICFI	CRESCHZZ80A Change	See IG pain.001 for alternative with IID and CHBCC.
C	**M**		**Credit Transfer Trx Info**		
C	M		+Payment ID		
C	R		++Instruction ID	InstrId-000035007	
C	M		++End to End ID	E2E-ABC-035007	
C	B		++UETR	New	For future use of gpi payment tracking
C	M		+Amount		
C	D		++Instructed Amount	USD 8479.25	Or Equivalent Amount (restrictions see page 56). All currencies that are allowed by the debtor agent.
C	D	M	+Creditor Agent		
C	M		++Financial Institution ID		See IG pain.001 and next page for alternatives
C	D	D	+++BICFI	ESSEGB2L Change	
C	M		+Creditor		
C	M		++Name	Muster AG	
C	O		++Postal Address		See IG pain.001 for alternative address formats
C	R		+++Street Name	Sample Street	
C	R		+++Building Number	1	
C	D		+++Post Code	CB22 4RG	
C	D		+++Town Name	Sample Town	
C	D		++Country	GB	
C	D	M	+Creditor Account		
C	M	M	++ID		
C	D	D	+++IBAN	GB32ESSE40486562136016	Must not begin with CH or LI. See IG pain.001 for alternatives.
C	O		+Remittance Information		
C	D		++Unstructured	Rechnung Nr. 7496	Or Structured, see IG pain.001.

Use cases

❶ Create pain.001 PT 6 creditor agent

ISO V2009

Option 1 **BIC**

Option 2 **Bank Code** **FI Name** **FI Address**

Option 3 **FI Name** **FI Address**

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

IG pain.001

Option 1: BIC is the preferred identification for Creditor Agent

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

Only option in combination with Equivalent Amount

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

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

ClrSysId available at iso20022.org:
External Code Sets spreadsheet
in the worksheet
5-ClearingSystemIdentification

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

…

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

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

Use cases

❶ Create pain.001 PT X creditor agent

ISO V2019

Option 1	BIC			
Option 2	Bank Code	FI Name	FI Address*	* Structured address recommended.
Option 3		FI Name	FI Address*	

Option 1: BIC recommended identification for Creditor Agent

```
<CdtrAgt>
    <FinInstnId>
        <BICFI>ESSEGB2L</BICFI>
    </FinInstnId>
</CdtrAgt>
```

Only option in combination with Equivalent Amount

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

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

ClrSysId available at iso20022.org:
External Code Sets spreadsheet
in the worksheet
5-ClearingSystemIdentification

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

…

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

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

Use cases

❶ Create pain.001 PT 6 intermediary agents

ISO V2009

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

```
<IntrmyAgt1>
   <FinInstnId>
      <BIC>INOLUS33</BIC>
   </FinInstnId>
</IntrmyAgt1>
```

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

Use cases

❶ Create pain.001 PT X intermediary agents

ISO V2019

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

```
<IntrmyAgt1>
   <FinInstnId>
      <BICFI>ESSEGB2L</BICFI>
   </FinInstnId>
</IntrmyAgt1>
```

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

Use cases

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

ISO V2009

ISO V2019

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

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

- Bahrain

```
<RgltryRptg>
  <DbtCdtRptgInd>CRED</DbtCdtRptgInd>
  <Dtls>
    <Ctry>BH</Ctry>
    <Cd>XXX</Cd>
  </Dtls>
</RgltryRptg>
```

… where XXX is the five-character purpose code.

For details see the link at the bottom.

- India

```
<RgltryRptg>
  <DbtCdtRptgInd>CRED</DbtCdtRptgInd>
  <Dtls>
    <Ctry>ID</Ctry>
    <Cd>PXXXX</Cd>
  </Dtls>
</RgltryRptg>
```

… where PXXXX is the five-character purpose code.

```
<RmtInf>
  <Ustrd>YYYY ZZZZ</Ustrd>
</RmtInf>
```

… where YYYY is the reason for payment
and ZZZZ is the payer's LEI.

For details see the link at the bottom.

- Details for all cross-border regulatory reportings: https://www.credit-suisse.com/specialtransactions

Use cases

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

ISO V2009

ISO V2019

- Jordan

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

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

- Thailand

For Thailand, RgltryRptg is mandatory at Credit Suisse.

```
<RgltryRptg>
 <DbtCdtRptgInd>CRED</DbtCdtRptgInd>
 <Dtls>
  <Ctry>TH</Ctry>
  <Cd>XXXXXX</Cd>
 </Dtls>
</RgltryRptg>
```

… where XXXXXX is the six-letter purpose code.

For details see the link at the bottom.

- United Arab Emirates

For United Arab Emirates, RgltryRptg is mandatory at Credit Suisse.

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

… where XXX is the three-letter purpose code.

For details see the link at the bottom.

- Details for all cross-border regulatory reportings: https://www.credit-suisse.com/specialtransactions

Use cases

❶ Create pain.001 PT 6 currency regulatory reporting

ISO V2009

ISO V2019

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

- Currency CNH (Chinese Offshore Renminbi)

  <RmtInf>
  <Ustrd>Payment code**</Ustrd>**
  </RmtInf>

  For details see the link at the bottom.

- Currency QAR (Qatari Rial)

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

- Currency RUB (Russian Ruble)

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

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

  For details see the link at the bottom.

- Details for all currency regulatory reportings: https://www.credit-suisse.com/specialtransactions

Use cases

❶ Create pain.001 PT 8 check debits (1/2)

ISO V2009

Decommissioning November, 2025

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

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

❶ Create pain.001 PT 8 check debits (2/2)

ISO V2009

Decommissioning November, 2025

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

- No creditor agent, no creditor account
- Considerable fees apply
- Check will be printed and sent by mail to the creditor

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

❶ Create pain.001 PT C check debits (1/2)

ISO V2019

Replaces PT 8 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments
A	**M**		**Group Header**		
A	M		+Message ID	MsgId-ae33f114fh	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details	Change	Please use Contact Details to improve support of our mutual clients
A	R		+++Other		
A	M		++++Channel Type	NAME New	
A	M		++++Identification	VerybestERP New	Name of the software solution
A	R		+++Other	New	
A	M		++++Channel Type	PRVD New	
A	M		++++Identification	Bestsoftware SA New	Name of the software manufacturer
A	R		+++Other	New	
A	M		++++Channel Type	VRSN New	
A	M		++++Identification	4.0.1329.01 New	Software version
A	R		+++Other	New	
A	M		++++Channel Type	SPSV New	
A	M		++++Identification	0201 New	SPS IG version
B	**M**		**Payment Information**		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	CHK	
B	O		+Batch Booking	true	Or false; if the element is not present, the default setting of «true» will be applied during processing
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET, charges apply
B	M		+Requested Execution Date	Change	
B	D		++Date	2019-01-09 New	Date Time not supported by Credit Suisse
B	M		+Debtor		
B	R		++Name	Max Beispieler	

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

❶ Create pain.001 PT C check debits (2/2)

ISO V2019

Replaces PT 8 from November, 2022

Level	Req.	PT Req.	Element	Example	Comments
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BICFI	CRESCHZZ80A Change	See IG pain.001 for alternative with IID and CHBCC.
C	**M**		**Credit Transfer Trx Info**		
C	M		+Payment ID		
C	R		++Instruction ID	InstrId-000035007	
C	M		++End to End ID	E2E-ABC-035007	
C	B		++UETR	New	For future use of gpi payment tracking
C	M		+Amount		
C	D		++Instructed Amount	CHF 8479.25	Or Equivalent Amount. All currencies that are allowed by the debtor agent.
C	M		+Creditor		
C	M		++Name	Muster AG	
C	O		++Postal Address		See IG pain.001 for alternative address formats
C	R		+++Street Name	Bahnhofstrasse	
C	R		+++Building Number	5	
C	D	M	+++Post Code	8001	
C	D		+++Town Name	Zuerich	
C	D	M	+++Country	CH	
C	O		+Remittance Information		
C	D		++Unstructured	Rechnung Nr. 7496	Or Structured, see IG pain.001.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

- No creditor agent, no creditor account
- Considerable fees apply
- Check will be printed and sent by mail to the creditor

Use cases

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

ISO V2009

ISO V2019

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

Level	Req.	PT Req.	Element	Example	Comments
B	**M**		**Payment Information**		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF Change	
B	O	M	+Batch Booking	true	
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12:00 noon CET, fees apply
B	O	M	++Category Purpose		
B	M		+++Code	SALA	
B	M		+Requested Execution Date	2019-01-09	
B	M		+Debtor		
B	R		++Name	Max Beispieler	
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D	M	+++Proprietary	CND	Or NOA

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement.

Example only, for details see IG pain.001 and MIG pain.001.

Use cases

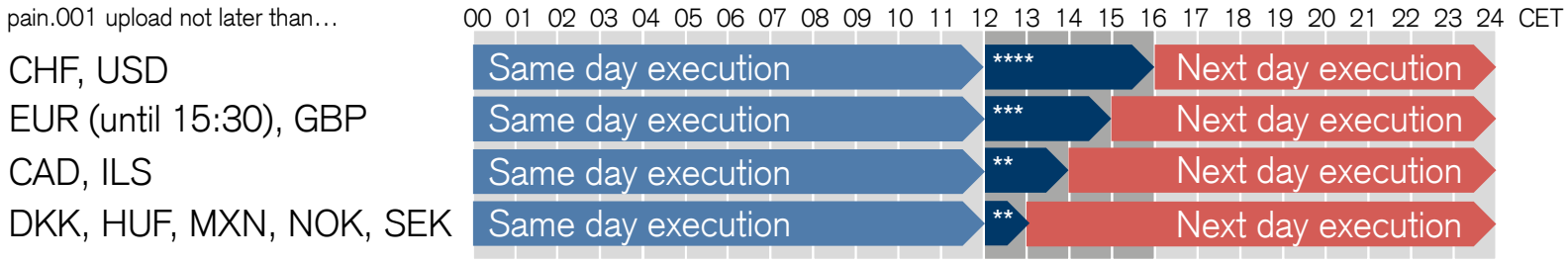
❶ Create pain.001 All PT* express payment (HIGH)

* For all PT except PT 5 and PT S (ignored in PT S)

ISO V2009

ISO V2019

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



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

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

Level	Req.	PT Req.	Element	Example	Comments
B	**M**		**Payment Information**		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF	ISO V2009: Or TRA
B	O	M	+Batch Booking	true	Or false
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET, charges may apply

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

Use cases

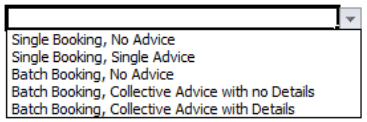
❶ Create pain.001 All PT advice & booking control (1/4)

ISO V2009

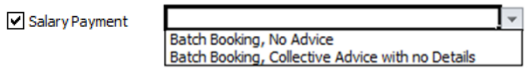
ISO V2019

- The next page lists 15 debit advice steering combinations
  (Batch Booking true and empty counted separately)

- Only 5 of them are Recommended
  Your software should be able to control the recommended combinations,
  e.g. by dropdown menu



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



- 10 combinations are Not recommended, they may be even rejected by other banks

- In order to receive camt.053/052/054, Credit Suisse clients have to subscribe to them for each of their accounts; it is not possible to order non-subscribed camts via pain.001

Use cases

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

ISO V2009

ISO V2019

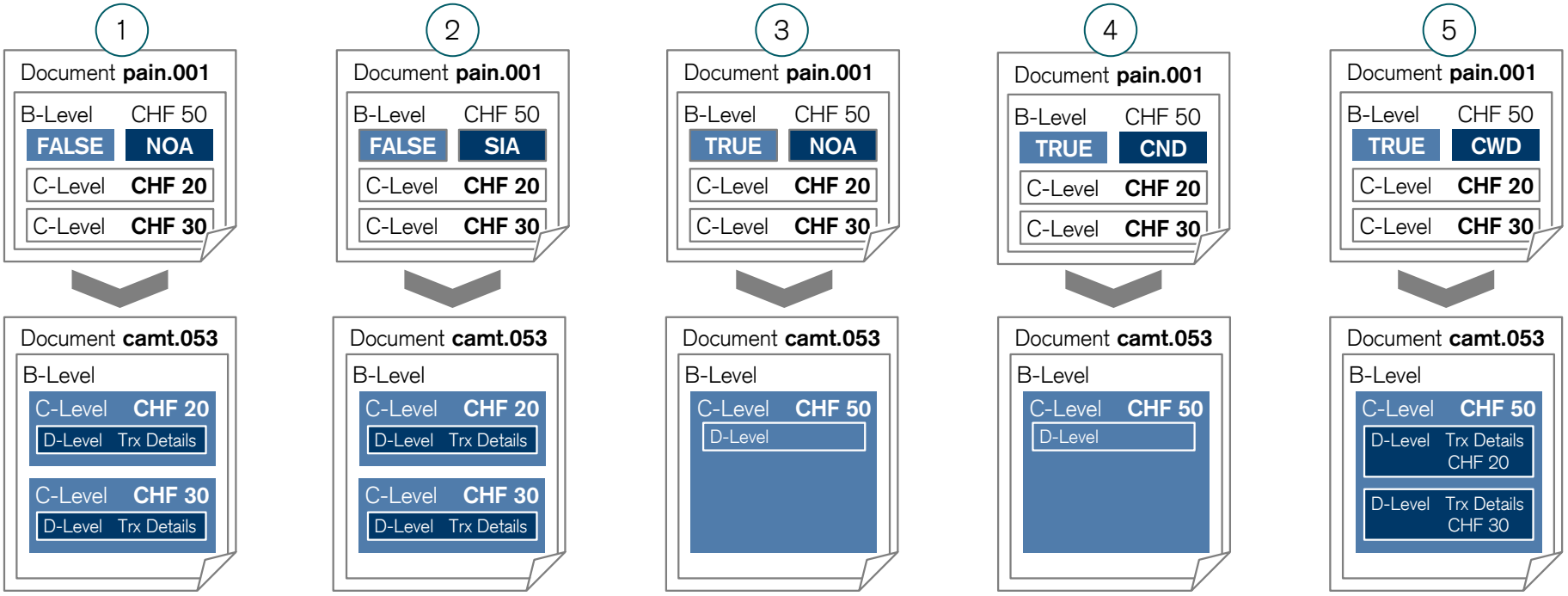
Payment Information + Debtor Account ++ Type +++ Proprietary	Payment Information + Batch Booking	
	False	True/Empty
NOA	Single Booking camt.053 with details camt.052 with details (full report) 1	Collective Booking camt.053 no details camt.052 no details 3 Confidential payment
SIA	Single Booking camt.053 with details camt.052 with details (full report) 2	Collective Booking camt.053 details as account default camt.052 with details (full report)
CND	Single Booking camt.053 with details camt.052 with details (full report)	Collective Booking camt.053 no details camt.052 no details 4 Confidential payment
CWD	Single Booking camt.053 with details camt.052 with details (full report)	Collective Booking camt.053 with details camt.052 with details (full report) 5
Empty	Single Booking camt.053 with details camt.052 with details (full report)	Collective Booking camt.053 details as account default camt.052 with details (full report)

Use cases

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

ISO V2009

ISO V2019



camt.052 depends on time and variant of camt.052

camt.052 depends on time and variant of camt.052

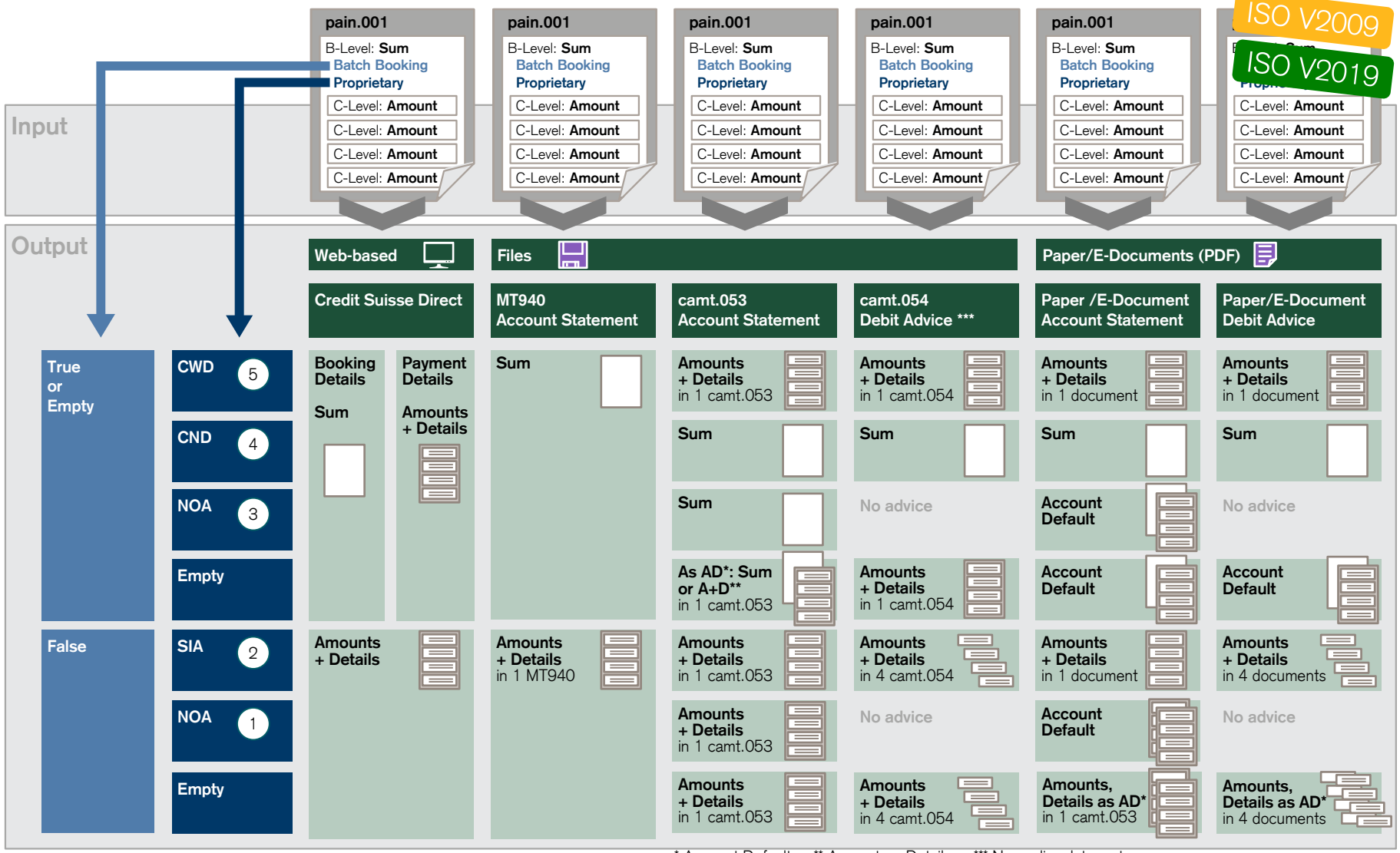
camt.052 depends on time and variant of camt.052

camt.052 depends on time and variant of camt.052

camt.052 depends on time and variant of camt.052

Use cases

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



* Account Default ** Amounts + Details *** No go-live date, yet

Use cases

❶ Create pain.001 All PT Instructed Amount

ISO V2009
ISO V2019

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

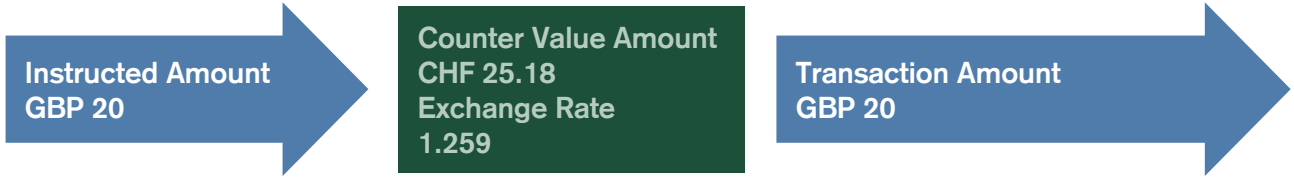
pain.001 View

camt.05x View

- **Instructed Amount Currency ≠ Currency Account Currency**

```
<Amt>
    <InstdAmt Ccy="GBP">20.00</InstdAmt>
</Amt>
```

```
<InstdAmt>
    <Amt Ccy="GBP">20</Amt>
</InstdAmt>
<TxAmt>
    <Amt Ccy="GBP">20</Amt>
</TxAmt>
<CntrValAmt>
    <Amt Ccy="CHF">25.18</Amt>
  - <CcyXchg>
        <SrcCcy>GBP</SrcCcy>
        <TrgtCcy>CHF</TrgtCcy>
        <XchgRate>1.259</XchgRate>
        <QtnDt>2018-09-04T00:00:00.000+02:00</QtnDt>
    </CcyXchg>
</CntrValAmt>
```



Use cases

❶ Create pain.001 All PT Equivalent Amount

ISO V2009
ISO V2019

- **Equivalent Amount Currency = Account Currency**

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

Equivalent Amount
Amount CHF 15

Account
CHF

Equivalent Amount
Currency of Transfer GBP

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

Instructed Amount
CHF 15

Account
CHF

Transaction Amount
GBP 11.91 Exchange Rate 0.794

- **Equivalent Amount Currency ≠ Account Currency**

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

Equivalent Amount
Amount GBP 10

Account
CHF

Equivalent Amount
Currency of Transfer CHF

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

Instructed Amount
GBP 10

Counter Value Amount
CHF 12.48
Exchange Rate
1.248

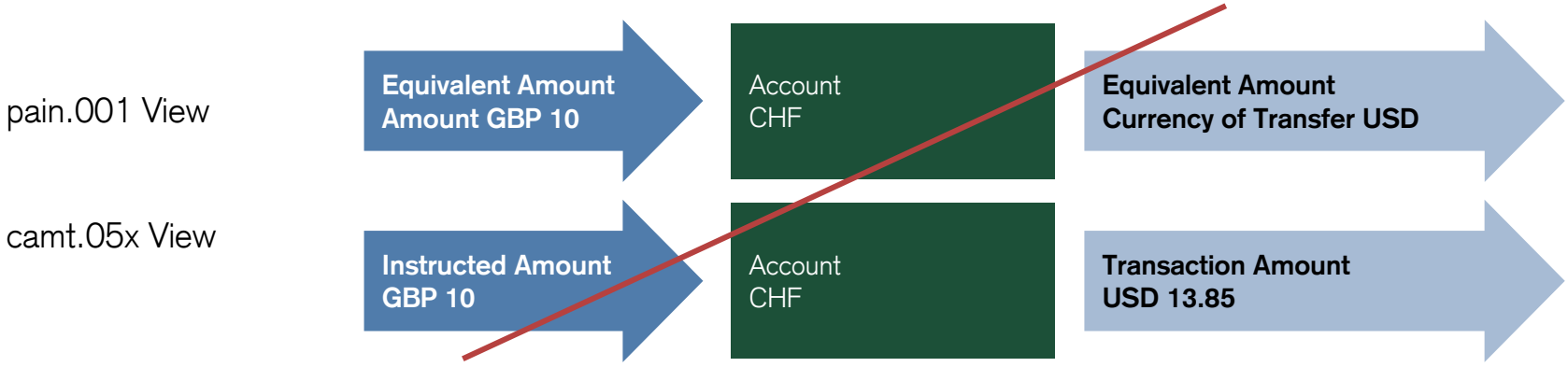
Transaction Amount
CHF 12.48

Use cases

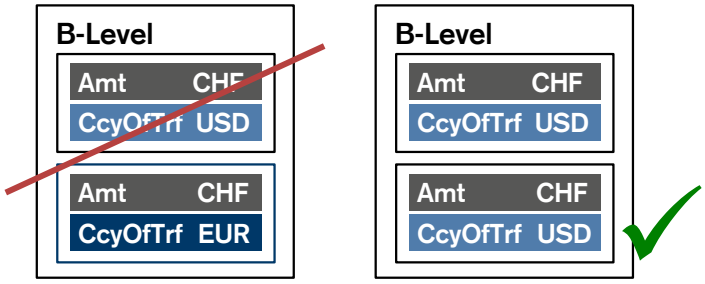
❶ Create pain.001 All PT Equivalent Amount

ISO V2009
ISO V2019

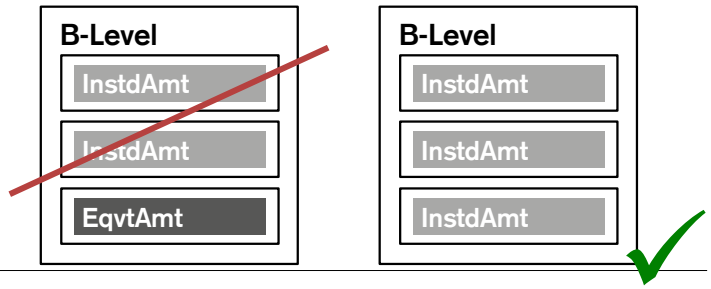
- **3 currencies**: Not allowed



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



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



Use cases

❶ Create pain.001 All PT exchange rate

ISO V2009

ISO V2019

- **Formula**
  Subject to discussion within the Swiss financial market

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

Use cases

❷ Match pain.002 – status categories

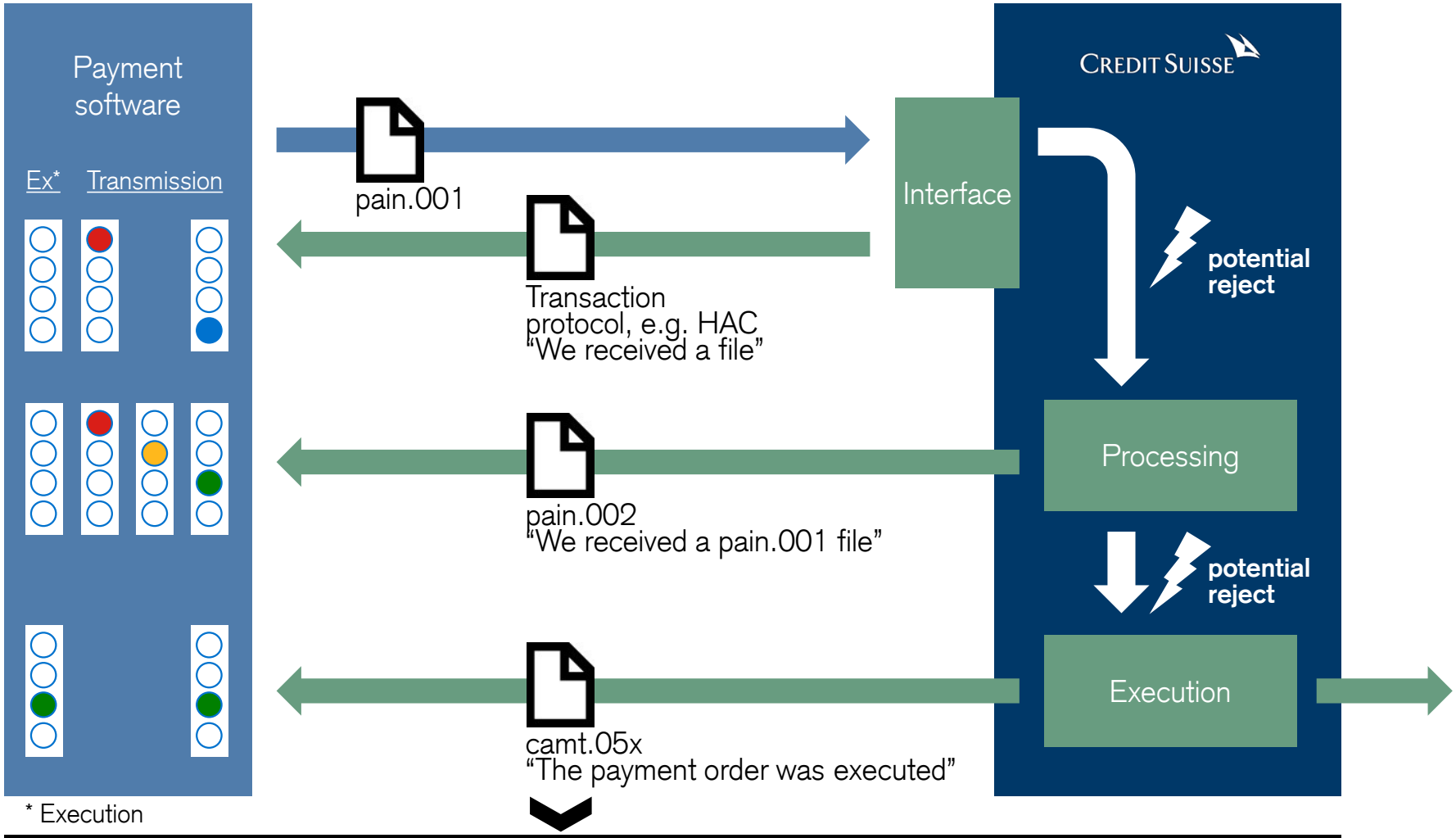
Code	Status category	Comments
ACCP	Accepted	Syntax/semantics ok across all levels.
ACWC	Accepted with change	Not used at Credit Suisse, ACCP with status code used instead (e.g. execution date modification by the bank is code DT06). Unlike in production, ACWC is used in the ISO 20022 Test Platform*.
PART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

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

* credit-suisse.com/iso20022test

Use cases

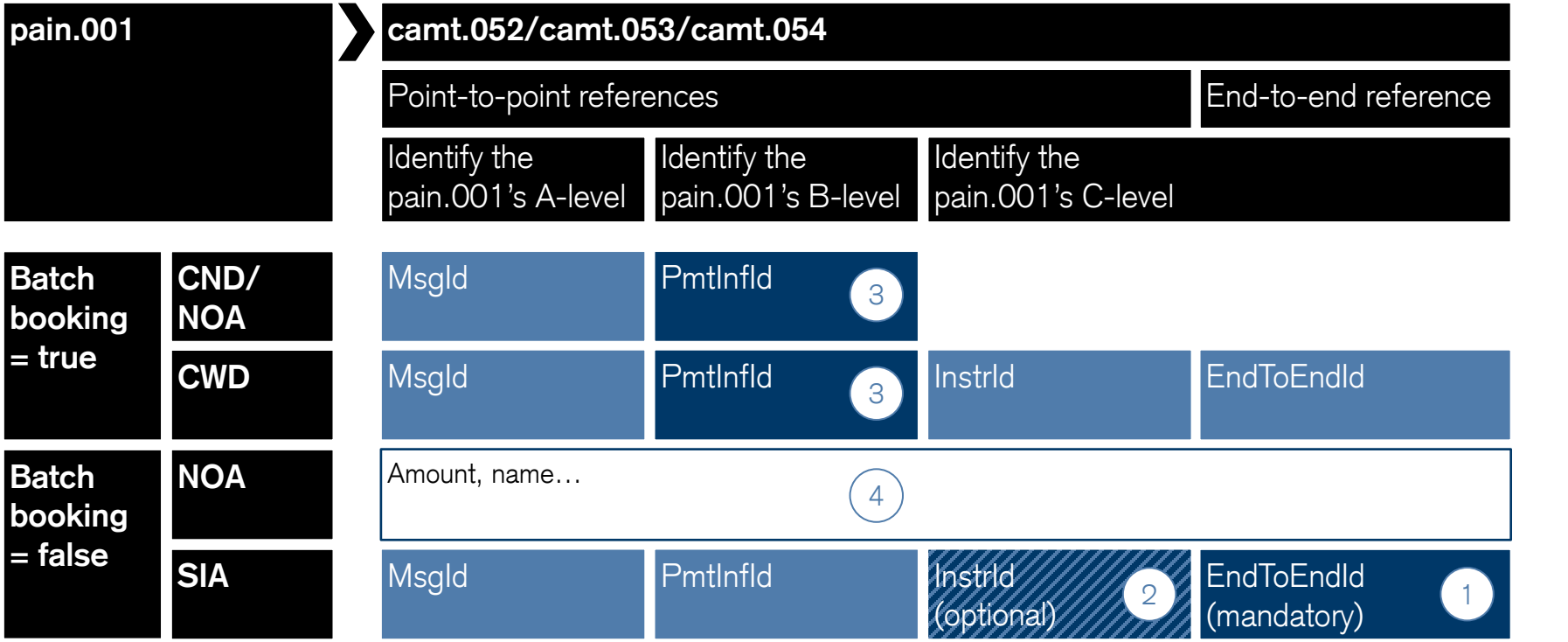
❷ Match pain.002 – status levels



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

Use cases

❸ Reconcile debits camt.053/MT940 – ISO 20022



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

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

② When your software allows to enter an EndToEndId created by the creditor, this ID might not be unique, so you might also use the InstrId for the reconciliation on the debtor side

③ The EndtoEndId is not included in the camt.05x for collective booking without details, so for collective bookings the PmtInfId should be used by the debtor as it is also transmitted in the case of CND or NOA.

④ For individual booking and NOA, all references are missing in the camt.05x, so use name/amounts/etc. for reconciliation

Use cases

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

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

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

* If ≤ 16 characters, then Subtag 7, otherwise Subtag 9
** If no InstrId available in payment order, then also in field :61: Subtag 7 or 9
° Collective booking: PmtInfId + space + file name (or Credit Suisse Direct alias). Single booking: InstrId.

Remarks about MT101

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

Remarks about MT940

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

PmtInfId with collective booking, InstrId/EndToEndId/RmtInf with single booking

Remarks about Paper/PDF

RmtInf/EndToEndId with single booking.

Use cases
❸ Reconcile debits camt.052/MT942

- Intraday reports for cash management
- Matching basically the same as camt.053 or MT940
- Differences to account statement:
  camt.052
  - Balance Type Code only…
    OPBD (opening booked, «definite booking balance», only in the first report of the day)
    ITBD (interim booked, «pending booking balance»)
    ITAV (interim available, «pending value balance»)
  - Additional Entry Status:
    PDNG (pending), not used for control values

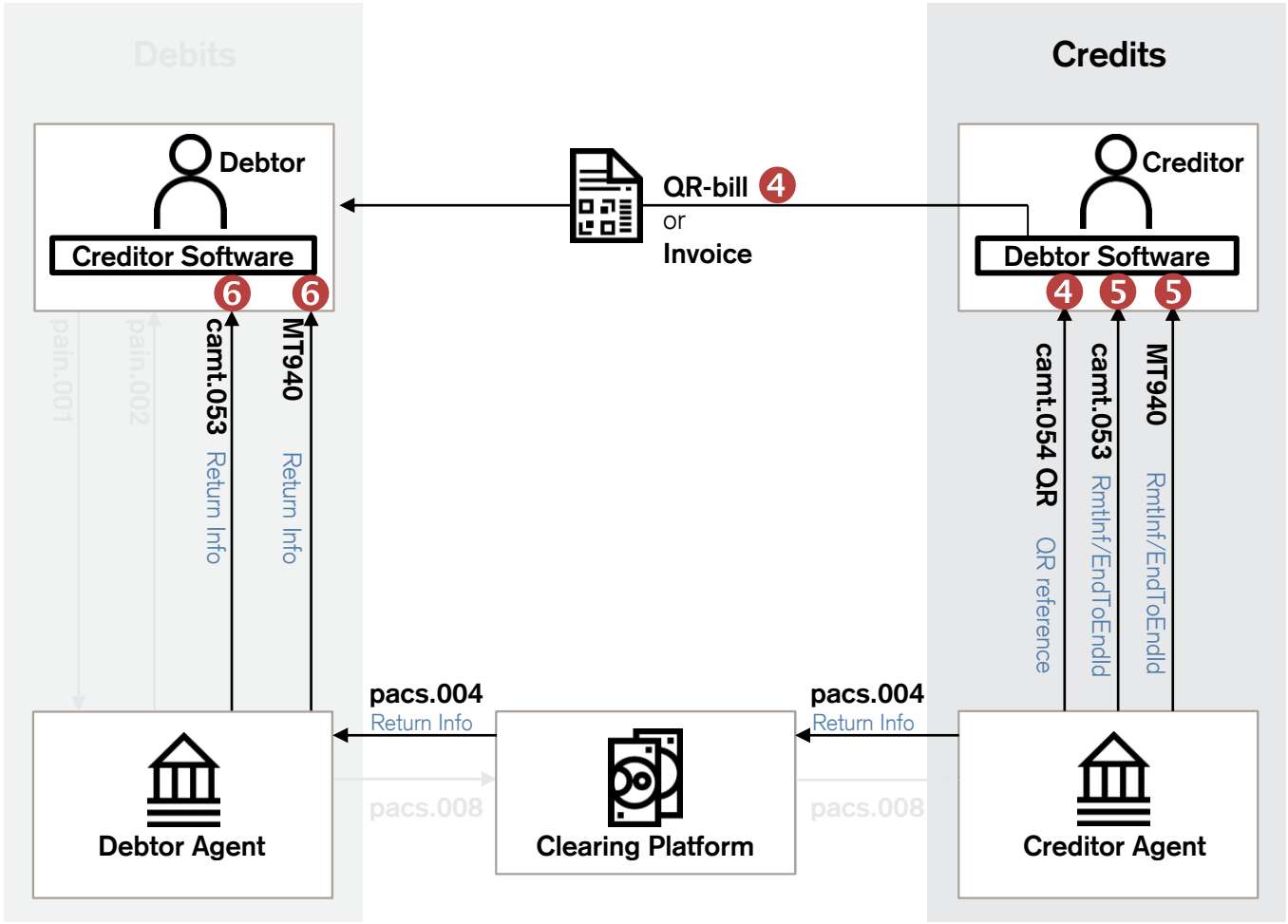
  MT942
  - Field 61 Subfield 3 (debit/credit mark):
    EC (expected credit) instead of C (credit)
    ED (expected debit) instead of D (debit)

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

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

- For payment transactions, match provisional bookings with bookings via the AcctSvcrRef
- When there are credits for the daily QR-bill collective booking, an incremental PDNG entry is listed in every intraday report until the end of the booking period; all these entries and the booking have the same AcctSvcrRef

Use cases
Credits – all cases



4 Reconcile QR-bill credit advice with QR-bills

5 Reconcile account statement (camt.053 or MT940) or intraday report (camt.052 or MT942) with invoices or accounting vouchers

6 Reconcile return/reject

Use cases
❹ Create QR-bill

QR-bill variant	Structured reference	Enforced*	Reconciliation at Credit Suisse
with **QR-IBAN** and **QR reference**	27-digit QR reference See IG QR-bill Annex B	Yes	With QR reference in… Collective booking (collective agreement): - either with camt.054 QR (usual method) - or with camt.053 *full details* Single booking: - with camt.053
with **IBAN** and **creditor reference**	ISO 11649 creditor reference starting with RF…	No	With creditor reference in… Single booking with camt.053
with **IBAN**, **without reference**	None	No	Single booking with camt.053, checking several elements of the payment (sum, name, remittance information…)

* i.e. structured reference is mandatory for payment orders

- For invoicing with known amount and known debtor, the recommended QR-bill variant is the one with QR-IBAN and QR reference as the return rate of the structured reference for straight-through processing is extremely high
- Best practice for the QR-bill process is to create a QR-bill with QR-IBAN and QR reference, reconciliation with camt.054 QR
- The QR-IBAN can be obtained by the client via his/her usual contact at Credit Suisse
- At Credit Suisse, there is only one QR-IBAN per IBAN/account
- For a collective agreement between client and Credit Suisse (about collection options, delivery channels etc.), the client has to get in touch with his/her usual contact at Credit Suisse
- For detailed specifications see the IG QR-bill

Use cases

❹ Reconcile credit advice – QR reference sources

Subscription		QR-bill credit details (QR reference)		
QR-bill credits	**camt.053**	In Account Statement		In Credit Advice
		MT940	**camt.053**	**camt.054 QR**
Collective booking (standard)	camt.053 **no details** (standard)	No		**Yes**
	camt.053 **debit details**			
	camt.053 **full details**	No	**Yes**	No
Single booking	camt.053 **no details** (standard)	**Yes**		
	camt.053 **debit details**			
	camt.053 **full details**	No		

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

Use cases

❹ Reconcile credit advice – account statement

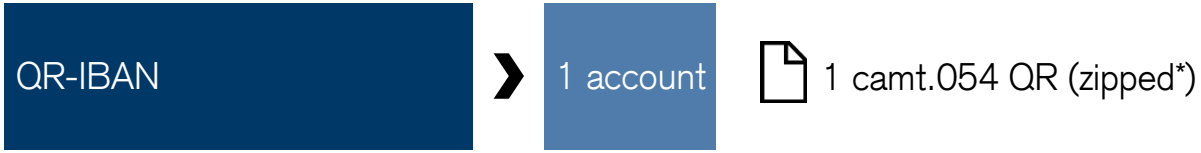
Reporting Message Type Combination		**Reporting Message Referencing** (Order Reference)	
Account Statement	QR Credit Advice	Account Statement	Credit Advice
MT940	camt.054 QR	:86:1024?05<u>1234567890ABCDEFG</u>	<Ntfctn> <Id><u>1234567890ABCDEFG</u></Id> </Ntfctn>

camt.053	camt.054 QR	<Ntry>
		  …
		  <AcctSvcrRef>
		  <u>1234567890ABCDEFG/1</u>
		  </AcctSvcrRef>
		  …
		</Ntry>
			<Ntry>
			  …
			  <AcctSvcrRef>
			  <u>1234567890ABCDEFG/1</u>
			  </AcctSvcrRef>
			  …
			</Ntry>

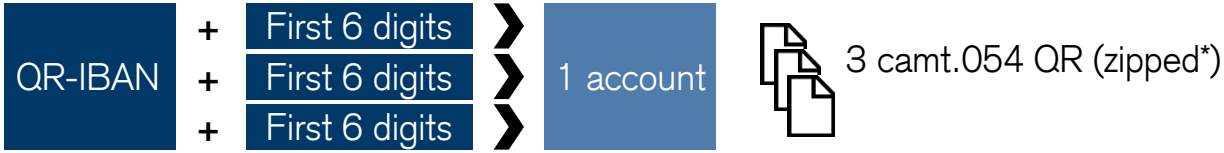
Use cases

❹ Reconcile credit advice – camt.054 QR grouping

- With **QR-bill**, the camt.054 QR is created for each QR-IBAN. Since each bank account at Credit Suisse has only one QR-IBAN, it is not possible to continue the previous set-up involving bank accounts with multiple subscriber numbers. The QR-IBAN is the same as the IBAN, but with different IID and check number. There is a bank master available for IIDs and QR-IIDs at PaymentStandards.CH.



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



* except via SWIFT FileAct

Use cases
❺ Reconcile account statement

- Match with (unstructured) remittance information, debtor name, amount etc.

- Matching with a structured reference is considerably easier:
  → Domestic use **QR-bill** with QR reference.
  This reference can be enforced by the debtor agent.
  → Cross-border use **ISO 11649 creditor reference** (starting with RF…).
  It cannot be enforced by the debtor agent, though.

Use cases

❺ Reconcile MT940 with QR-bill credits

Collective booking

- Collection by QR-IBAN or collection by QR-IBAN and 6 initial characters of the QR reference
  :61:2002120212C240,85NMSCNONREF//80VD-0211-CS-869
  CH4531000831854071000
  :86:1026?0580VD200211CS93869

Single booking

- QR-IBAN and QR reference
  :61:2002120212C240,85NMSC300209CH057DBAXR//80VD-0211-CS-869
  999999000000000008805636727
  :86:1022?0580VD200211CS93869?22SP-44330965-0?32Max Muster?60Rabatt gemass Absprache
- IBAN and creditor reference
  :61:2002120212C240,85NTRF300209CH057DBAXR//80VD-0211-CS-869
  RF180000000005390075470 34
  :86:1001?0580VD200211CS93869?22SP-44330965-0?32Max Muster?60Rabatt gemass Absprache
  ?21RF180000000005390075470 34
- IBAN without structured reference
  :61:2002120212C240,85NTRF300209CH057DBAXR//80VD-0211-CS-869
  :86:1001?0580VD200211CS93869?22SP-44330965-0?32Max Muster?60Rabatt gemass Absprache

Legend: QR-IBAN | Extended Product Code | Reference to camt.054 | Structured reference

Use cases
❻ Reconcile return/reject

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

Normal booking

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

Reverse booking

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

Use cases
Domestic direct debit

- Please check the LSV+/BDD handbook for details:
  https://www.six-group.com/de/products-services/banking-services/billing-and-payments/direct-debits.html

Use cases
Cross-border direct debit (SDD)

- Please check the Swiss Implementation Guidelines for Customer-Bank Messages SEPA Direct Debit for details: https://www.six-group.com/dam/download/banking-services/interbank-clearing/de/standardization/iso/swiss-recommendations/archives/implementation-guidelines-sdd/implementation-guidelines-sdd.pdf

Channels

Channels

Find recommended channels: countries

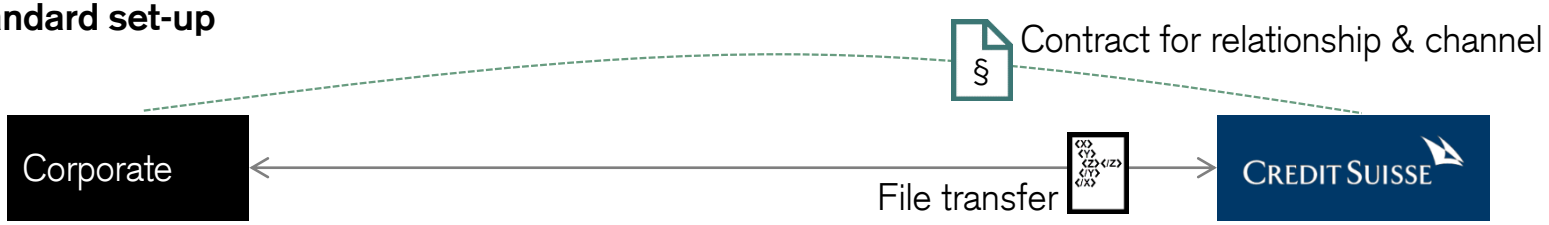
- **Switzerland**
  Pages 76-87 include information about payment channels for Credit Suisse bank accounts in Switzerland

- **European Union**
  For a PSD2 dedicated API, please go to the Credit Suisse PSD2 Open Banking API Portal.
  Correspondence about this channel only via the form on that website.
  The channel covers (in some countries only partly):
  - Bank accounts at
    Credit Suisse AG, Sucursal en España
    Credit Suisse (Italy) S.p.A.
    Credit Suisse (Luxembourg) S.A. including their Austria, France, Ireland, Netherlands and Portugal branches
    Credit Suisse (UK) Limited
  - The following services:
    Account Information Service (AIS)
    Payment Initiation Service (PIS)
    Funds Confirmation Service (FCS)

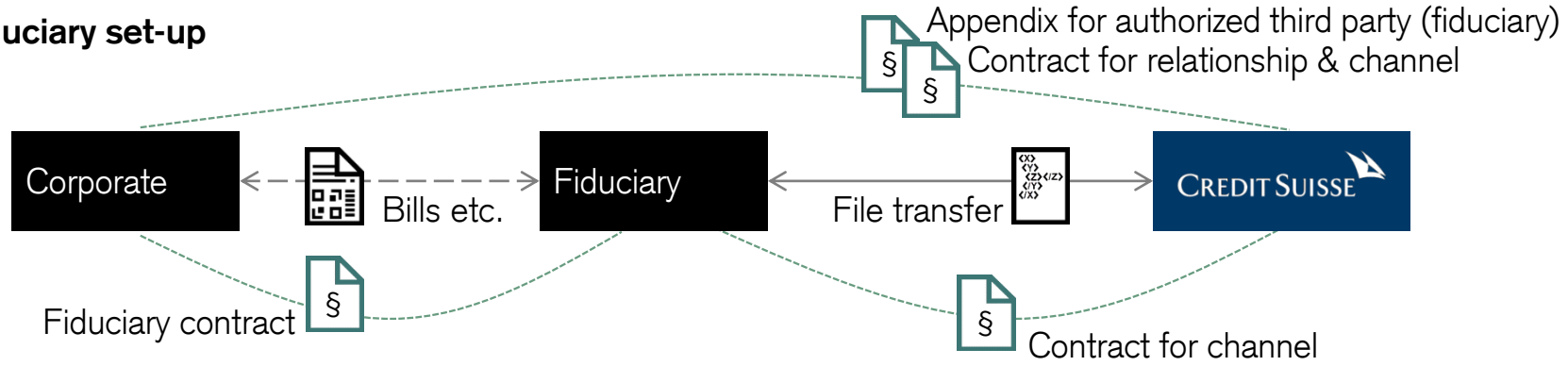
Channels

Find recommended channels: set-ups

Standard set-up



Fiduciary set-up

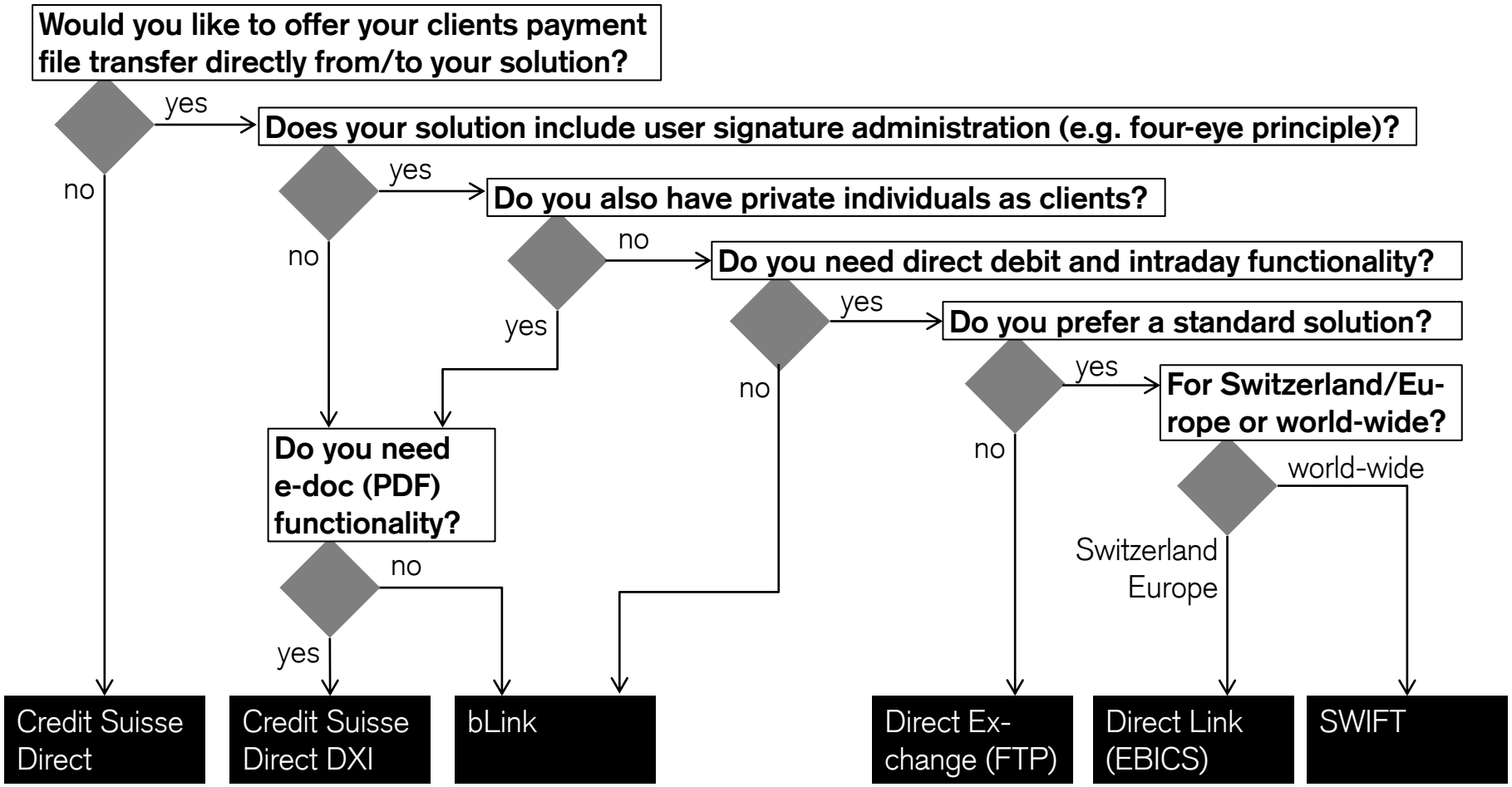


For channel-specific details see the following pages.

Legend: § Contract | Payment File | ⟷ Automatic | <– – – > Manual

Channels

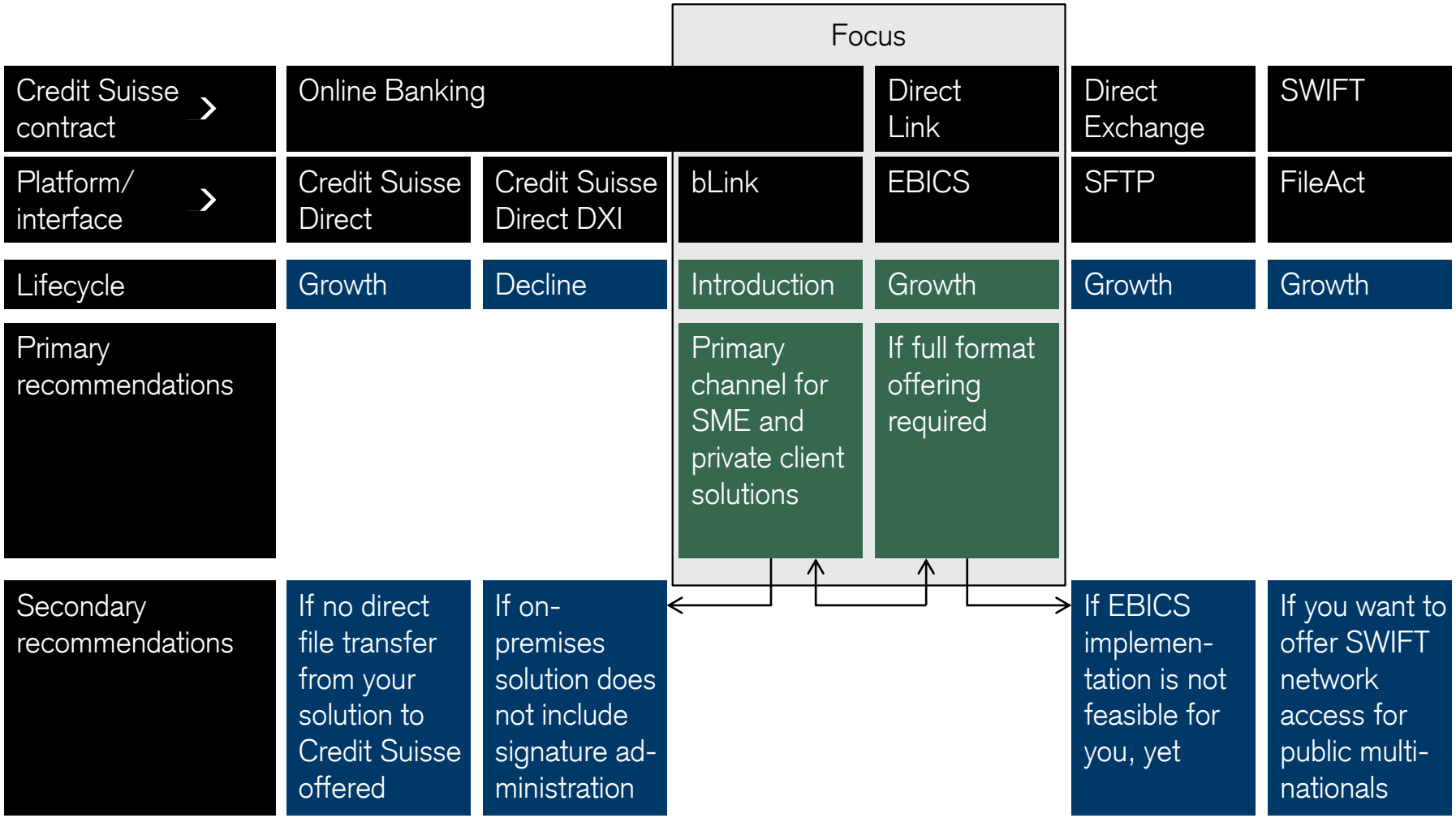
Find recommended channels: standard set-up



For details see next page

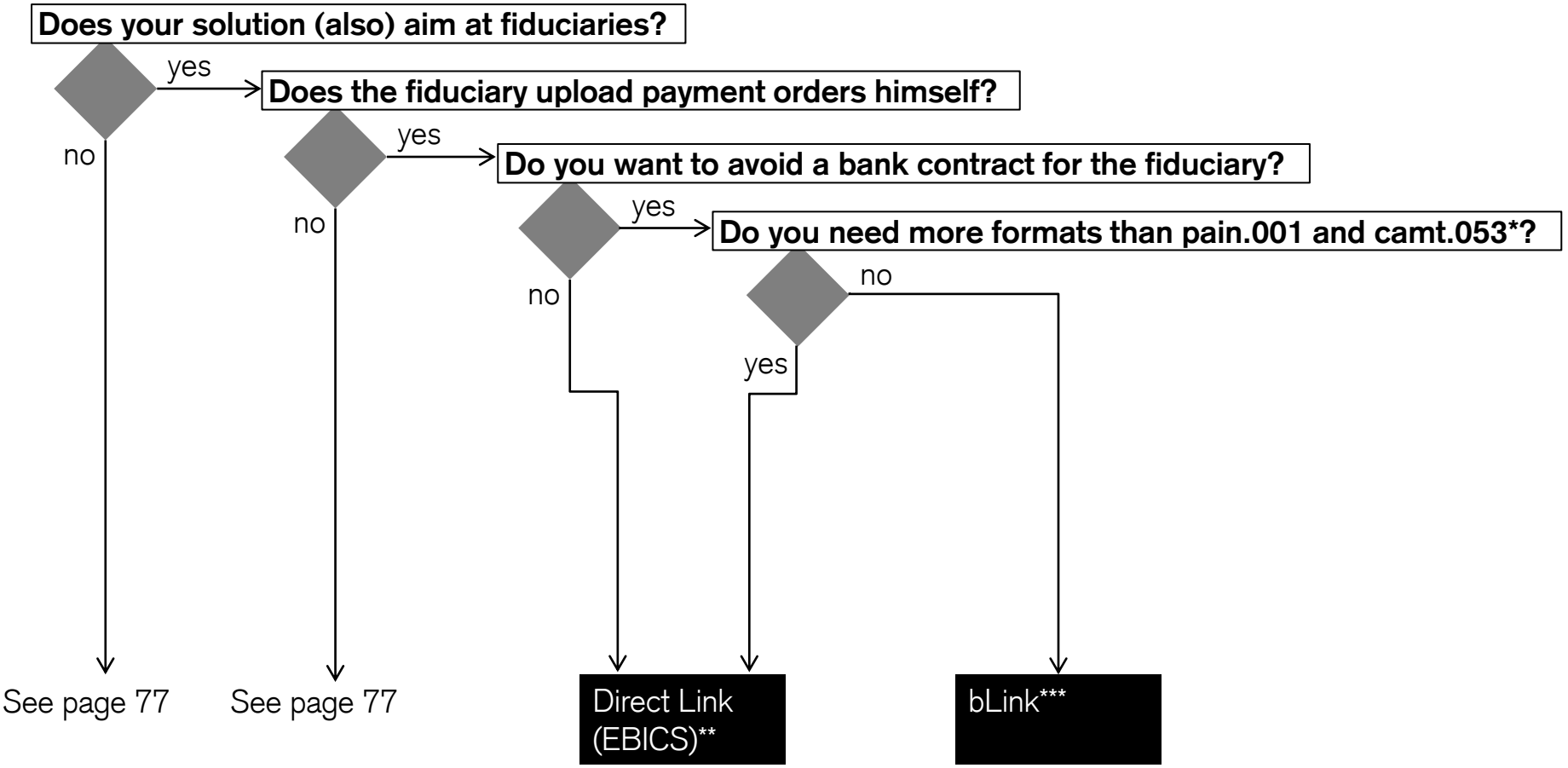
Channels

Find recommended channels: standard set-up details



Channels

Find recommended channels: fiduciary set-up



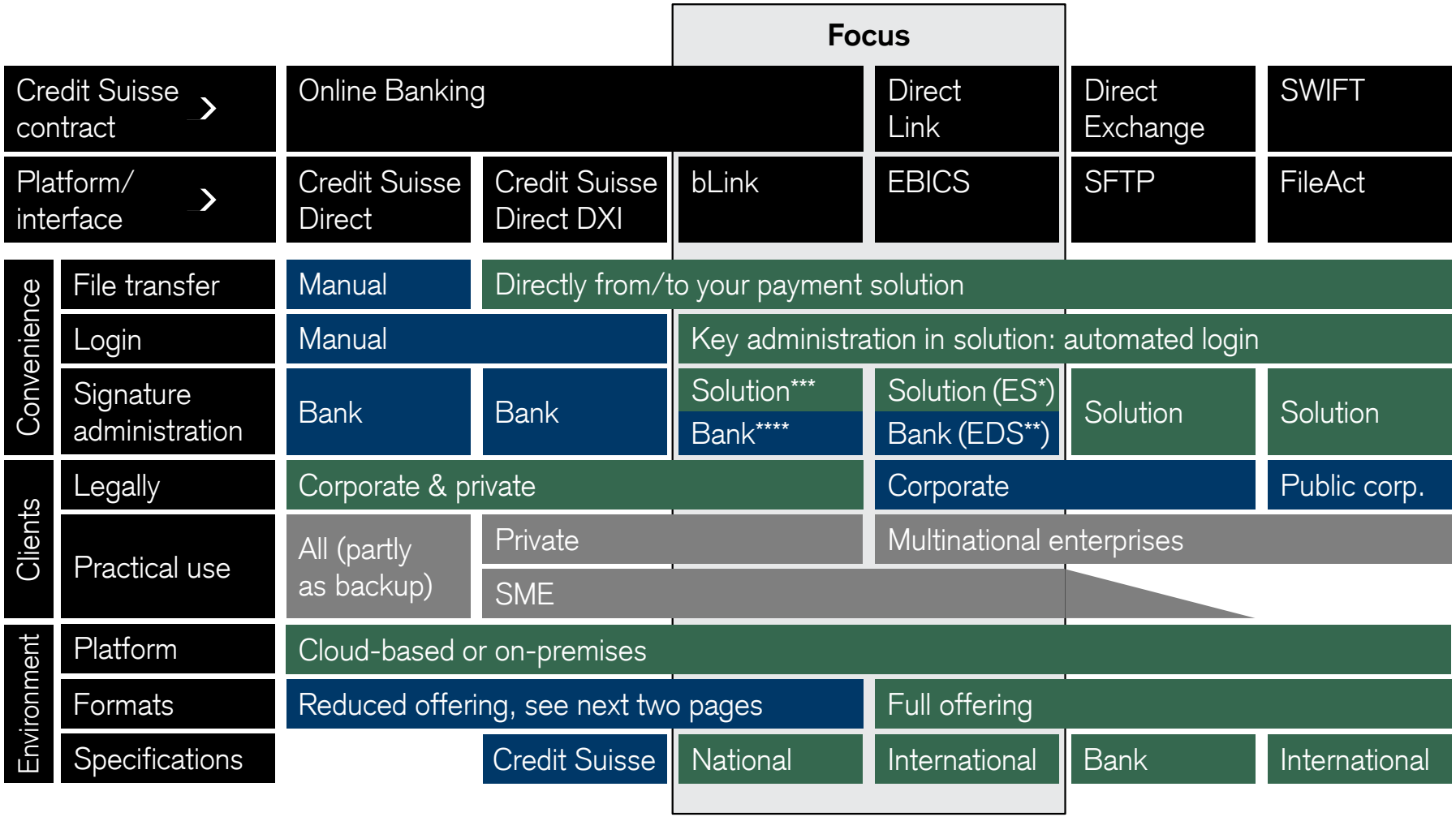
* with all details including QR references

** Corporate clients only

*** private clients planned

Channels

Functions – standard solution options for file transfer



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

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

Channels

Formats & market practices – payments and reporting

				Focus			
Credit Suisse contract ›		Online Banking			Direct Link	Direct Exchange	SWIFT
Platform/ interface ›		Credit Suisse Direct	Credit Suisse Direct DXI	bLink	EBICS	SFTP	FileAct
ISO 20022	pain.001	SPS, CGI	SPS	SPS	SPS, CGI	SPS, CGI	SPS, CGI
	pain.002	Status in GUI		SPS	SPS, CGI	SPS, CGI	SPS, CGI
	camt.052				SPS	SPS	SPS
	camt.053	SPS*	SPS*	SPS	SPS*	SPS*	SPS*
	camt.054 QR	SPS**	SPS**	Details	SPS**	SPS**	SPS**
JSON	PSS (Payments)			yes			
	AIS (Account Info)			yes			
Legacy	MT940	yes	yes		yes	yes	yes
	MT942				yes	yes	yes

Legend: Available | Available in alternate way | * with or without collective credit breakdown | ** for corporate clients

Channels

Formats & market practices – direct debit

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

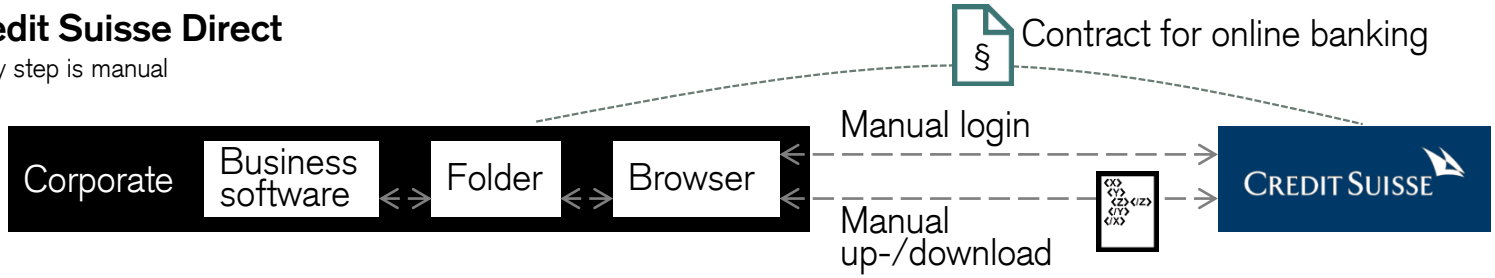
Legend: Available | Available in alternate way

Channels

Standard set-up – Online Banking

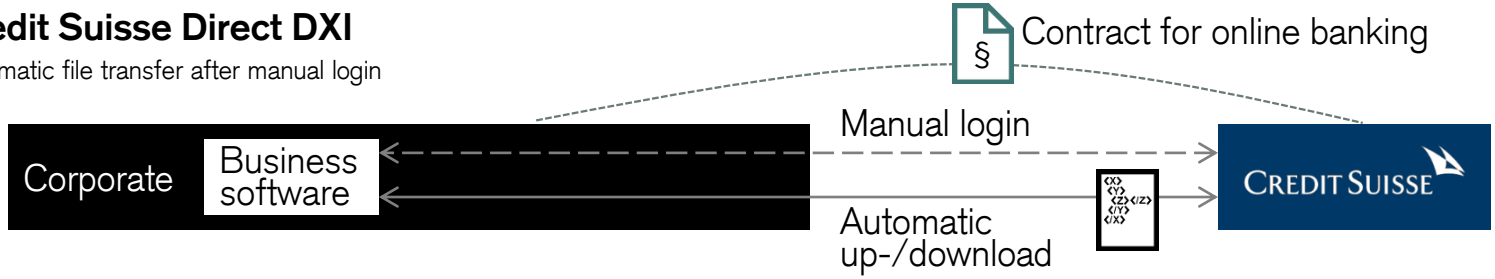
Credit Suisse Direct

Every step is manual



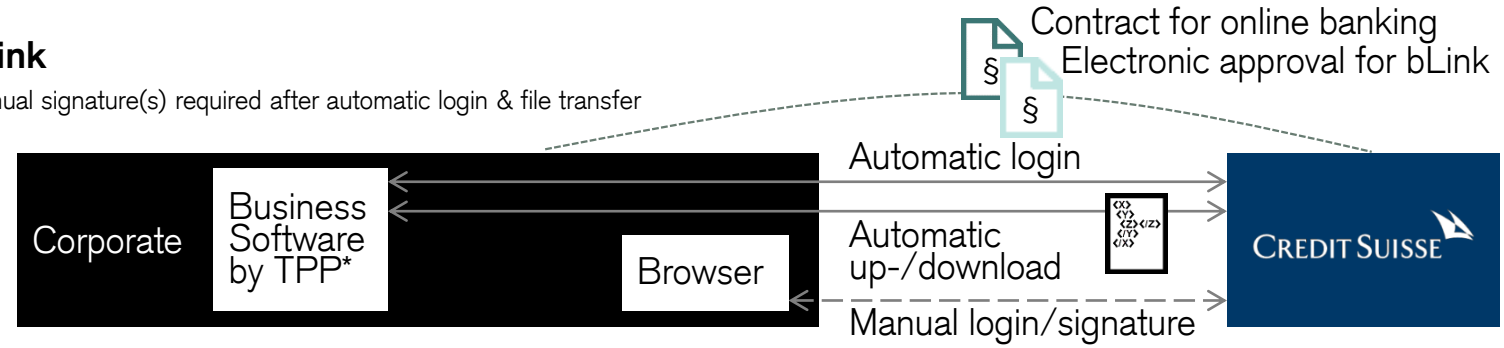
Credit Suisse Direct DXI

Automatic file transfer after manual login



bLink

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



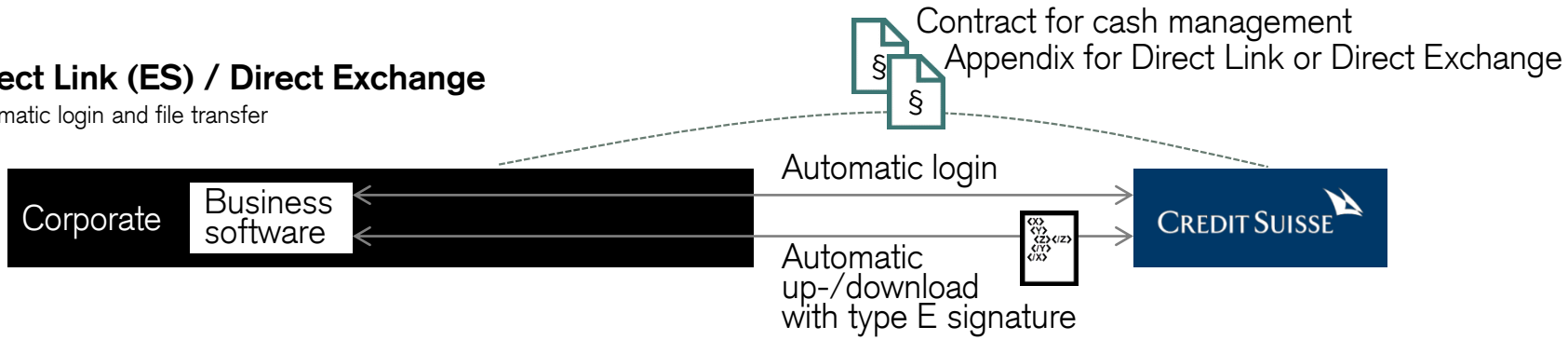
* Third Party Provider

Channels

Standard set-up – Direct Link

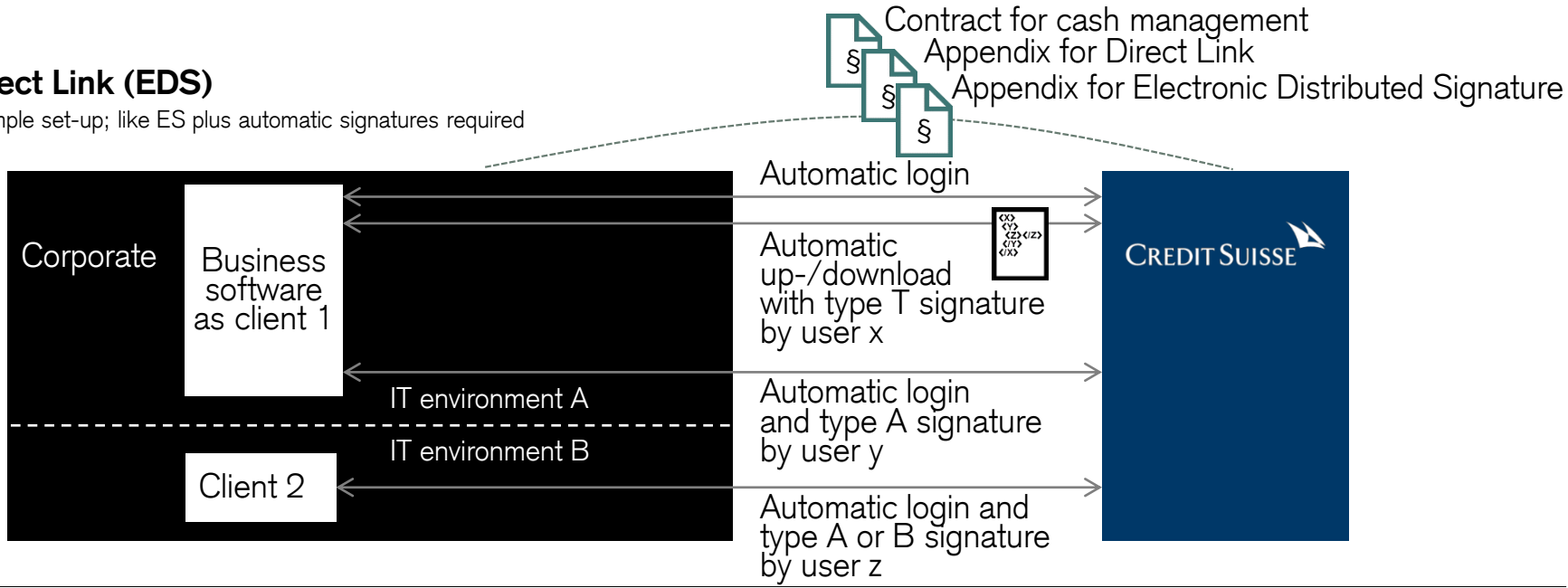
Direct Link (ES) / Direct Exchange

Automatic login and file transfer



Direct Link (EDS)

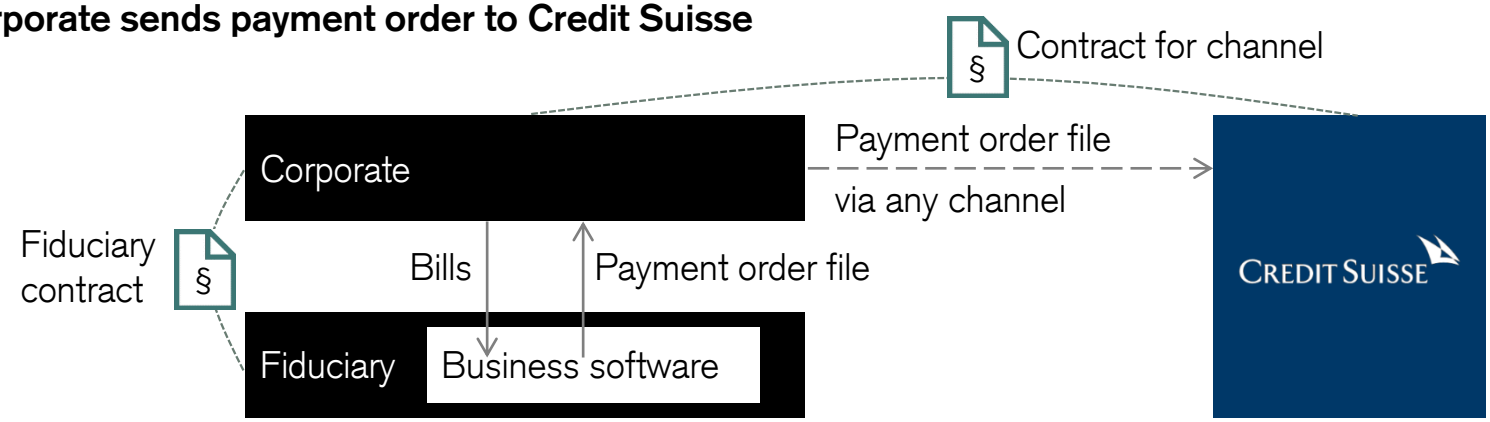
Example set-up; like ES plus automatic signatures required



Channels

Fiduciary set-up – file transfer by client

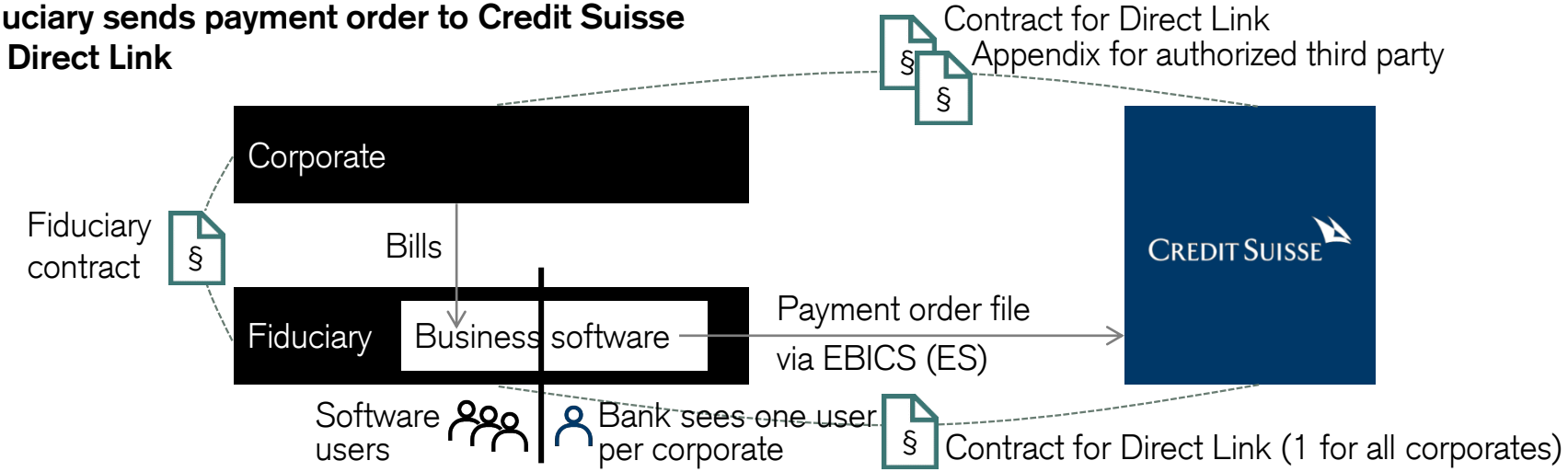
Corporate sends payment order to Credit Suisse



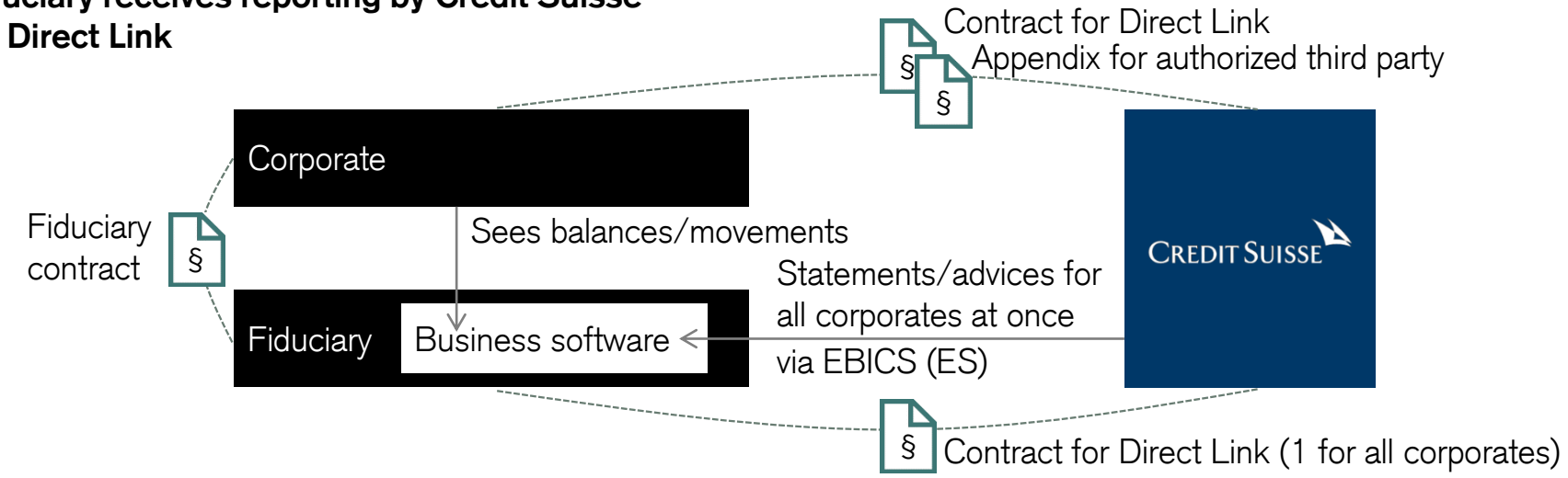
Channels

Fiduciary set-up – file transfer via Direct Link

Fiduciary sends payment order to Credit Suisse via Direct Link



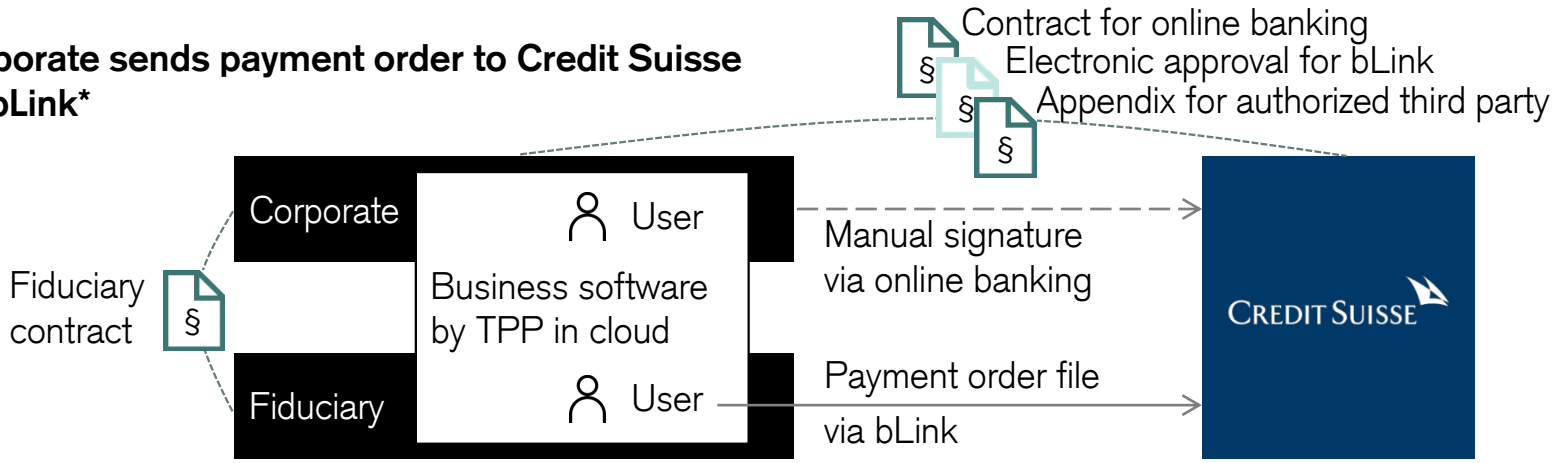
Fiduciary receives reporting by Credit Suisse via Direct Link



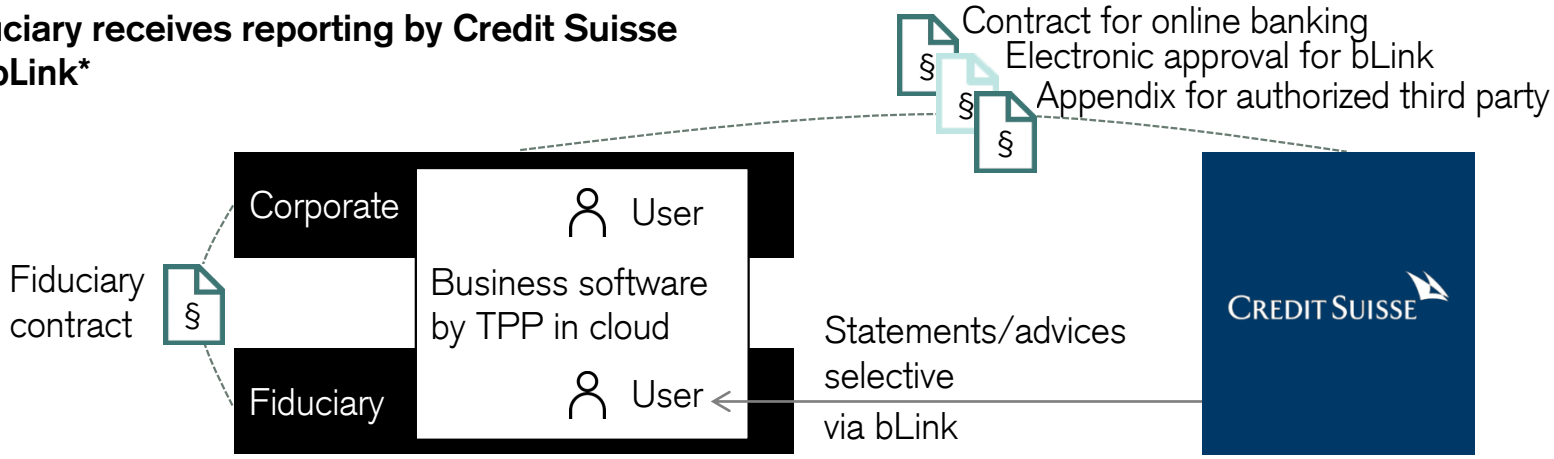
Channels

Fiduciary set-up – file transfer via bLink

Corporate sends payment order to Credit Suisse via bLink*



Fiduciary receives reporting by Credit Suisse via bLink*



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

Formats

Formats

Find recommended Formats

Message type	Legacy format	Intermediate format	New format
Credit transfer	DTA decommissioned	None	**ISO 20022 pain.001**
	SWIFT MT101		
Direct debit	**LSV TA875**	**ISO 20022 pain.008 CH-TA***	**Unknown yet, stay currently with LSV**
	ISO 20022 pain.008 SEPA Direct Debit		
Status report	Protocols decommissioned	None	**ISO 20022 pain.002**
Reporting	**SWIFT MT940/MT942**		
	SWIFT MT940/MT942	None	**ISO 20022 camt.053/camt.052**
	V11 LSV	**ISO 20022 camt.054 LSV**	**Stay with V11 until the end of LSV**
	None	None	**ISO 20022 camt.054 QR**
	(SWIFT MT900/MT910)	None	**ISO 20022 camt.054 Debit/Credit*** **

Legend:

- **Primary format**
- **Multinationals format**
- **Obsolete format****

* not offered by Credit Suisse
** other financial institutions may require these intermediate formats
*** no go-live date, yet

Formats

Find recommended ISO 20022 Market Practices

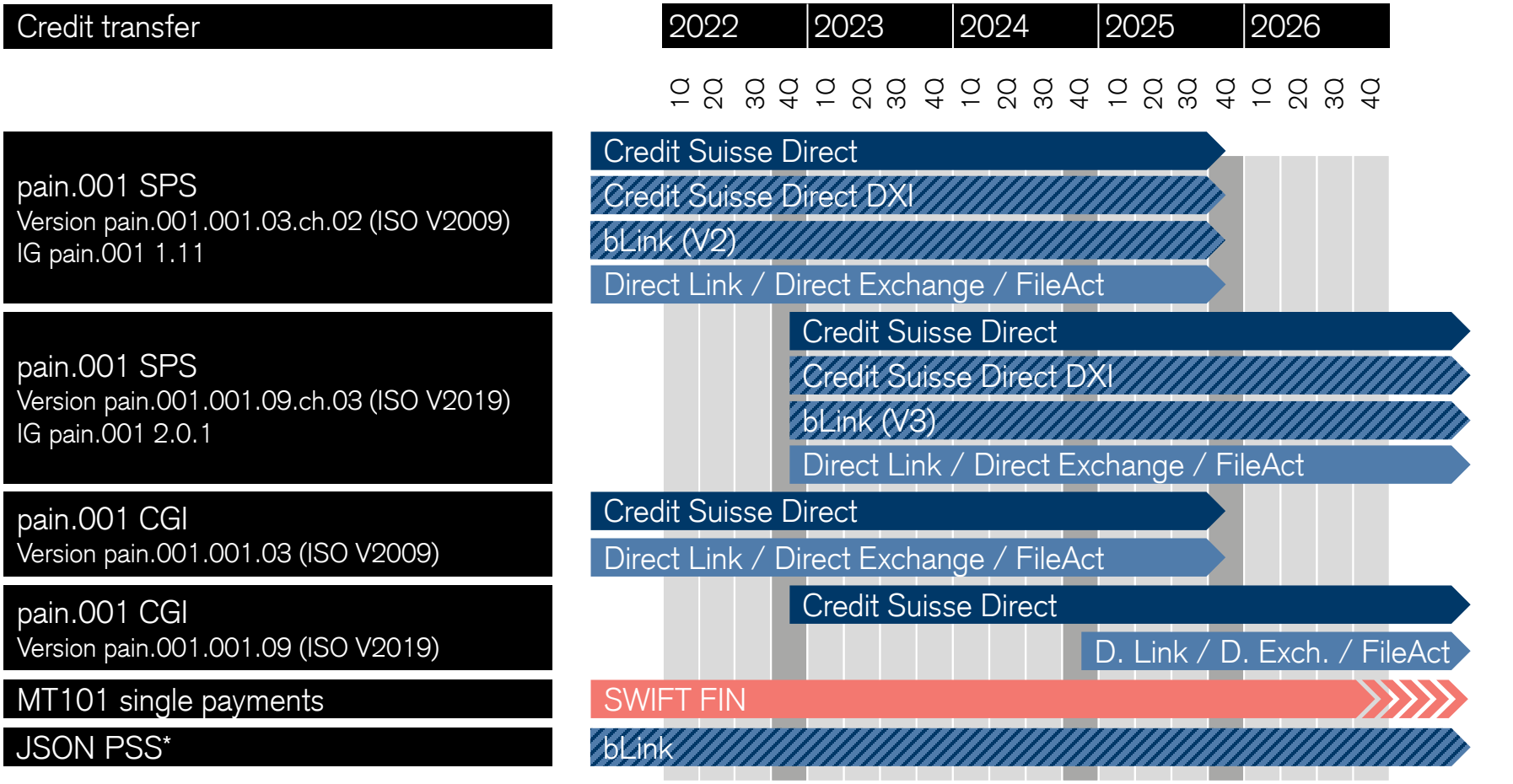
Market Practice	Purpose	Specifications
SPS Swiss Payment Standards	File exchange with Swiss banks	www.iso-payments.ch
CGI Common Global Initiative	File exchange with trans-action banks world-wide	www.swift.com/standards/market-practice/common-global-implementation plus Credit Suisse specific guidelines*

Legend:
- Primary market practice
- Multinationals market practice

* Credit Suisse Specifications

Formats

Credit transfer – overview



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

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

Formats

Credit transfer – payment type information

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

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

Legend:
- Level mandatory or recommended
- Level alternate option

Formats

Credit transfer – issues to consider

Issue	Comments
Recommendations	▪ Recommendations are not mandatory, but there is always a reason why they are not only classified as optional ▪ Therefore Credit Suisse strongly encourages to implement not only mandatory elements, but also recommended ones
Short, unique IDs	▪ Create unique IDs like MsgId, PmtInfId and InstrId to facilitate file processing and support ▪ InstrId is only recommended, but strongly encouraged by Credit Suisse ▪ IDs are used in telephone support, so please avoid complicated and long combinations of upper and lower case IDs
Initiating party	▪ Name: the Name of the Initiating Party should be the actual name of the client sending the payment order to the bank ▪ Contact Details: please use the Initiating Party Contact Detail tags Name and Other to list the name and the version of your software, this will help to support our mutual customers considerably

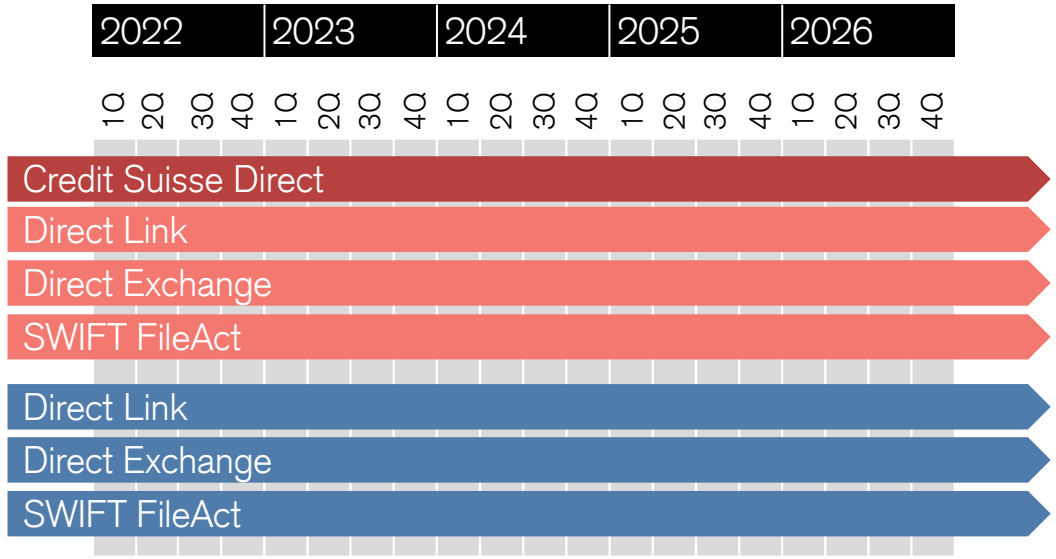
Formats

Credit transfer – top 3 format traps

Issue	Reference	Comment
SALA is not sufficient for salary payments, implement advice steering	Swiss Business Rules Version 2.6.2 Chapter 4.11 and 4.7	SALA has no effect on the type of processing and advices. Advice steering has to be implemented instead. › See pages 51-54 for details.
Don't allow Payment Type Information on several levels	Swiss Business Rules Version 2.6.2 Chapter 4.5.2.2	Instruction Priority (HIGH), Service Level (SEPA), and Category Purpose (SALA) have to be in the same level (B or C). › See page 92 for details.
Avoid payments grouping version «separate», use «mixed» instead	Swiss Business Rules Version 2.6.2 Chapter 4.2	In pain.001, the B-Level controls the booking method, the C-Level controls the transactions (payments). If you choose the grouping version «separate», every transaction (C-Level) will be in one B-Level. In practice, this makes collective bookings impossible. Use «mixed» instead.

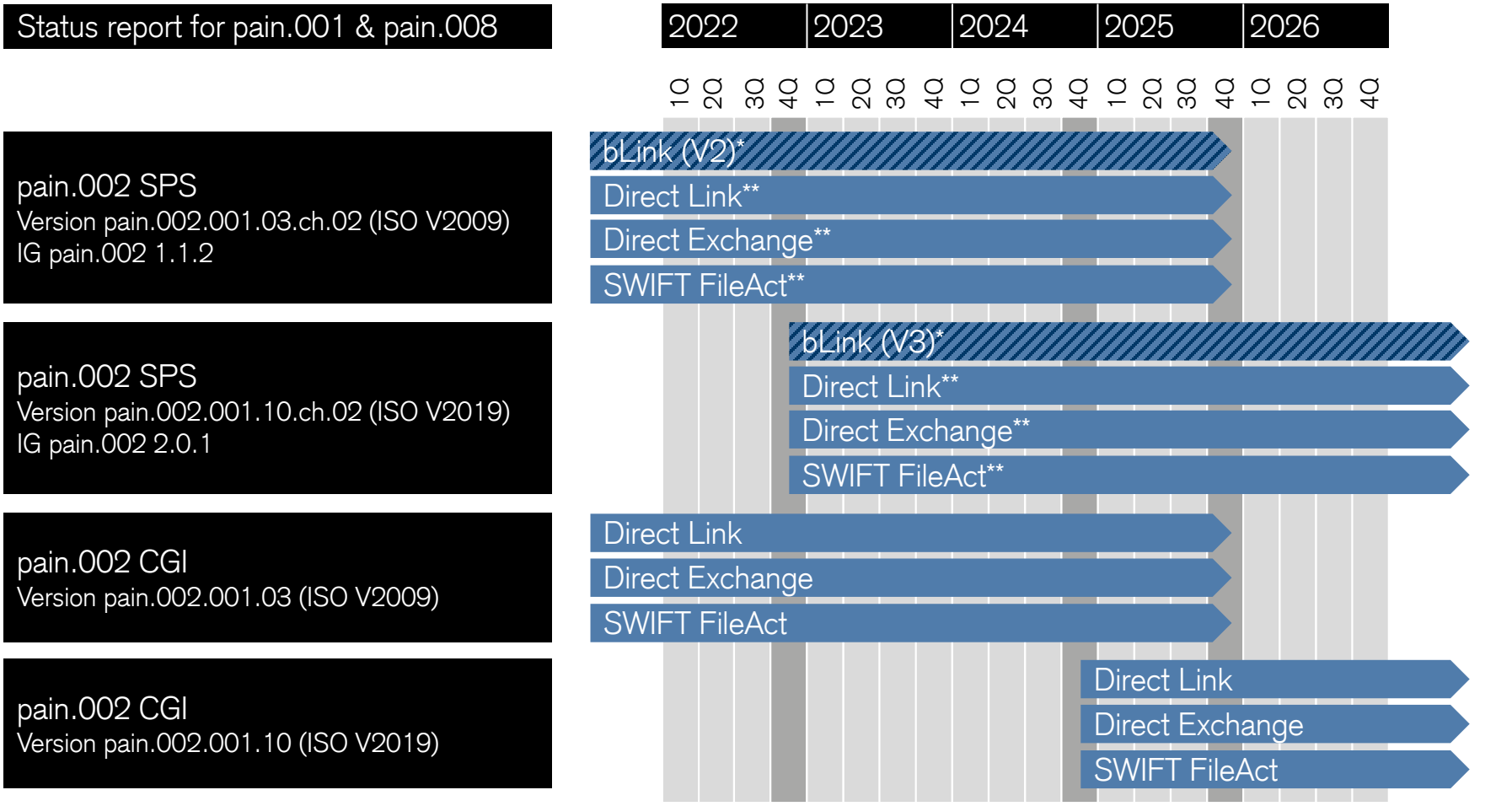
Formats
Direct debit

Direct debit
LSV/BDD TA875
pain.008 SEPA Direct Debit SPS Version pain.008.001.02.ch.01 SEPA Scheme 2.6



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

Formats
Status report



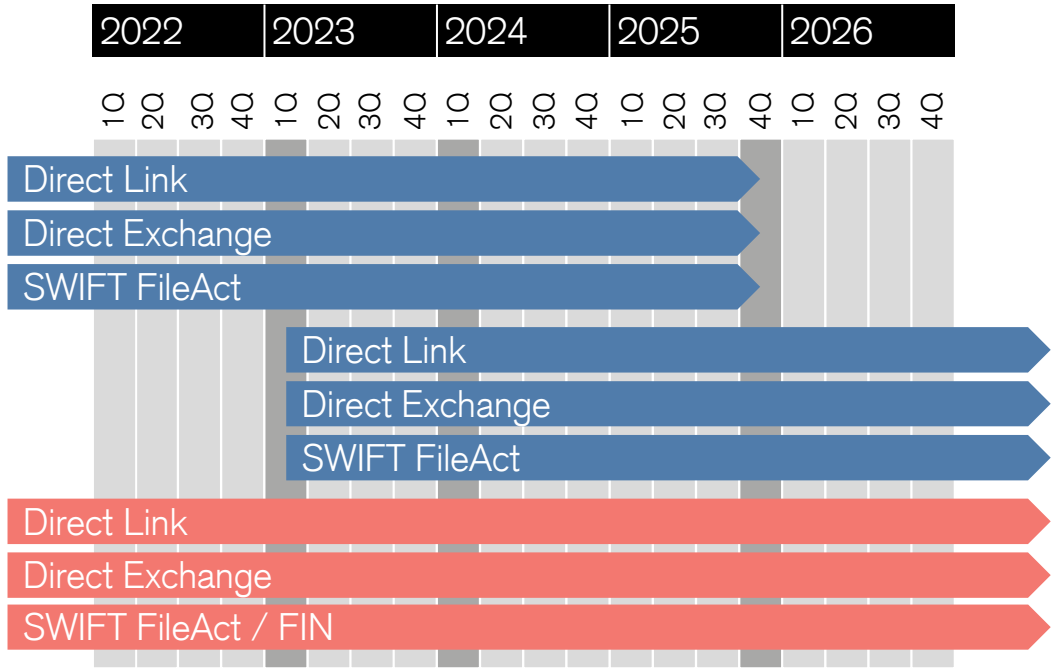
Remark: Credit Suisse Direct without pain.002 but with status indication on browser page

* for pain.001 only ** including pain.002 for LSV TA875

Formats

Reporting – account report (intraday)

Reporting account report
camt.052 SPS* Version camt.052.001.04 (ISO V2013) IG camt 1.7.2
camt.052 SPS* Version camt.052.001.08 (ISO V2019) IG camt 2.0.1
MT942

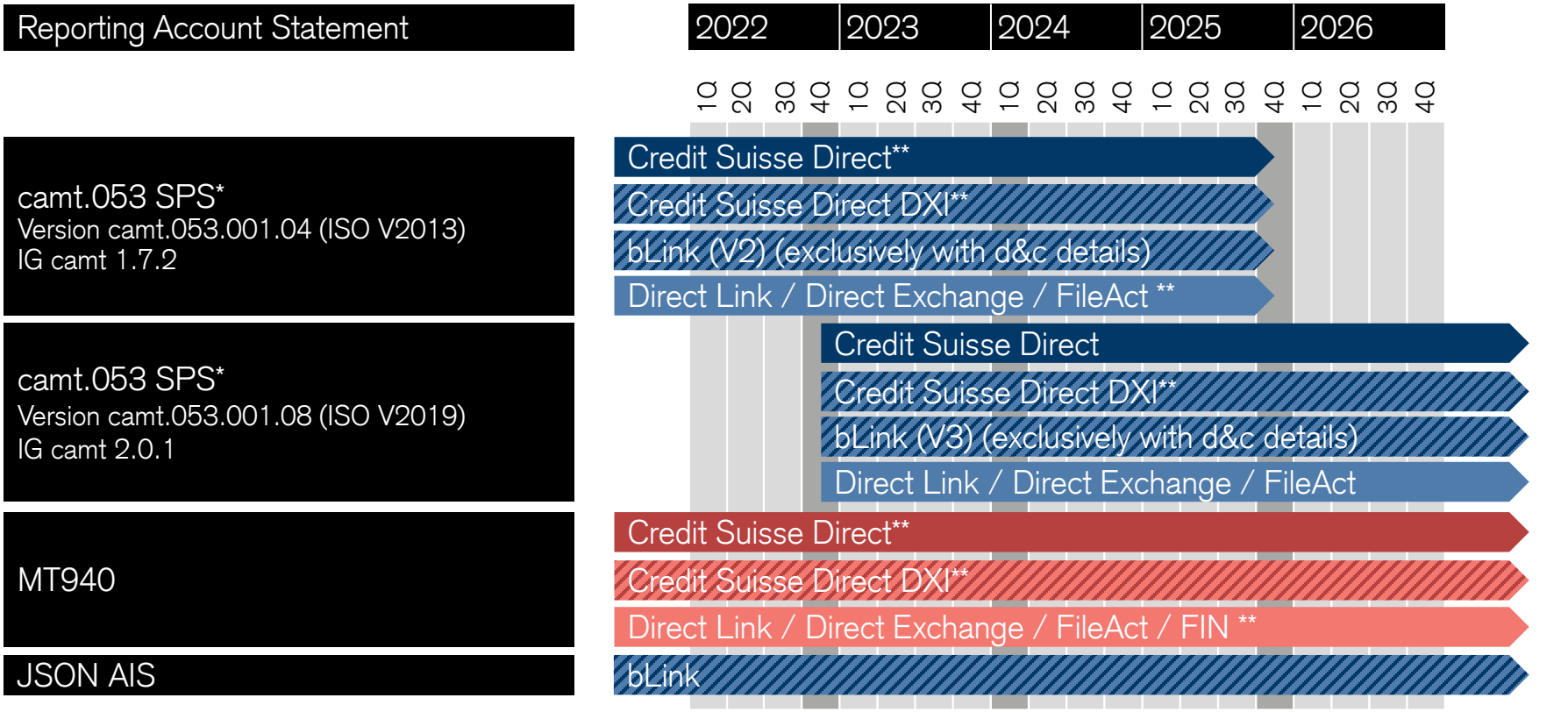


Periodicity: Freely choosable

* Variants: **Balance report** (balances only)
Full report (balances + movements)

Formats

Reporting – account statement (end of day)



* Variants for account default: No details (see next page)
With debit details ("with details", see next page, only Direct Link / Direct Ex. / FileAct)
With debit and credit details ("full details", see next page, ** = without this variant)

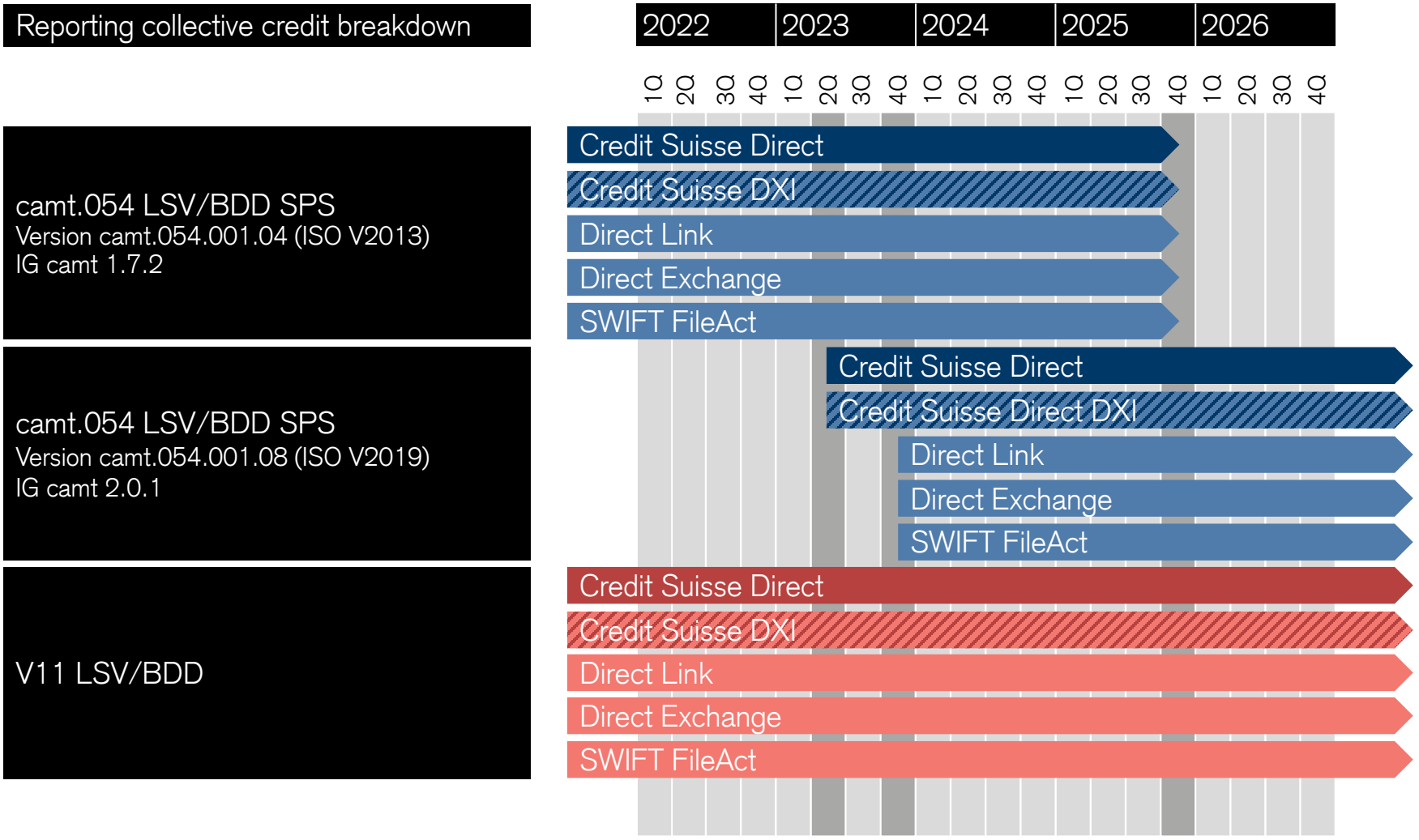
Formats

Reporting – account statement (end of day) defaults

Account default	Debit	Credit	
		Single bookings	Collective credit breakdown for QR-bill/LSV/BDD
Batch booking no details	Same general behavior for all three account defaults: debit advice & booking control (see page 51) oversteers account default. Different behavior only in two non-recommended debit advice & booking control combinations (see page 52): Payment Information + Debtor Account ++ Type +++ Proprietary: Batchbooking SIA: True or empty Empty: True or empty	With debit and credit details	- via bLink automatically included (in camt.053 or AIS) - via other channels only in additional file (camt.054 QR, camt.054 LSV/BDD)
Batch booking with debit details (“with details”)			
Batch booking with debit and credit details (“full details”)			Included in camt.053 and camt.052 full report

Formats

Reporting – collective credit breakdown LSV/BDD



Formats

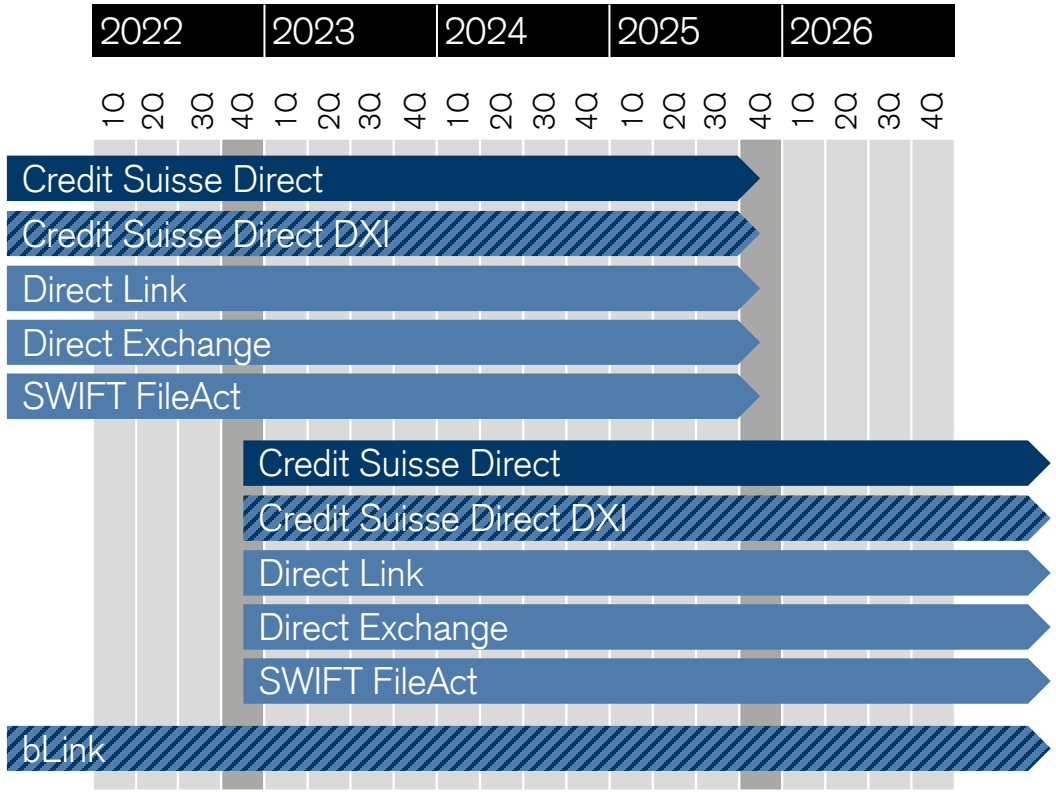
Reporting – collective credit breakdown QR-bill

Reporting collective credit breakdown

camt.054 QR SPS
(only contains QR-bill credits with QR-IBAN)
Version camt.054.001.04 (Version 2013)
IG camt 1.7.2

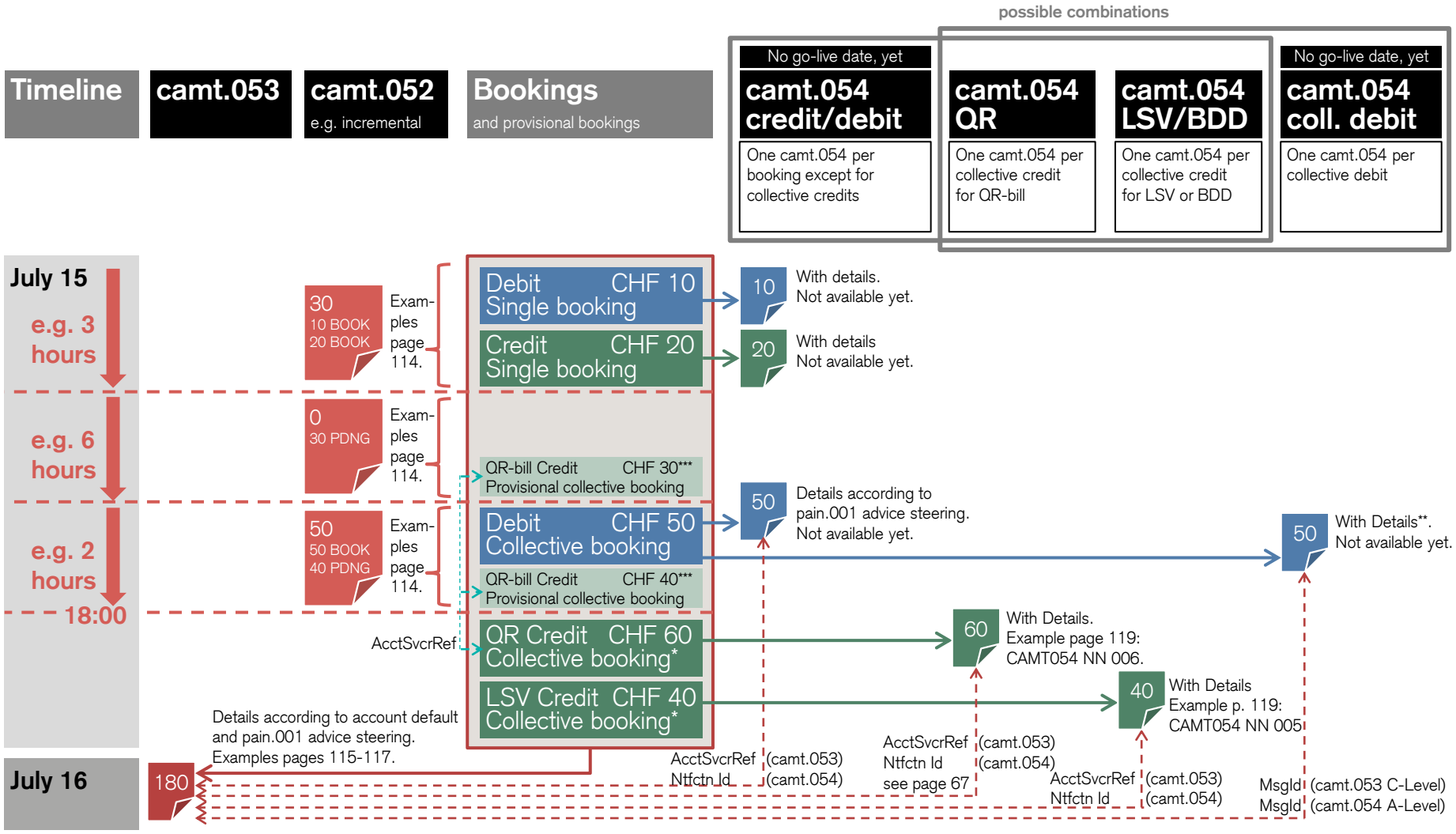
camt.054 QR SPS
(only contains QR-bill credits with QR-IBAN)
Version camt.054.001.08 (Version 2019)
IG camt 2.0.1

in camt.053 SPS



Formats

Reporting – camt.05x subscriptions related to bookings



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

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

*** Sum of all LSV or BDD Credits on that date up to that time

Formats

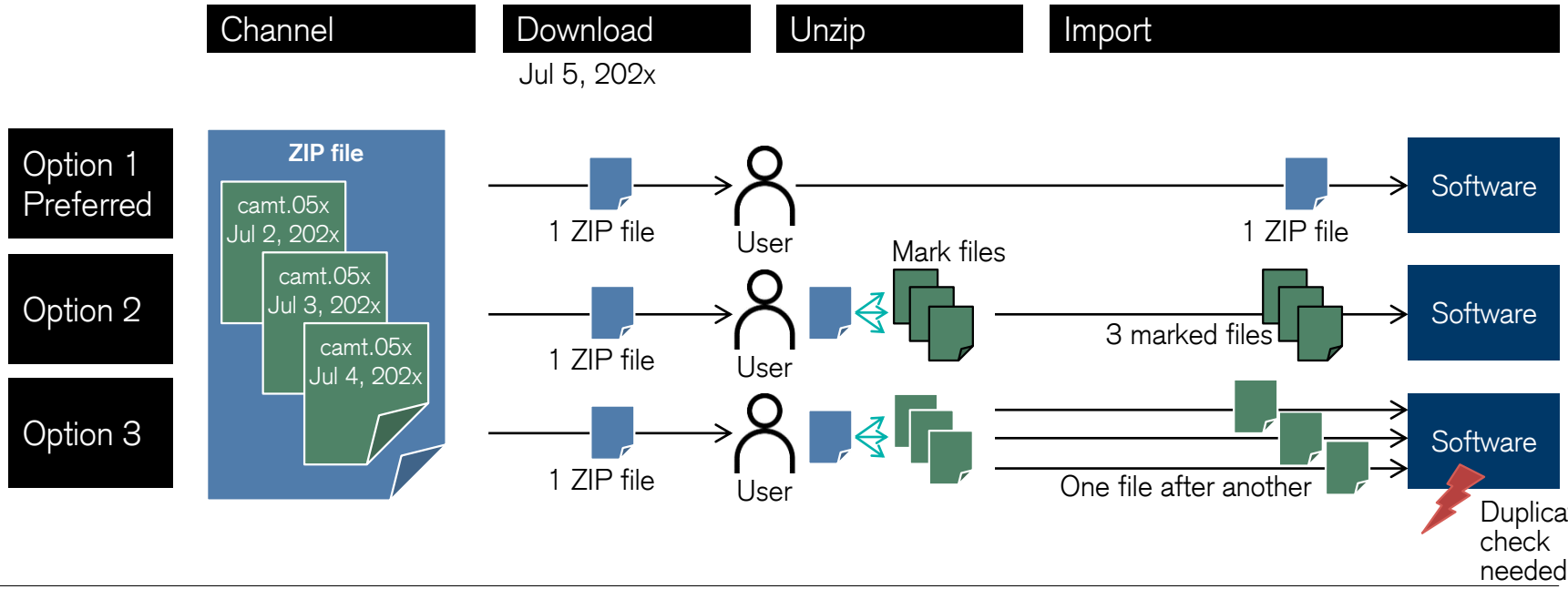
Reporting – import of ZIPped camt.05x

Automatic import

- **Direct Link** and **Direct Exchange** only provide camt.05x files in ZIP files. **FileAct** camt.05x files are unzipped.

Manual import

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



Formats

Reporting – common payment BTCs at Credit Suisse

without SEPA Direct Debit, without Checks*

Domain	Family	Sub Family	Debit/ Credit	Booking	Transaction Type (SPS pain.001 Payment Type V2019/V2019)
PMNT	ICDT	AUTT	Debit	Collective	Any
		BOOK		Single	Bank-internal account transfer
		DMCT			Domestic credit transfer in CHF/EUR (3/D)
		VCOM			Domestic QR-IBAN (3/D)
		ESCT			Crossborder SEPA (5/S)
		XBCT			Crossborder non SEPA (6/XV2) or domestic non CHF/EUR (4/XV1)
		RRTN			Return or reject, also see page 71
	RDDT	PMDD			Domestic direct debit LSV/BDD
	RCDT	BOOK	Credit	Single	Bank-internal account transfer
		DMCT		Single	Domestic credit transfer in CHF/EUR
		VCOM		Single or collective	Domestic QR-IBAN
		ESCT		Single	Crossborder SEPA
		XBCT		Single	Crossborder non SEPA or domestic non CHF/EUR
		RRTN		Single	Return or reject, also see page 71
	IDDT	PMDD		Single or collective	Domestic direct debit LSV/BDD

* More detailed list in the Credit Suisse Message Implementation Guidelines for Cash Management chapter 3.4.

Testing

Testing
List of compatible payment software – conditions

- **List**

  Credit Suisse provides a list of Compatible Software for Payment Transactions.
  https://www.credit-suisse.com/media/assets/microsite/docs/zv-migration/kompatible-software-en.pdf

- **Joining conditions**

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

2. Upload pain.001 format examples to the Credit Suisse ISO 20022 Test Platform:
   Once all your tests have been successfully run, please make another test run for all the payment types for which you would like to declare compatibility with Credit Suisse in our list of Compatible Software for Payment Transactions. Report your uploads to softwarepartner.team@credit-suisse.com .

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

Testing

List of compatible payment software – example

General: information provided by you

Interfaces: implemented and tested with Credit Suisse

pain.001 normal: pass tests with all PTs
pain.001 salary: pass test with PT 3/D confidential payment
pain.001 express: pass test with PT 3/D instruction priority high

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

eBill capabilities

Restrictions and other additional remarks

SAP (Schweiz) AG
ERP Financials for SAP ECC
and S/4HANA on Premise

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

Last update April 3, 2023

General		
Languages		D/F/I/E/...
Operating systems		Win/Linux/Unix
Interfaces		
bLink		X
Direct DXI		X
Direct Link (EBICS)		√
Direct Exchange		√
SWIFT FIN		√
SWIFT FileAct		√
Formats ISO 20022 XML ***		
pain.001	SPS normal/salary/express	√* / √ / √
	CGI normal/salary/express	√ / √ / √
pain.008	SPS (SEPA)	√
pain.002	SPS	√
	CGI	√
camt.052	SPS movement/balance	√ / √
	CGI movement/balance	√ / √
camt.053	SPS without/with/all details	√ / √ / √
	CGI without/with/all details	√ / √ / √
camt.054	SPS LSV+/BDD	√
	CGI LSV+/BDD	√
	SPS OR	√**
	CGI OR	√**
Formats traditional		
LSV+/BDD TA875		√
LSV+/BDD V11		√
MT101		√
MT940		√
MT942		√
E-documents		√
eBill		
Format for upload		√
Interface for upload		√

* OR-bill with Note 2847996-CGI (Format Updates #30) ** SD Collective Note 2910269-OR-Bill
*** SPS 2022 SAP_APPL 600 / SAP_FIN 617 / S4CORE 102 / S4HANA CL 2211

Testing

Channel testing: options

Credit Suisse channels		Testing options
Manual	Credit Suisse Direct	Demo version planned
Semi automatic	Credit Suisse Direct DXI	Contact softwarepartner.team@credit-suisse.com
	bLink	
Automatic	Direct Link*	Contact softwarepartner.team@credit-suisse.com
	Direct Exchange*	Contact softwarepartner.team@credit-suisse.com
	SWIFT FileAct	Contact softwarepartner.team@credit-suisse.com

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

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

Testing
Format testing: options

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

Testing
Format testing: example files (1/10)

ISO V2009
ISO V2019

Payment type 3 / D: payments in CHF and EUR in Switzerland

PAIN001 031/D1

pain.002 ACCP

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

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

A correct file is submitted with two B-Levels, each with five IBAN payments.
The first instruction (B-Level) contains payments in CHF to CS sample account 012345678009 with Creditor Agent tag.
The second instruction contains payments in EUR to CS sample account CH7304835833740032001 without Creditor Agent tag (IBAN only).
The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/DMCT is entered as BkTxCd in the transaction details.

PAIN001 032/D2

pain.002 ACCP

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

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

A correct file is submitted with two B-Levels, each with five IBAN payments. The file is similar to BP03-A-POS, but…
- … also contains additional markings that the payments are salary payments. Credit Suisse does not change any of the processing if SALA or PENS is used. As a result, the collective entry is also selected as TRUE and the collective approval with no details (CND) is selected as recommended.
- … contains payments in CHF to CS sample account CH5604835012345678009 with Creditor Agent tag.

The first instruction (B-Level) contains payments in CHF to CS sample account CH5604835012345678009. The entire B-Level is marked as an instruction with salary payments by selecting Category Purpose Code SALA in the instruction.
The second instruction also contains payments in CHF to CS sample account CH5604835012345678009. The entire B-Level is marked as an instruction with pension payments by selecting Category Purpose Code PENS in the instruction.
The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP. The 5 transactions per instruction are listed as a collective booking with no details in the camt.053.

Testing
Format testing: example files (2/10)

ISO V2009
ISO V2019

PAIN001 033/D3

pain.002 ACCP

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

QR-bill payments

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

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

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

Payment type 4 / X version 1: payments in foreign currency (excl. EUR) in Switzerland

PAIN001 041/X11

pain.002 ACCP

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

Domestic payments in USD

A correct file is submitted with two B-Levels, each with five domestic payments. The first and second instructions (B-Level) each contain payments in USD to CS sample account CH5604835012345678009.
The file should be processed without errors and warnings. A pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/DMCT is entered as BkTxCd in the transaction details. Since the account currency was selected as USD, no foreign currency translation may occur.

Testing
Format testing: example files (3/10)

ISO V2009
ISO V2019

Payment type 5 / S: SEPA transfer abroad

PAIN001 051/S1

pain.002 ACCP

SEPA foreign payments

A correct file is submitted with two B-Levels, each with five SEPA payments. Both instructions (B-Level) contain payments in EUR to sample account DE12500105170648489890.
The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/ESCT is entered as BkTxCd in the transaction details.

PAIN002 052/S2

pain.002 ACCP

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

SEPA IBAN only

A correct file is submitted with two B-Levels, each with five SEPA payments. The file is almost identical with BP05-A-POS, but the Creditor Agent is missing (IBAN only).
The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/ESCT is entered as BkTxCd in the transaction details.
The camt.053 has to be equal to the one resulting from PAIN001 051/S1, with the exception that there is no Creditor Agent.

Testing
Format testing: example files (4/10)

ISO V2009
ISO V2019

Payment type 6 / X version 2: all currencies (SWIFT)

PAIN001 061/X21

pain.002 ACCP

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

Foreign payments in USD

A correct file is submitted with two B-Levels, each with five international payments. Both instructions (B-Level) contain payments in USD to sample account GB32ESSE40486562136016.
The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/XBCT is entered as BkTxCd in the transaction details.
Since the account currency is CHF, a foreign currency translation must occur.

Payment type 8 / C: domestic and foreign payments with bank check

PAIN001 081/C1

pain.002 ACCP

Bank checks in CHF and USD

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

Testing

Format testing: example files (5/10)

ISO V2009

ISO V2019

Intraday Account Statements – camt.052

CAMT052 ND	**Account Report – Balance Report** Example lists the balances resulting from 50 bookings
CAMT052 WD	**Account Report – Movement Report** Example lists the balances resulting from 50 bookings plus the 50 bookings themselves (BOOK), batch booking without details, single booking with details, plus 3 provisional bookings (PDNG)

Testing
Format testing: example files (6/10)

ISO V2019

Account Statements – camt.053

CAMT053 DC

With Debit and Credit Details

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

Direction	Kind of Payment	CHF	Booking	Details	Bank Transaction Code[5]
Outgoing	Payment Type 5	2.36	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 4	4.78	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 6 ChrgBr DEBT	9.57	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 3	10.10	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 3 salary	10.20	Collective[1]	no[2]	PMNT ICDT AUTT
	Account Transfer	100.00	Single	yes, in NtryDtls	PMNT ICDT BOOK
	Payment Type 1	120.00	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 3	11.10	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 1	100.00			
Incoming	Domestic FX	2.80	Single	yes, in AddtlNtryInf	XTND NTAV NTAV[6]
	Domestic CHF	3.00	Single	yes, in NtryDtls	PMNT RCDT DMCT
	Crossborder SEPA	3.47	Single	yes, in NtryDtls	PMNT RCDT ESCT
	Domestic CHF future value date	6'000.00	Single	yes, in NtryDtls	PMNT RCDT DMCT
	Reject	3'000.00	Single	yes, in NtryDtls	PMNT RCDT RRTN
	Crossborder non SEPA	2.75	Single	yes, in AddtlNtryInf	XTND NTAV NTAV[6]
	LSV[7] same value date	7'761.35	Collective	yes, in NtryDtls	PMNT IDDT PMDD
	LSV[7] past value date	119.45	Collective	yes, in AddtlNtryInf	PMNT IDDT PMDD
	QR-bill[8]	997.25	Collective	yes, in NtryDtls	PMNT RCDT VCOM

[1] Chosen by client with BtchBookg true
[2] Chosen by client with CND
[3] Chosen by client with BtchtBookg false
[4] Chosen by client with SIA
[5] on C-Level, see page 104
[6] Planned: PMNT RCDT XBCT
[7] Only 1 credit
[8] 2 credits (1 for CHF 900, 1 for CHF 97.25)

Testing
Format testing: example files (7/10)

ISO V2009
ISO V2019

Account Statements – camt.053

CAMT053 WD

With Debit Details

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

Direction	Kind of Payment	CHF	Booking	Details	Bank Transaction Code[5]
Outgoing	Payment Type 5 / S	2.36	Single[3]	yes[4], in NtryDtls	PMNT ICDT ESCT
	Payment Type 4 / X V1	4.78	Collective[1]	yes[2], in NtryDtls	PMNT ICDT AUTT
	Payment Type 6 / X V2 DEBT	9.57	Collective[1]	yes[2], in NtryDtls	PMNT ICDT AUTT
	Payment Type 3 / D	10.10	Single[3]	yes[4], in NtryDtls	PMNT ICDT DMCT
	Payment Type 3 / D salary	10.20	Collective[1]	yes[2], in NtryDtls	PMNT ICDT AUTT
	Account Transfer	100.00	Single	yes, in NtryDtls	PMNT ICDT BOOK
	Payment Type 3 / D QR-bill	120.00	Collective[1]	yes[2], in NtryDtls	PMNT ICDT AUTT
	Payment Type 3 / D	11.10	Collective[1]	yes[2], in NtryDtls	PMNT ICDT AUTT
	Payment Type 3 / D QR-bill	100.00			
Incoming	Domestic FX	2.80	Single	yes, in AddtlNtryInf	XTND NTAV NTAV[6]
	Domestic CHF	3.00	Single	yes, in NtryDtls	PMNT RCDT DMCT
	Crossborder SEPA	3.47	Single	yes, in NtryDtls	PMNT RCDT ESCT
	Domestic CHF future value date	6'000.00	Single	yes, in NtryDtls	PMNT RCDT DMCT
	Reject	3'000.00	Single	yes, in NtryDtls	PMNT RCDT RRTN
	Crossborder non SEPA	2.75	Single	yes, in AddtlNtryInf	XTND NTAV NTAV[6]
	LSV[7]	7'761.35	Single	yes, in NtryDtls	PMNT IDDT PMDD
	QR-bill[7]	997.25	Single	yes, in NtryDtls	PMNT RCDT VCOM

[1] Chosen by client with BtchBookg true
[2] Chosen by client with CWD
[3] Chosen by client with BtchtBookg false
[4] Chosen by client with SIA
[5] on C-Level, see page 104
[6] Planned: PMNT RCDT XBCT
[7] Only 1 transaction

Testing
Format testing: example files (8/10)

ISO V2009
ISO V2019

Account Statements – camt.053

CAMT053 ND

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

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

Direction	Kind of Payment	CHF	Booking	Details[6]	Bank Transaction Code[3]
Outgoing	Payment Type 5 / S	2.36	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 4 / X V1	4.78	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 6 / X V2 DEBT	9.57	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 3 / D	10.10	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 3 / D salary	10.20	Collective[1]	no[2]	PMNT ICDT AUTT
	Account Transfer	100.00	Single	yes, in NtryDtls	PMNT ICDT BOOK
	Payment Type 3 / D QR-bill	120.00	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 3 / D	11.10	Collective[1]	no[2]	PMNT ICDT AUTT
	Payment Type 3 / D QR-bill	100.00			
Incoming	Domestic FX	2.80	Single	yes, in AddtlNtryInf	XTND NTAV NTAV[4]
	Domestic CHF	3.00	Single	yes, in NtryDtls	PMNT RCDT DMCT
	Crossborder SEPA	3.47	Single	yes, in NtryDtls	PMNT RCDT ESCT
	Domestic CHF future value date	6'000.00	Single	yes, in NtryDtls	PMNT RCDT DMCT
	Reject	3'000.00	Single	yes, in NtryDtls	PMNT RCDT RRTN
	Crossborder non SEPA	2.75	Single	yes, in AddtlNtryInf	XTND NTAV NTAV[4]
	LSV[5] same value date	7'761.35	Collective	no	PMNT IDDT PMDD
	LSV[5] past value date	119.45	Collective	no	PMNT IDDT PMDD
	QR-bill[5]	997.25	Collective	no	PMNT RCDT VCOM

[1] Chosen by client with BtchBookg true
[2] Chosen by client with CND
[3] on C-Level, see page 104
[4] Planned: PMNT RCDT XBCT
[5] Several (or 1) transaction(s), details in camt.054 examples
[6] Contain details anyway for
a) all single bookings
b) collective debits with CWD

Testing
Format testing: example files (9/10)

ISO V2009
ISO V2019

Account Statements – camt.053

CAMT053 ND

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

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

Testing
Format testing: example files (10/10)

ISO V2009
ISO V2019

Account Notification – camt.054

CAMT054 NN 005	**Credit Advice (Collective)** Product name: **camt.054 LSV/BDD** Example of a daily collective advice for all incoming LSV transactions Example lists 2 C-Levels (Ntry) with same booking dates and 2 different value dates: - The first C-Level lists 5 incoming LSV transactions in CHF with booking and value date March 22, 2018 - The second C-Level lists 1 incoming LSV transactions in CHF with booking date March 22, 2018 and value date March 21, 2018 The references are the same as for the collective credit in CAMT053 WD
CAMT054 NN 006	**Credit Advice (Collective)** Product name: **camt.054 QR** Example of a daily collective advice for all incoming QR-bill payments Example lists all 5 incoming QR-bill payments in CHF on November 22, 2020 Only QR-bill credits with QR-IBAN are collected at Credit Suisse The codes for charges are: - INTERNAL for Credit Suisse fee - 1 for reject fee - 2 for post office counter fee - 4 for repair fee The references are the same as for the collective credit in CAMT053 WD

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