SIX INTERBANK CLEARING

remoteGATE

Handbook

for payments via SWIFT

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About this document

Target audience

This document is intended for users and technical staff at banks which access the RTGS systems SIC and euroSIC via SWIFT, and direct debit procedures.

Purpose

This handbook describes how to process payments and direct debits via SWIFT. In it, reference is made to the current SIC/euroSIC User Manual and to the SWIFT User Handbook. These handbooks are essential supplements to this document, especially in relation to how messages are constructed and further information on the SWIFT FIN platform.

Examples

The examples in this manual refer alternately to SIC and to euroSIC. All the examples given are entirely fictional.

Amendment record

All amendments to this document will be listed in an amendment record table showing the date of the amendment, a brief description and a reference to the relevant sections.

Associated documents

Important supplementary information accompanying this handbook can be found in the following documents:

- ***SIC/euroSIC User Manual***
  Sections A and B of the SIC/euroSIC User Manual contain basic information about the SIC/euroSIC platform with which financial institutions users should be familiar.
- ***SWIFT User Handbook***
  The SWIFT User Handbook contains further information about SWIFT messages and the SWIFT FIN platform.
- ***Technical rules and regulations***
  The Technical Rules and Regulations explain the regulations for how to use SIC and euroSIC. It is therefore strongly recommended that sections 2 and 4 in particular, and Appendices I, II and III, are read carefully.
- ***Forms***
  For further information on the standard forms used in Switzerland, for example deposit slips (Einzahlungsscheine ES) or deposit slips with reference numbers (ESR), please refer to Appendix I-2 of the Technical Rules and Regulations and to the Design Guidelines from PostFinance (441.03).
- ***LSV$^+$/BDD Guidelines for financial institutions***
  The LSV$^+$/BDD Guidelines for financial institutions contain bank-specific and technical processing details about the direct debit procedure.

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Amendment record

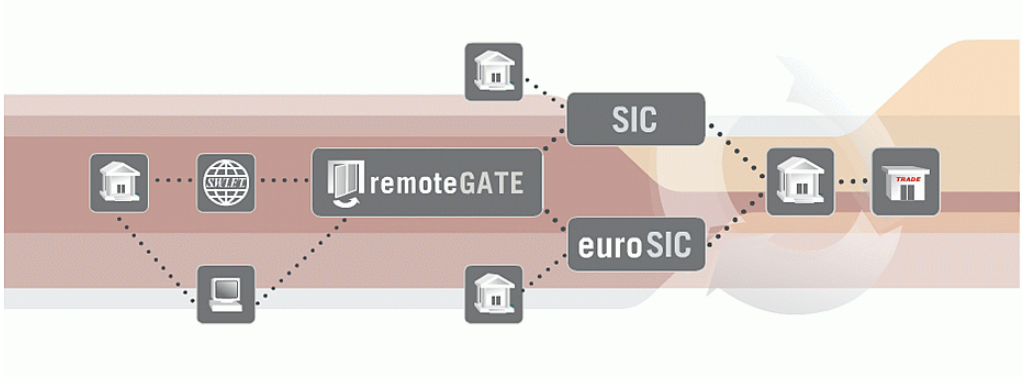
The table below shows a list of all the amendments made to this document, together with the date of the amendment, a brief description and a reference to the section(s) involved.

Date	Version	Description of amendment	Section(s)
03.06.2001	V 1.0	First issued	all
01.10.2001	V 1.1	New SIC logo	all
01.12.2003	V 2.0	New version	all
01.08.2005	V 3.0	Totally revised in association with the new LSV$^+$ service, with additional examples of payments via SECB, ES/ESR payments and returns	all
01.05.2007	V 3.1	General revision of all sections: • Section A: Amendment of some sections on commencing productive operation • Section B: Various examples of messages newly included • Section C: Introduction of a separate section on the direct debit procedure, examples amended • Section D: No change • Section E: Minor amendments • Section F: Amendments to the backup process • Section G: List of test cases for commencing productive operation • Section H: Inclusion of instructions on CUG/MUG registration	all
14.11.2008	V 3.2	Name changes of the SIX Group Ltd companies	all
		Modifications as a result of SIC Release 2.3	all
		Swiss STP definition added	A.3.9, B.1
		More precise details about commencement of production	A.4.12
		New note about unlisted fields	B
		Examples relating to STP definitions modified and explained	B.2, B3
		New section on SEPA transfers added	B.4
		New section on returning a payment added	B.5
20.08.2009	V 3.3	Modifications for cross-border payments	B.3, B.7
01.11.2010	V 3.4	Editorial review, terminology check	all
		Section on security and data protection removed	A.2
		New MT202COV message	A.2.2, A.2.4, B.1.7, B.9
		Section on going into operation divided into different categories (new entry, additional delivery of payments/direct debits via SWIFT FIN, migration to remoteGATE and obtaining SWIFT MT950) (sections A.4 to A.6 with no amendment markings)	A.3, A.4, A.5, A.6

Date	Version	Description of amendment	Section(s)
		New section on special features of payments	B.1
		Section on STP revised	B.2
		Notes inserted for banks with SIC/euroSIC platform	B.10.1, B.13.1, B14.1, B.15.1
		New section on User Header in FIN	E.2
		CUG/MUG registration revised	H
18.11.2011	V 3.5	New MT B12 message in SIC/euroSIC for cover payments	A.2.4, B.1.7, B.9, G.3
		Section "Swiss STP definition" deleted	A.2.9
		New SIX Group phone numbers	A.3.11, A.4.7, A.5.8, C.1.6

Section A Overview

A.1 The service



SIX Interbank Clearing offers banks the opportunity to take part in the RTGS systems of SIX Interbank Clearing (SIC/euroSIC) and in and in the direct debit procedures LSV+/BDD directly via SWIFT and Internet. Via SWIFT financial institutions can send payments, receive payments and other messages and make queries.

A financial institution can use its existing SWIFT infrastructure to send or receive messages.

For queries, SIX Interbank Clearing offers a cash management service via Web Applications, providing online access via Internet to the relevant service (SIC or euroSIC). To guarantee the greatest possible level of security for the user, this is achieved using password combinations together with a SmartCard with electronic certificate.

A.2 Basic principles

A.2.1 Payment process

A financial institution sends the SWIFT message to SIX Interbank Clearing. Provided that the payment complies with SWIFT FIN validation criteria, the payment reaches SIX Interbank Clearing. Our system checks whether all the relevant fields for conversion into SIC format are available and correct.

If all conditions are met, the payment message is converted from SWIFT into SIC standard and forwarded to the relevant system (SIC or euroSIC). If a message cannot be forwarded to the relevant system, an error message is returned to the sending BIC.

If everything is in order, the payment joins the waiting queue. Settlement is made provided that there are sufficient funds in the settlement account. The settlement process runs in a cycle through all settlement accounts, checking each time whether the balance is sufficient for settlement of the next payment from the waiting queue. Only payments with a current value date go into this process.

Following final settlement, the payment is delivered to the recipient.

A.2.2 Message types

A.2.2.1 Permitted SWIFT message types

The following SWIFT message types are permitted:

Message type	Designation
SWIFT MT103	Single Customer Credit Transfer
SWIFT MT104	Direct Debit and Request for Debit Transfer Message
SWIFT MT202	General Financial Institution Transfer
SWIFT MT202COV	General Financial Institution Transfer
SWIFT MT192	Request for Cancelation
SWIFT MT292	Request for Cancelation

SIX Interbank Clearing accepts and processes all permitted SWIFT messages which it receives from a financial institution. It is the responsibility of the financial institution to take internal steps as appropriate if it wishes to restrict the message types.

A.2.2.2 Submitting payments via SWIFT and SIC/euroSIC platform interface

Financial institutions can also use SWIFT to supplement an existing SIC/euroSIC platform interface. Examples:

a) A financial institution only sends cross-border payments via SWIFT, all other payments via the SIC/euroSIC platform interface.

b) A financial institution obtains only MT950 by SWIFT, all other messages via the SIC/euroSIC platform interface.

A.2.2.3 Names of message types

In SIC/euroSIC, a distinction is made between different types of messages. In this document, SWIFT message types, e.g. MT104 (Direct Debit and Request for Debit Transfer Message) are always referred to together with the corresponding SIC/euroSIC message type for that specific case: **MT104/D10** (MT D10 is the corresponding message for direct debits in SIC/euroSIC). The idea is to make it easier for participants using remoteGATE to communicate with banks which use a SIC/euroSIC platform interface. This could happen if a partner bank reports that they would like to send a credit advice using message type SIC A10.

A.2.3 BIC of SIX Interbank Clearing

SIX Interbank Clearing as a clearing house participates in SWIFT using the following BICs:

- **TKZHCHZZ** for production
- **TKZHCHZ0** for test

A.2.4 SWIFT/SIC standards

SIC standards are based on the standards for SWIFT FIN, and in principle all relevant SWIFT releases are incorporated.

The two standards are therefore compatible in principle. In rare cases, it may happen that some data from SIC/euroSIC cannot be completely converted into SWIFT. See also section B.2.

Certain SWIFT message types, e.g. MT103, may correspond to different SIC/euroSIC message types from one case to another: MT103/A10 (customer payment), MT103/A11 (extended customer payment) or MT103/A15 (VESR payment). Further details about the possible SIC message types can be found in section D 4 of the SIC/euroSIC User Manual.

Summary of message types:

SIC message type	remoteGATE message type
A10	MT103/A10
A11	MT103/A11
A15	MT103/A15
B10	MT202/B10
B11	MT202/B11
B12	MT202 COV/B12
H70	MTn92/H70
D10	MT104/D10

A.2.5 Fields not listed

Any SWIFT fields which are not listed in this document are not permitted. If such fields are used, this may lead to rejects, or the content may be ignored.

A.2.6 Using BIC/BC numbers

To identify a SIC or euroSIC participant, it is recommended that the relevant BC (bank clearing) number is used instead of the BIC. Calling up BC numbers is possible online, and the bank master data is also available online as an Excel file. In principle, it is possible to address the SIC/euroSIC participant who is to be credited using the BIC, which will be converted into the relevant BC number. Some banks use a BIC for more than one branch or bank. If, as a result, the same BIC is used for more than one BC number, the BC number of the head office (headquarters) will be used. In such cases, using the BIC can mean that there is a delay in crediting the payment to the receiving customer. The name of the branch to be credited can be omitted in field 72 (e.g. /ACC/Your Branch in 5000 Seldwyla).

It is recommended that the IBAN is used wherever possible, see also section A.2.9.

A.2.7 Incorrect BC number/wrong BIC

Payments are rejected which have

- BC numbers which do not or no longer exist
- BICs to which no BC number can be attributed
- BICs for which the relevant BC number is concatenated

A.2.8 Incorrect information in fields, and repairs

SIX Interbank Clearing does not carry out any repairs. Messages which cannot be properly converted or automatically processed will be rejected by the respective system (SIC or euroSIC) and, after being corrected, must be sent again with a new reference number.

A.2.9 Return

Any return of the payment by the beneficiary financial institution due to the absence of required information (e.g. the recipient is not known) must be made directly to the ordering financial institution in accordance with the Technical Rules and Regulations (appendix I-8). See also section B.8 of this handbook.

A.2.10 Interface Bank – Customer

In principle it is assumed that bank customers will deliver their credit transfers and direct debits using the bank's own channels at their financial institution. The bank ensures the required compatibility with SIC and euroSIC. If customers wish they can submit direct debits via payCOM[web]. Further information is available on the website www.lsv.ch.

A.3 Going into operation for new participants

This section describes how to put the system into operation for financial institutions which are not yet SIC/euroSIC participants.

A.3.1 Requirements SIC/euroSIC

The following conditions are required:

- Application for participation
- SWIFT production and test system
- Sight deposit contract with the relevant system manager (SNB/SECB)
- Supplementary or service agreement with SIX Interbank Clearing for the appropriate system
- Closed User Group Registration (through SWIFT)
- Access to the SIX Interbank Clearing Extranet
- SWIFT RMA
- Completed test procedure and authorization from SIX Interbank Clearing
- Publication in the bank clearing mutation circular
- Productive access to the Web application remoteGATE

A.3.1.1 SIC/euroSIC documentation

The following documentation is to be provided by the financial institution:

Form (SIC/euroSIC)
Application for participation
Web applications remoteGATE
Person in charge of service
Debit authorization for SIC
Debit authorization for euroSIC
SWIFT – CUG confirmation
SWIFT RMA
Online form: BC Segment (Test/Production)
Online form: Settlement Segment (Test/Production)

A.3.2 SIC/euroSIC master data

SIX Interbank Clearing requires the relevant master data sheets (BC Segment/Settlement Segment) at least fifteen days before the start of test or production operation. These can be filled in by the financial institution on the Extranet and submitted online. It is not possible for test or production operation to begin without the correct master data. For the online forms BC Segment (Test/Production) and Settlement Segment (Test/Production), a data entry aid is available.

A.3.3 Timing

The average lead time before productive operation can begin is 6 weeks from the receipt of the completed documentation at SIX Interbank Clearing. Experience shows this to be the average length of time, but it depends among other things on whether all the tests are successful. In some cases the process may take longer. A financial institution states its preferred date for commencing production when it submits its application. This is confirmed or adjusted by SIX Interbank Clearing. It is only possible for this date to be altered to a limited extent, because that then affects the timing for other financial institutions. SIX Interbank Clearing therefore reserves the right to refuse requests to alter the date.

A.3.4 Extranet

The Internet and the password-protected Extranet (login on www.six-interbank-clearing.com) is the information platform for SIX Interbank Clearing customers. All the important information is available there, in particular handbooks, the Technical Rules and Regulations and circulars. The financial institution will automatically receive an e-mail alerting it to new information on the Extranet.

The entire registration process has to be carried out on the Internet/Extranet.

The financial institution appoints someone to be responsible for the Extranet. This person can register additional users of the Extranet. The people registered there are responsible for ensuring that information from SIX Interbank Clearing is disseminated in-house.

A.3.5 Responsibility for services

The person in charge of services is the point of contact for a particular service. A financial institution appoints one person for each service, who may be responsible for more than one service.

A.3.6 SWIFT Closed User Group

SIX Interbank Clearing is a SWIFT participant in the PCH (Payments Clearing House) category. Financial institutions must register their participation in the CUG (Closed User Group) online with SWIFT. SWIFT requires about two to three weeks to process this registration. SWIFT informs the financial institution directly when it has been included in the CUG. Details of the registration are to be found in Section G.

A.3.7 SWIFT test system

For the tests, the participant must make available a functioning SWIFT acceptance test environment including their own SWIFT test BIC. The sending of messages using a production BIC to the SIX Interbank Clearing test system and vice versa is not possible. For test purposes, the SWIFT test BIC of the financial institution is required. SIX Interbank Clearing must be informed immediately if a financial institution has no SWIFT test environment in which to send and receive payments.

The new participant must inform SIX Interbank Clearing immediately if

a) they have no SWIFT test environment in which to send and receive messages.

b) they are unable to test all the messages prescribed in the acceptance testing process.

SIX Interbank Clearing makes adequate credit for test purposes available every day at the start of clearing. Apart from the different clearing times (approx. 12.00 CET), the test system offers the same conditions as the production system.

A.3.8 SWIFT Relation Management Authorisation (RMA)

RMA is carried out shortly before test and production operation begin. To do this, SIX Interbank Clearing will contact the bank.

A.3.9 Web application remoteGATE

The security media ordered for online access (Web application remoteGATE) will be produced and tested by SIX Interbank Clearing and if possible sent to the respective persons within two weeks. These security media will be needed even in test operation.

A.3.10 Debit authorization for SIC/euroSIC

SIX Interbank Clearing sends invoices by direct debit. Each financial institution must therefore provide a debit authorization when registering. It is not possible to go into production without a debit authorization.

A.3.11 Tests before production starts

Every financial institution must complete an acceptance test before production can begin. During this time, the customers can familiarize themselves with SIX Interbank Clearing's systems and acquire the necessary knowledge about, for example, correct formatting of payments. SIX Interbank Clearing makes its test environment available for this purpose.

The test consists of a so-called compulsory part and an "optional" part. The voluntary tests serve to ensure that financial institutions are able to produce all the required message types. Details on the tests can be found in Section F. It is recommended that all the examples shown there are tested.

The test process is supported by the Operations Center. This should therefore be notified before testing begins, by phone +41 58 399 4200 or by e-mail to operations@six-group.com.

A.3.12 Bank clearing mutation circular

Upon successful completion of the test procedure, SIX Interbank Clearing will include the financial institution in the next bank clearing mutation circular. This is sent out to the system participants on the 20th of each month, informing them about the new remoteGATE participant joining from the first of the following month.

Inclusion in the bank clearing mutation circular is confirmed by SIX Interbank Clearing by the 10th of the preceding month.

A financial institution cannot be included in a bank clearing mutation circular without having successfully completed the acceptance testing.

A.3.13 Start of production

Once the bank has been included in the bank clearing mutation circular, the financial institution is obliged to start production on the date in question.

It is not possible to start production without being published in the bank clearing mutation circular.

A.3.14 Example of the procedure for customer connection

A.3.14.1 Responsibilities of SIX Interbank Clearing

	7 weeks before production	**5 weeks before production**	**3 weeks before production**	**Start of production**
Phase 0: Customer decides on participation	Phase 1: Administration for the test system	Phase 2: Individual test phase for the financial institution	Phase 3: Administration for the production system	Phase 4: Production
Documents sent to new participant	Registration in the SWIFT CUG/MUG Production and dispatch of the authentication media Administration of the SIC/euroSIC test system Administration of online access	SWIFT RMA for test system Operations Center available for customer queries during testing	Notification received from the financial institution of successful testing Operations Center authorizes date for start of production Inclusion in bank clearing mutation circular SWIFT RMA for production system Administration of SIC/euroSIC production system	Operations Center available for customer queries

A.3.14.2 Responsibilities of the new participant

	7 weeks before production	**5 weeks before production**	**3 weeks before production**	**Start of production**
Phase 0: Customer decides on participation	Phase 1: Administration for the test system	Phase 2: Individual test phase for the financial institution	Phase 3: Administration for the production system	Phase 4: Production
	Return of completed documents to SIX Interbank Clearing Application for SIC participation at the Swiss National Bank Registration in the SWIFT CUG/MUG	SWIFT RMA for test system Notification to Operations Center of start of testing Carrying out of testing	Notification to Operations Center of successful testing SWIFT RMA for production system Registration in the SWIFT CUG/MUG	Payments accepted and delivered

A.4 Going into operation for the additional of payments/direct debits submission via SWIFT FIN

This section describes how to go into operation for SIC/euroSIC participants with a SIC/euroSIC platform interface who – in addition to sending SIC messages – also want to send SWIFT FIN to SIC/euroSIC.

A.4.1 Requirements SIC/euroSIC

The following conditions are required:

- Application for participation
- Participation in the SIC/euroSIC system
- SWIFT production and test system
- Closed User Group Registration
- SWIFT RMA
- Completed test procedure and authorization from SIX Interbank Clearing

A.4.1.1 SIC/euroSIC documentation

The following documentation is to be provided by the financial institution:

Form (SIC/euroSIC)
Application for participation
Person in charge of service
SWIFT – CUG confirmation
SWIFT RMA
Online form: BC Segment (Test/Production)
Online form: Settlement Segment (Test/Production)

A.4.2 SIC/euroSIC master data

SIX Interbank Clearing requires the relevant master data sheets (BC Segment/Settlement Segment) at least fifteen days before the start of test or production operation. These can be filled in by the financial institution on the Extranet and submitted online. It is not possible for test or production operation to begin without the correct master data. For the online forms BC Segment (Test/Production) and Settlement Segment (Test/Production), a data entry aid is available.

A.4.3 Timing

The average lead time before productive operation can begin is 6 weeks from the receipt of the completed documentation at SIX Interbank Clearing. Experience shows this to be the average length of time, but it depends among other things on whether all the tests are successful. In some cases the process may take longer. A financial institution states its preferred date for commencing production when it submits its application. This is confirmed or adjusted by SIX Interbank Clearing. It is only possible for this date to be altered to a limited extent, because that then affects the timing for

other financial institutions. SIX Interbank Clearing therefore reserves the right to refuse requests to alter the date.

A.4.4 SWIFT Closed User Group

SIX Interbank Clearing is a SWIFT participant in the PCH (Payments Clearing House) category. Financial institutions must register their participation in the CUG (Closed User Group) online with SWIFT. SWIFT requires about two to three weeks to process this registration. SWIFT informs the financial institution directly when it has been included in the CUG. Details of the registration are to be found in Section G.

A.4.5 SWIFT test system

For the tests, the participant must make available a functioning SWIFT acceptance test environment including their own SWIFT test BIC. The sending of messages using a production BIC to the SIX Interbank Clearing test system and vice versa is not possible. For test purposes, the SWIFT test BIC of the financial institution is required.

The new participant must inform SIX Interbank Clearing immediately if

a) they have no SWIFT test environment in which to send and receive messages.
b) they are unable to test all the messages prescribed in the acceptance testing process.

SIX Interbank Clearing makes adequate credit for test purposes available every day at the start of clearing. Apart from the different clearing times (approx. 12.00 CET), the test system offers the same conditions as the production system.

A.4.6 SWIFT Relation Management Authorisation (RMA)

RMA is carried out shortly before test and production operation begin. To do this, SIX Interbank Clearing will contact the bank.

A.4.7 Tests before production starts

Every financial institution must complete an acceptance test before production can begin. During this time, the customers can familiarise themselves with SIX Interbank Clearing's systems and acquire the necessary knowledge about, for example, correct formatting of payments. SIX Interbank Clearing makes its test environment available for this purpose.

The test consists of a so-called compulsory part and an "optional" part. The voluntary tests serve to ensure that financial institutions are able to produce all the required message types. Details on the tests can be found in Section F. It is recommended that all the examples shown there are tested.

The test process is supported by the Operations Center. This should therefore be notified before testing begins, by phone +41 58 399 4200 or by e-mail to operations@six-group.com.

A.4.8 Start of production

Having successfully completed the acceptance testing, the financial institution can begin the migration. This must be done by arrangement with the Operations Center and allowing for the usual lead time for mutations.

A.5 Going into operation for migration to remoteGATE

This section describes how to go into operation for SIC/euroSIC participants with a SIC/euroSIC platform interface who want to convert it to remoteGATE.

A.5.1 Requirements

The following conditions are required:

- Application for participation
- Participation in the SIC/euroSIC system
- SWIFT production and test system
- Closed User Group Registration
- SWIFT RMA
- Completed test procedure and authorization from SIX Interbank Clearing

A.5.1.1 SIC/euroSIC documentation

The following documentation is to be provided by the financial institution:

Form (SIC/euroSIC)
Application for participation
Person in charge of service
SWIFT – CUG confirmation
SWIFT RMA
Online form: BC Segment (Test/Production)
Online form: Settlement Segment (Test/Production)

A.5.2 SIC/euroSIC master data

SIX Interbank Clearing requires the relevant master data sheets (BC Segment/Settlement Segment) at least fifteen days before the start of test or production operation. These can be filled in by the financial institution on the Extranet and submitted online. It is not possible for test or production operation to begin without the correct master data. For the online forms BC Segment (Test/Production) and Settlement Segment (Test/Production), a data entry aid is available.

A.5.3 Timing

The average lead time before productive operation can begin is 6 weeks from the receipt of the completed documentation at SIX Interbank Clearing. Experience shows this to be the average length of time, but it depends among other things on whether all the tests are successful. In some cases the process may take longer. A financial institution states its preferred date for commencing production when it submits its application. This is confirmed or adjusted by SIX Interbank Clearing. It is only possible for this date to be altered to a limited extent, because that then affects the timing for other financial institutions. SIX Interbank Clearing therefore reserves the right to refuse requests to alter the date.

A.5.4 Responsibility for services

The person in charge of services is the point of contact for a particular service. A financial institution appoints one person for each service, who may be responsible for more than one service.

A.5.5 SWIFT Closed User Group

SIX Interbank Clearing is a SWIFT participant in the PCH (Payments Clearing House) category. Financial institutions must register their participation in the CUG (Closed User Group) online with SWIFT. SWIFT requires about two to three weeks to process this registration. SWIFT informs the financial institution directly when it has been included in the CUG. Details of the registration are to be found in Section G.

A.5.6 SWIFT test system

For the tests, the participant must make available a functioning SWIFT acceptance test environment including their own SWIFT test BIC. The sending of messages using a production BIC to the SIX Interbank Clearing test system and vice versa is not possible. For test purposes, the SWIFT test BIC of the financial institution is required.

The new participant must inform SIX Interbank Clearing immediately if

a) they have no SWIFT test environment in which to send and receive messages.

b) they are unable to test all the messages prescribed in the acceptance testing process.

SIX Interbank Clearing makes adequate credit for test purposes available every day at the start of clearing. Apart from the different clearing times (approx. 12.00 CET), the test system offers the same conditions as the production system.

A.5.7 SWIFT Relation Management Authorisation (RMA)

RMA is carried out shortly before test and production operation begin. To do this, SIX Interbank Clearing will contact the bank.

A.5.8 Tests before production starts

Every financial institution must complete an acceptance test before production can begin. During this time, the customers can familiarise themselves with SIX Interbank Clearing's systems and acquire the necessary knowledge about, for example, correct formatting of payments. SIX Interbank Clearing makes its test environment available for this purpose.

The test consists of a so-called compulsory part and an "optional" part. The voluntary tests serve to ensure that financial institutions are able to produce all the required message types. Details on the tests can be found in Section F. It is recommended that all the examples shown there are tested.

The test process is supported by the Operations Center. This should therefore be notified before testing begins, by phone +41 58 399 4200 or by e-mail to operations@six-group.com.

A.5.9 Start of production

Having successfully completed the acceptance testing, the financial institution can begin the migration. This must be done by arrangement with the Operations Center and allowing for the usual lead time for mutations.

A.6 Going into operation for obtaining SWIFT MT950

This section describes how to go into operation for SIC/euroSIC participants with a SIC/euroSIC platform interface who carry out reconciliation in SIC/euroSIC via SWIFT MT950.

A.6.1 Requirements SIC/euroSIC

The following conditions are required:

- Application for participation
- SWIFT production and test system
- Closed User Group Registration (through SWIFT)
- SWIFT RMA

A.6.1.1 SIC/euroSIC documentation

The following documentation is to be provided by the financial institution (to be checked/supplemented by the Operations Center):

Form (SIC/euroSIC)
Application for participation
Person in charge of service
SWIFT RMA
SWIFT – CUG Registration (Test/Live)
Online form: Delivery Segment (Test/Production)

A.6.2 SIC/euroSIC master data

SIX Interbank Clearing requires the relevant master data sheets (BC Segment/Settlement Segment) at least fifteen days before the start of test or production operation. These can be filled in by the financial institution on the Extranet and submitted online. It is not possible for test or production operation to begin without the correct master data. For the online forms BC Segment (Test/Production) and Settlement Segment (Test/Production), a data entry aid is available.

A.6.3 Timing

The average lead time before productive operation can begin is 6 weeks from the receipt of the completed documentation at SIX Interbank Clearing. Experience shows this to be the average length of time, but it depends among other things on whether all the tests are successful. In some cases the process may take longer. A financial institution states its preferred date for commencing production when it submits its application. This is confirmed or adjusted by SIX Interbank Clearing. It is only possible for this date to be altered to a limited extent, because that then affects the timing for other financial institutions. SIX Interbank Clearing therefore reserves the right to refuse requests to alter the date.

A.6.4 SWIFT Closed User Group

SIX Interbank Clearing is a SWIFT participant in the PCH (Payments Clearing House) category. Financial institutions must register their participation in the CUG (Closed User Group) online with SWIFT. SWIFT requires about two to three weeks to process this registration. SWIFT informs the financial institution directly when it has been included in the CUG. Details of the registration are to be found in Section G.

A.6.5 SWIFT test system

For the tests, the participant must make available a functioning SWIFT acceptance test environment including their own SWIFT test BIC. The sending of messages using a production BIC to the SIX Interbank Clearing test system and vice versa is not possible. For test purposes, the SWIFT test BIC of the financial institution is required.

The new participant must inform SIX Interbank Clearing immediately if

a) they have no SWIFT test environment in which to send and receive messages.

b) they are unable to test all the messages prescribed in the acceptance testing process.

SIX Interbank Clearing makes adequate credit for test purposes available every day at the start of clearing. Apart from the different clearing times (approx. 12.00 CET), the test system offers the same conditions as the production system.

A.6.6 SWIFT Relation Management Authorisation (RMA)

RMA is carried out shortly before test and production operation begin. To do this, SIX Interbank Clearing will contact the bank.

A.6.7 Tests before production starts

The financial institution checks whether it can carry out reconciliation correctly using SWIFT MT950.

A.6.8 Start of production

Having successfully completed the acceptance testing, the financial institution can begin the migration. This must be done by arrangement with the Operations Center and allowing for the usual lead time for mutations.

Section B Messages

Unless otherwise stated, the messages described can be used for both SIC (CHF) and euroSIC (EUR).

SIX Interbank Clearing decides on the basis of the fields that are completed in a SWIFT message into which SIC/euroSIC message it should be converted. This is why different types of SIC/euroSIC payment can be handled with one SWIFT message type, and these are each explained in their own section.

To help you find the right section, the title gives both the SWIFT message type and the corresponding SIC/euroSIC message type and the type of payment.

For each message, the relevant SWIFT fields for SIC or euroSIC are shown in a table with the field name and SIC status. The given SIC status may be different from the SWIFT status of the corresponding field. The following are possible:

- M = Mandatory
- O = Optional
- C = Conditional (i.e. mandatory in certain cases)

B.1 Special features of payments

B.1.1 Acknowledgement

The sending bank only receives acknowledgement messages if a transaction was rejected.

B.1.2 Identifying the beneficiary bank

A sending bank defines which beneficiary bank in SIC/euroSIC is to receive the credit by filling in the SWIFT fields 56a-58a. The beneficiary bank (B-Bank) is identified as follows:

Field	Comment/content
Identification of the B-Bank[1]	1. It must be possible to identify the B-Bank from the first SWIFT field that is used (56a-58a). Otherwise the transaction will be rejected. 2. If, in the first SWIFT field that is used, both the values "Identifier Code" and "Party Identifier" are used for Option “A“, the value from "Party Identifier" is ignored. 3. Values in the "Location" or "Name & Address" fields are ignored. 4. The "Party Identifier" field should be filled in with the 6-character SIC no. as shown in the BC Bank Master Data.

B.1.3 Priority

Payments can be given priority codes. Payments with higher priorities will be processed first. This is important, for example, if payments have to be made which bypass a queue. For details on priority codes, Section E.

B.1.4 Transaction Reference Number (SWIFT field 20)

A transaction reference number can only be assigned once within an eight day period (two days in the past, the present value date and five pre-valued days).

B.1.5 Bank-to-Bank Information (SWIFT field 72)

If several SIC fields which have to be converted into SWIFT field :72 contain the maximum amount of data, the data cannot always be supplied in full online.

[1] Applies to customer-to-bank and bank-to-bank payments

B.1.6 Value date fields

A participant prescribes a value date (SWIFT 32A) for outgoing payments; the SIC/euroSIC system, on the other hand, uses the "Target value date"[2] and "Settlement date"[3] fields.

The contents of these fields may be different, for details please see the SIC/euroSIC User Manual, section B1, paragraph "Setting the settlement date".

When a settled payment is being delivered to the beneficiary bank, the following therefore applies to all SWIFT messages:

Field	Comment/content
User Header in FIN, Message User Reference; Feld 108 (Optional Message User Reference)	The settlement date and settlement time are shown using the following code words: Settlement date = Code “A“ plus date in the form (YYMMDD) Settlement time = Code “T“ plus time in the form (HHMMSS)
32A	The required value date from the original message is transferred into SWIFT field 32A.

B.1.7 MT202COV/B12 (cover payments)

Banks can send cover payments via SWIFT MT202COV/B12 to SIC and euroSIC. These messages are also sent out as MT202COV/B12 to those banks that are connected via SWIFT. For SIC/euroSIC Interface banks, they are sent out as MT B12 "Extended covering funds (cover payment)" (see also SIC/euroSIC User Manual).

[2] SIC field 16; the value date required by the sender bank
[3] SIC field 92A; the clearing day on which the transaction was actually settled

B.2 STP

For details about STP payments in SIC/euroSIC, please see the "STP-Guide" produced by the working group on STP in payment transactions, reporting to the Payment Committee Switzerland.

Comments on individual fields:

Field	Comment/content
56a	In the Party Identifier an IBAN (CH or LI) counts as an STP feature.
57a	In the Party Identifier an IBAN (CH or LI) counts as an STP feature.
59a	1. The IBAN (CH or LI) counts as an STP feature. 2. The 27-character ES reference number from the encoding line on the red "ES Bank" counts as an STP feature. 3. The postal account number only counts as an STP feature if the transaction is not sent directly to a bank.[4]
72	Use of this field is a non-STP feature. Excluded from this are transactions with remoteGATE codes (see Section E).

An MT103/A10 counts as STP provided that the following conditions are met:

Comments on individual fields:

Field	Comment/content
59a	Contains the ES reference number or IBAN or alternatively the postal account number of the beneficiary.[5]
72	Contains only remoteGATE codes.

An MT103/A11 counts as STP provided that the following conditions are met:

Comments on individual fields:

Field	Comment/content
57a	Where a Party Identifier is used, an IBAN (CH or LI) is given.
59a	In the account, an IBAN (CH or LI) is given or alternatively the postal account number of the beneficiary.
72	1. Contains only remoteGATE codes. 2. Returns (code/SICAVIS/9) in SWIFT field 72 count as STP.

An MT103/A15 counts always as STP.

[4] Only recommended for payments under section B.3.3.2.

[5] The postal account number only counts as an STP feature if the transaction is not sent directly to a bank. That is why this is only recommended for payments under section B.3.3.2.

B.3 SWIFT MT103/A10: Customer payment

MT103/A10 is used for processing bank bulk payment transactions. This payment can be automatically processed by the beneficiary's bank provided that it is sent with a valid account number and the necessary data about the beneficiary.

The following cases where MT103/A10 may be used are explained in this section and demonstrated with examples:

- STP payment without deposit slip (see B.3.1)
- Non-STP payment with red deposit slip (see B.3.2)
- STP payment with red deposit slip (see B.3.3)
- STP payment with International Payment Instruction (IPI) (see B.3.4)
- Payment instruction (see B.3.5)

For a SIC/euroSIC A10 customer payment, only the following fields on the MT103 SWIFT message should be completed:

SWIFT field ID	SWIFT field name	SIC status
20	Sender's Reference	M
23B	Bank Operation Code	M
32A	Value Date/Currency/Interbank Settled Amount	M
33B	Currency/Instructed Amount	O
36	Exchange Rate	O
50a	Ordering Customer	M
57a	Account With Institution	M
59a	Beneficiary Customer	M
70	Remittance Information	O
71A	Details of Charges	O
71F	Sender's Charges	O
72	Sender to Receiver Information	O

Comments on individual fields:

Field	Comment/content
23B	Only CRED possible
57A	Both the "Party Identifier" and the Identifier Code (BIC) can be used. In this case only the BIC is transfered.
72	If possible only use remoteGATE codes (e.g. /SICAVIS/1 for salary payments) or /AUTH/. Details see Section E.

B.3.1 STP customer payment

This use of SWIFT MT103/A10 applies to processing customer payments made into a bank account with no accompanying deposit slip.

B.3.1.1 Example: STP customer payment

The Remote Bank Frankfurt transfers CHF 250,000 on behalf of the watch wholesaler to the account of the Horlogerie de Joux at the Banque Commerciale, Fribourg. Since the payment complies with the requirements of the Swiss STP definition, the transaction counts as STP.

Field	Designation	Content
	Sender	REMODEFF
	Receiver	TKZHCHZZ
20	Sender's Reference	k84cmt
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051118CHF250000,
33B	Currency/Instructed Amount	CHF250000,
50K	Ordering Customer	/CH4089999001234567890 Uhrengrosshandel Buxtehude Buxtehude
57C	Account With Institution	//SW09881
59	Beneficiary Customer	/CH1708841000987654321 Horlogerie du Joux Les Brenets
71A	Details of Charges	SHA

B.3.2 Non-STP payment with red deposit slip

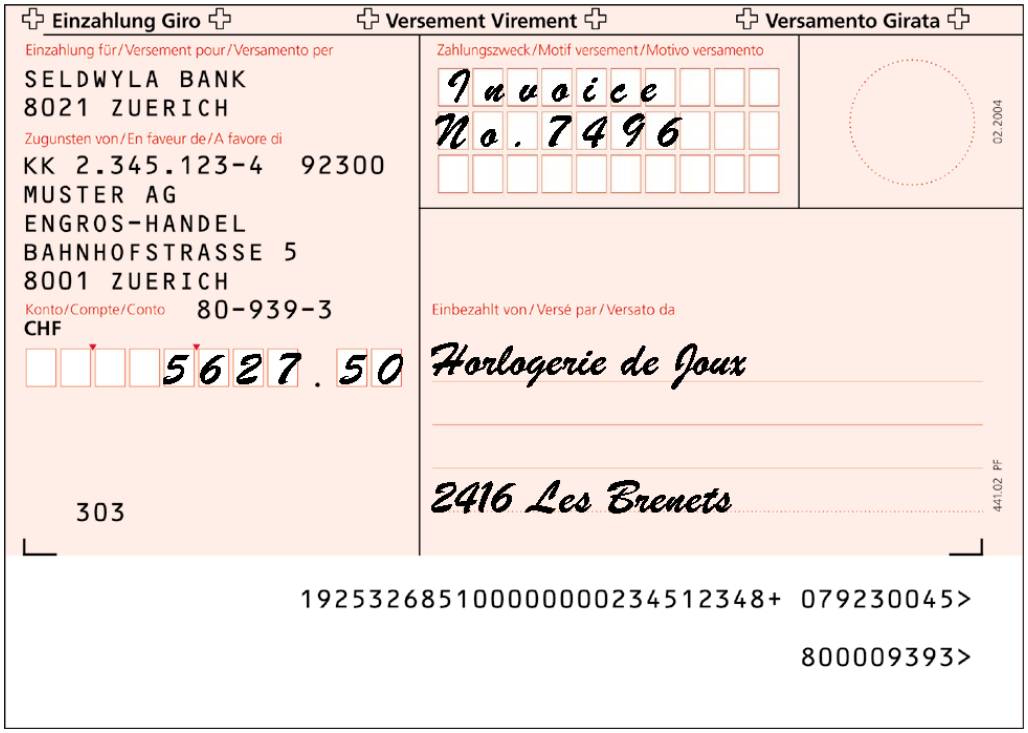
This use of SWIFT MT103/A10 applies to processing customer payments made with a red deposit slip (ES) issued by the banks or PostFinance (only possible in SIC). Details on deposit slips are provided in the Technical Rules and Regulations, Appendix I-2.

Comments on individual fields:

Field	Comment/content
57a	May be a bank or PostFinance.
59a	Proprietary account number or beneficiary reference or IBAN. When using the beneficiary reference, Field 2 or Fields 1-3 of the encoding line should be reproduced. It is the responsibility of the sender to validate the contents (check the plausibility of the account or reference number).

B.3.2.1 Example: Non-STP payment with a red deposit slip in favour of the bank

The Banque Commerciale receives from the Horlogerie du Joux a red deposit slip (ES) to pay an invoice for CHF 5627.50 payable to Muster AG into their account at the Seldwyla Bank. Since the account number of Muster AG is used, the transaction counts as non-STP.



Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	k84esb
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051118CHF5627,50
33B	Currency/Instructed Amount	CHF5627,50
50K	Ordering Customer	/CH1708841000987654321 Horlogerie de Joux Les Brenets
57C	Account With Institution	//SW92300
59	Beneficiary Customer	/KK 2.345.123-4 Muster AG Engros-Handel, Bahnhofstr. 5 8001 Zuerich
70	Remittance Information	Invoice no. 7496
71A	Details of Charges	SHA

B.3.3 STP payment with red deposit slip

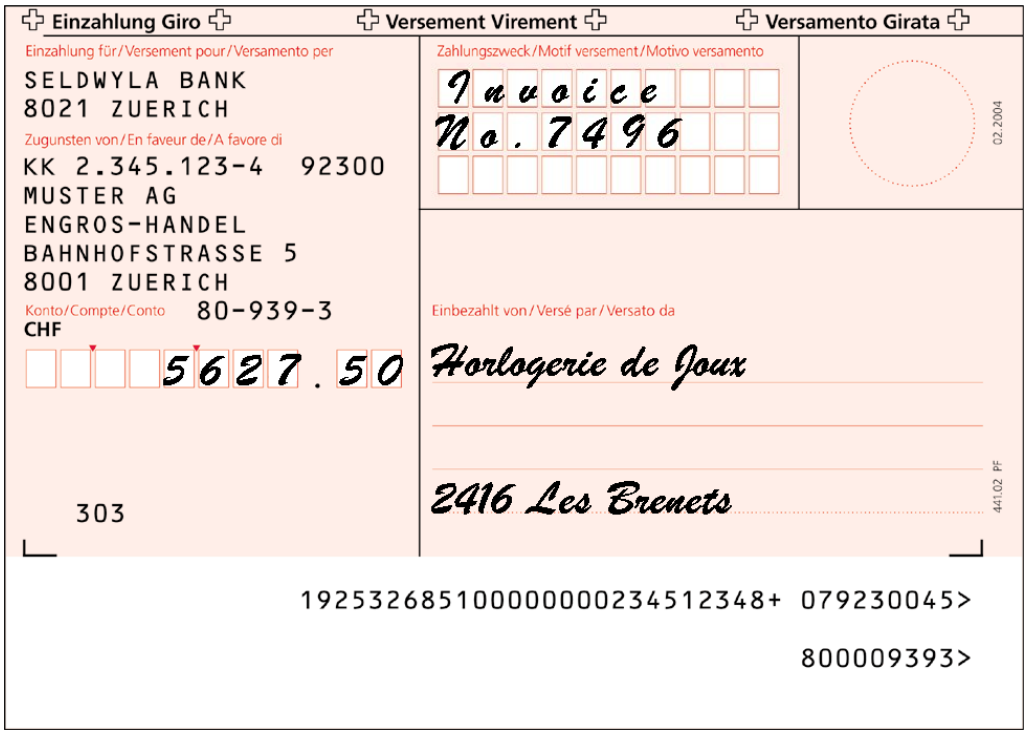
This use of SWIFT MT103/A10 applies to processing customer payments made with a red deposit slip (ES) issued by the banks or PostFinance (only possible in SIC). Details on deposit slips are provided in the Technical Rules and Regulations, appendix I-2.

Comments on individual fields:

Field	Comment/content
57a	May be a bank or PostFinance.
59a	Beneficiary reference or IBAN. When using the beneficiary reference, Field 2 or Fields 1-3 of the encoding line should be reproduced. It is the responsibility of the sender to validate the contents (check the plausibility of the account or reference number).

B.3.3.1 Example: STP payment with a red deposit slip in favor of the bank

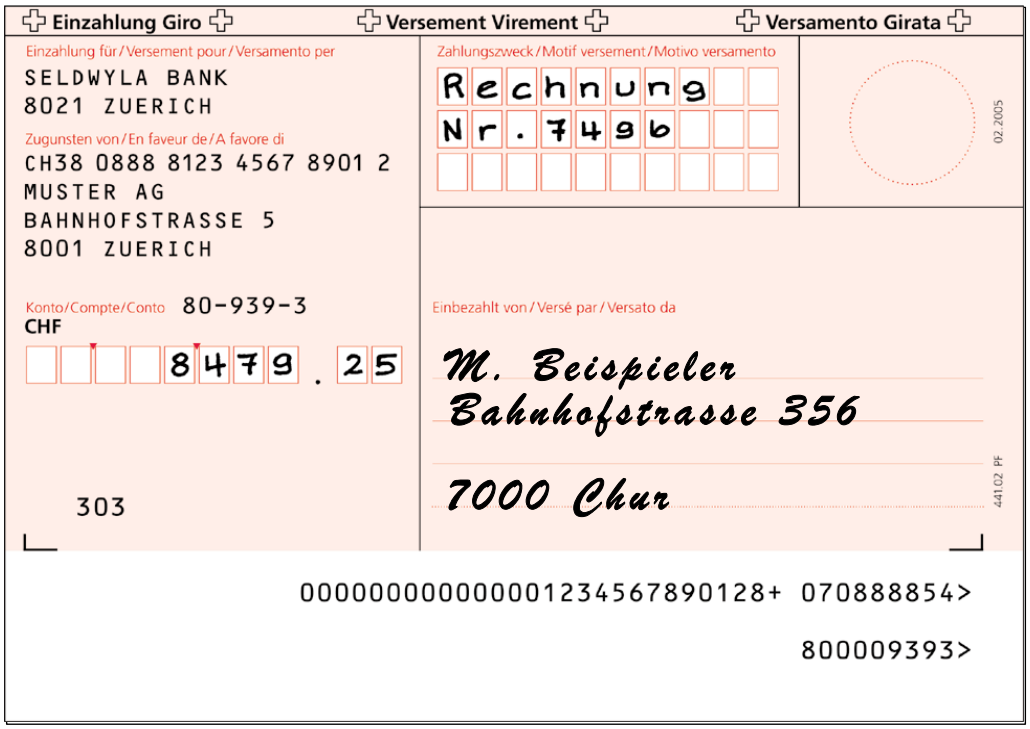
The Banque Commerciale receives from the Horlogerie du Joux a red deposit slip (ES) to pay an invoice for CHF 5627.50 payable to Muster AG into their account at the Seldwyla Bank. In order to handle the transaction in accordance with the Swiss STP definition, the Banque Commerciale uses the 27-character ES reference number instead of the account number for Muster AG.



Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	k84esb
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051118CHF5627,50
33B	Currency/Instructed Amount	CHF5627,50
50K	Ordering Customer	/CH1708841000987654321 Horlogerie de Joux Les Brenets
57C	Account With Institution	//SW92300
59	Beneficiary Customer	/192532685100000000234512348 Muster AG Engros-Handel, Bahnhofstr. 5 8001 Zuerich
70	Remittance Information	Invoice no. 7496
71A	Details of Charges	SHA

B.3.3.2 Example: STP payment with red deposit slip with IBAN

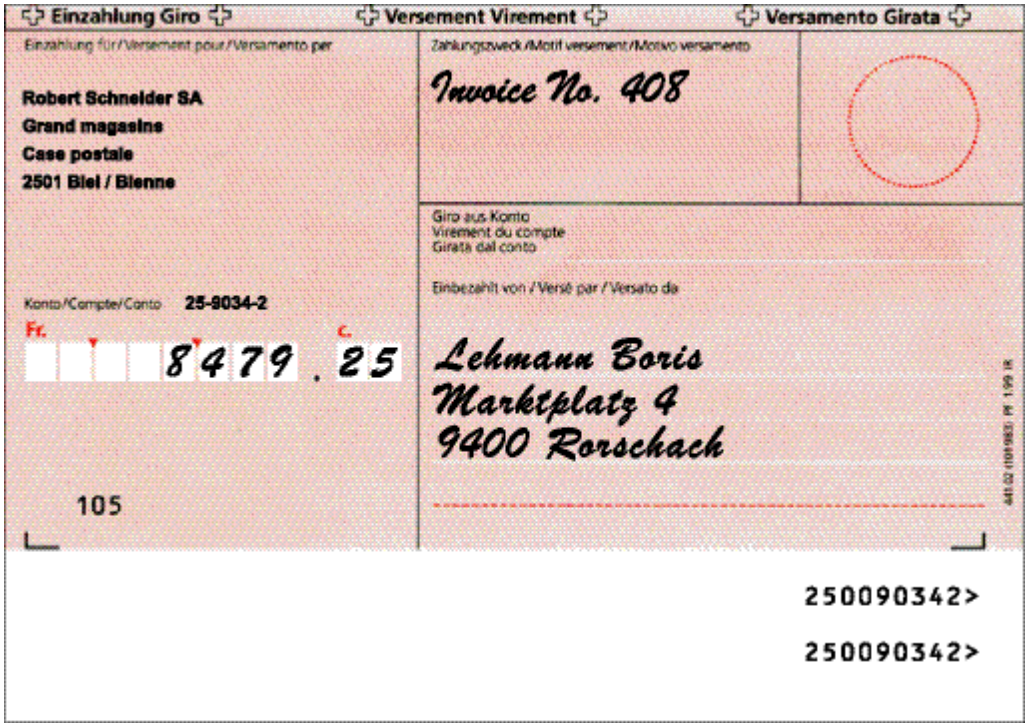
The Banque Commerciale receives from M. Beispieler a red deposit slip (ES) to pay an invoice for CHF 8479.25 payable to Muster AG into their account at the Seldwyla Bank. Since the IBAN is quoted, the transaction counts as an STP payment.



Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	k89esi
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051122CHF8479,25
33B	Currency/Instructed Amount	CHF8479,25
50K	Ordering Customer	M. Beispieler Bahnhofstrasse 356 7000 Chur
57C	Account With Institution	//SW08888
59	Beneficiary Customer	/CH3808888123456789012 Muster AG Bahnhofstrasse 5 8001 Zuerich
70	Remittance Information	Rechnung. Nr. 7496
71A	Details of Charges	SHA

B.3.3.3 Example: STP payment with red deposit slip in favor of PostFinance

The Banque Commerciale receives from Boris Lehmann a red deposit slip (ES) to pay an invoice for CHF 8479.25 payable to Robert Schneider SA into their account at PostFinance. Since the transaction is not forwarded directly to a bank, the transaction meets the requirements of the Swiss STP definition.



Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	k89esp
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051122CHF8479,25
33B	Currency/Instructed Amount	CHF8479,25
50K	Ordering Customer	Lehmann Boris Marktplatz 4 9400 Rorschach
57A	Account With Institution	POFICHBE
59	Beneficiary Customer	/250090342 Robert Schneider SA Grands magasins 2501 Biel
70	Remittance Information	Invoice no. 408
71A	Details of Charges	SHA

B.3.4 STP customer payment with IPI

This example of the use of SWIFT MT103/A10 shows the handling of customer payments using IPI. Details on IPI can be found in the Technical Rules and Regulations, Appendix I-2.

Comments on individual fields:

Field	Comment/content
57a	May be a bank or PostFinance.
59a	Only IBAN
70	/IPI/ and the reference number

B.3.4.1 Example: STP customer payment with IPI

The Banque Commerciale receives from Peter Haller an IPI to pay an invoice for EUR 3421,00 payable to Muster AG into their account at the Zürcher Kantonalbank. Since the IBAN for Muster AG is used, the transaction counts as STP.

Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	k89ipi
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051118EUR3421,
33B	Currency/Instructed Amount	EUR3421,00
50K	Ordering Customer	Peter Haller, D-80036 Muenchen
57C	Account With Institution	//SW00762
59	Beneficiary Customer	/CH9300762011623852957 Muster AG, Seldwyla
70	Remittance Information	/IPI/52000005678123480912
71A	Details of Charges	SHA

B.3.5 Cash outpayment order (non-STP)

This use of SWIFT MT103/A10 applies to the processing of a cash outpayment order (only possible in SIC).

Comments on individual fields:

Field	Comment/content
33B	Contains the sum to be paid to the beneficiary
57A	Always the BIC of PostFinance (POFICHBEXXX)
59	Contains the name and address of the beneficiary of the cash outpayment order. All lines must be filled in. The 4th line must contain a numerical value (postcode) in the first four positions, followed by the name of the location in the remaining 26 positions. Only 30 characters may be used per line.
71A	OUR
71G	Contains the charges calculated by the sender for cash outpayment orders according to the PostFinance price list.
72	Must contain the code /SICAVIS/3 or /SICAVIS/4. In the case of notification code /SICAVIS/3, the relevant PostFinance supplement must be entered in field 71G. In the case of notification codes 3 and 4, SIC checks whether the charges in 71G have been calculated correctly.

B.3.5.1 Example: Cash outpayment order

The Horlogerie de Joux wants to transfer CHF 750 to their colleague Pierre Mueller. Pierre Mueller is currently in a non-local hospital following an accident and therefore asks for the money to be paid to him personally in cash (i.e. following authentication) by cash outpayment order.

Field	Designation	Line	Content
	Sender		BACOCHFR
	Receiver		TKZHCHZZ
20	Sender's Reference		k89zaw
23B	Bank Operation Code		CRED
32A	Value Date/Currency/Interbank Settled Amount		051118CHF779,00
33B	Currency/Instructed Amount		CHF750,00
50K	Ordering Customer		Horlogerie de Joux Les Brenets
57A	Account With Institution		POFICHBE
59	Beneficiary Customer	1 2 3 4	Pierre Mueller Marienkrankenhaus Rorschach Zimmer B504 9400 Rorschach
70	Remittance Information		Personal cash outpayment order
71A	Details of Charges		OUR
71G	Receiver's Charges		CHF29,00
72	Sender to Receiver Information		/SICAVIS/3

B.4 SWIFT MT103/A11: Extended customer payment

In principle, MT103/A11 is like MT103/A10 (see section B.3); the additional fields are all optional and mainly intended for more complex situations where money is being forwarded.

The following cases where MT103/A11 may be used are explained in this section and demonstrated with examples:

- STP payment using a multiple beneficiaries structure (see B.4.1)
- Non-STP payment with euroES or euroESR of PostFinance (see B.4.2)
- Cross-border customer payment (see B.4.4)

For an A11 SIC/euroSIC customer payment, the following fields of the MT103 SWIFT message can be filled in:

SWIFT field ID	SWIFT field name	SIC status
20	Sender's Reference	M
23B	Bank Operation Code	M
23E	Instruction Code	O
26T	Transaction Type Code	O
32A	Value Date/Currency/Interbank Settled Amount	M
33B	Currency/Instructed Amount	O
36	Exchange rate	O
50a	Ordering Customer	M
52a	Ordering Institution	O
56a	Intermediary	O
57a	Account With Institution	M
59a	Beneficiary Customer	M
70	Remittance Information	O
71A	Details of Charges	O
71F	Sender's Charges	O
72	Sender to Receiver Information	O

SIX Interbank Clearing decides on the basis of the fields that are filled in the MT103 SWIFT message whether this should be converted in SIC/euroSIC as an A11 extended customer payment or an A10 customer payment.

Comments on individual fields:

Field	Comment/content
23B	Codes SPRI; SSTD; SPAY not allowed
56a, 57a	Only options A, C or D possible
56A, 57A	//SW can be used in both the account number line and BIC. In that case, only the BIC is used.
72	If possible only use remoteGATE codes. Details see Section E.

B.4.1 Payment using a multiple beneficiaries structure

In some cases it can happen that the postal account named in a payment is not in the name of the beneficiary but of a third party. In these cases the payment is to be processed as MT103/A11.

Comments on individual fields:

Field	Comment/content
56	POFICHBE (always BIC of PostFinance)
57D	The holder of the account with PostFinance
59	The legal beneficiary (not the account holder). The account number is to be made up to nine digits.

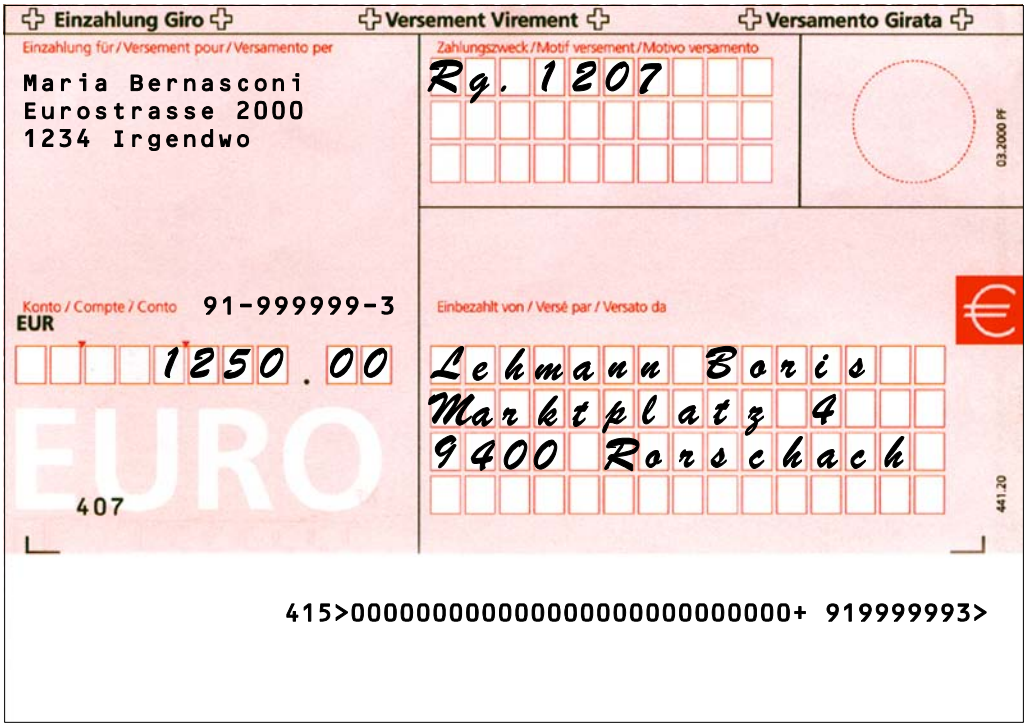
B.4.1.1 Example: Payment using a multiple beneficiaries structure

The Horlogerie de Joux pays an invoice for CHF 50 to the smallholding Stoos. The latter asks the Banque Commerciale Fribourg to send the invoice total to account no. 40-4616-0 belonging to the Grossisten Gartencenter (Wholesalers' Garden Centre), Schwyz at PostFinance.

Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	K90MBS
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051118CHF50,
33B	Currency/Instructed Amount	CHF50,
50K	Ordering Customer	/CH1708841000987654321 Horlogerie du Joux Les Brenets
52A	Ordering Institution	BACOCHFR
56A	Intermediary Institution	POFICHBE
57D	Account With Institution	/400045160 Grossisten Gartencenter, Schwyz
59	Beneficiary Customer	/123456.789 Kleingaertnerei Stoos
71A	Details of Charges	SHA

B.4.2 Non-STP payment with euroES[6] of PostFinance

The Banque Commerciale receives from Boris Lehmann a red deposit slip (ES) to pay an invoice for EUR 1250 payable to Maria Bernasconi into their account at PostFinance.

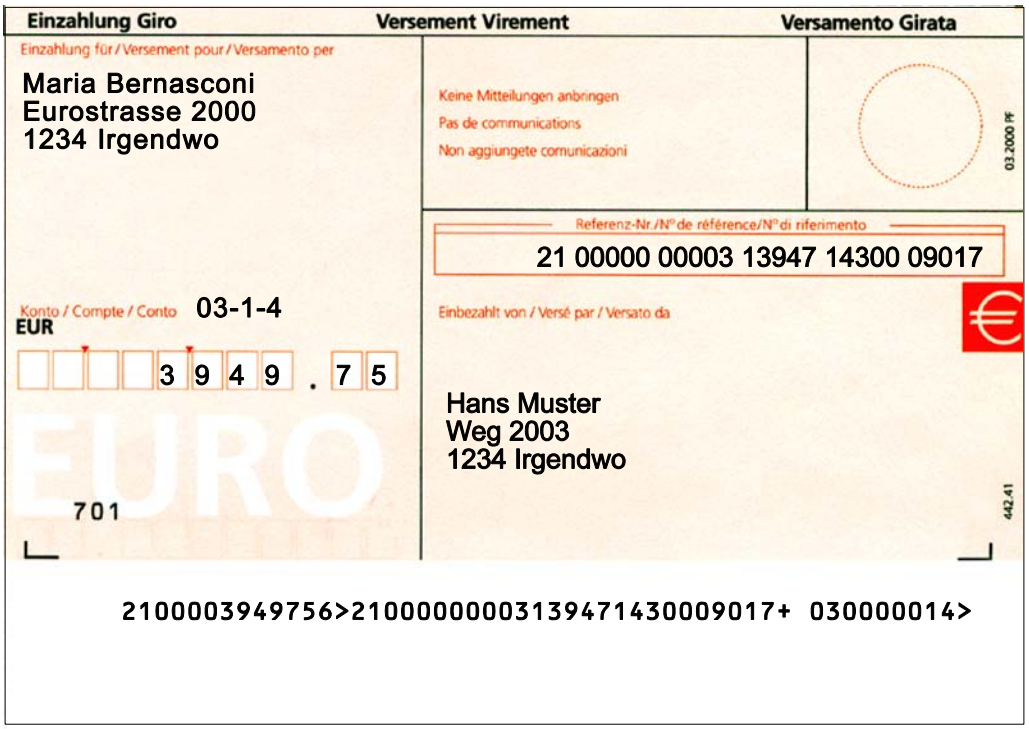


Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	k89ese
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051122EUR1250,00
33B	Currency/Instructed Amount	EUR1250,00
50K	Ordering Customer	Lehmann Boris Marktplatz 4 9400 Rorschach
57A	Account With Institution	POFICHBE
59	Beneficiary Customer	/919999993 Maria Bernasconi Eurostrasse 2000 1234 Irgendwo
70	Remittance Information	Rg. 1207
71A	Details of Charges	SHA

[6] The deposit slip always results in a non-STP payment

B.4.2.1 Non-STP payment with euroESR[7] in favor of PostFinance

The Banque Commerciale receives from Hans Muster an orange deposit slip with reference number (ESR) to settle an invoice for CHF 3,949.75 payable to Maria Bernasconi's account with PostFinance.



Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	k89eer
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051122EUR3949,75
33B	Currency/Instructed Amount	EUR3949,75
50K	Ordering Customer	/CH5008841123456789012 Hans Muster Weg 2003 1234 Irgendwo
57A	Account With Institution	POFICHBE
59	Beneficiary Customer	/030000014 Maria Bernasconi Eurostrasse 2000 1234 Irgendwo
70	Remittance Information	/ESR/210000000031394714300 09017
71A	Details of Charges	SHA

[7] The deposit slip always results in a non-STP payment

B.4.3 SEPA credit transfers

By means of MT103/A11, euroSIC participants can send SEPA credit transfers. The outgoing SEPA credit transfers will be converted by euroSIC to a FIToFICustomerCredit-Transfer in accordance with SWIFT MX Standard (pacs.008.001.01) and forwarded via SECB. Details about SEPA transfers can be found in the Handbook for financial institutions for participation in the SEPA Direct Debit Scheme.

B.4.4 Non-SEPA credit transfers

Payments to financial institutions outside euroSIC are forwarded by SECB Swiss Euro Clearing Bank GmbH.

- The routing to the SECB is done by specifying the BIC of SECB (SECGDEFF) in the SWIFT field 56A by the A-Bank or automatically during the conversion.

  The second variant occurs, if the payment is addressed to a bank, which is not participating in euroSIC. These payments will be automatically sent to the SECB.
- By using appropriate codes or filling in the appropriate fields, the A-Bank can forward payments to the German electronic bulk payment system EMZ. Details are available on demand from the SECB.

B.5 Returning a payment

Customer payments which cannot be credited to a beneficiary because of incomplete, incorrect or unrecognised information must be returned to the financial institution of the ordering party. The process is governed by Appendix I-8 "Return of payments that cannot be processed in SIC/euroSIC" of the Technical Rules and Regulations. It is essential that the beneficiary's bank returns such payments according to this system.

The following cases where MT103/A11 may be used are explained in this section and demonstrated with examples:

- Return of payments that cannot be processed in SIC/euroSIC (see B.5.1.3)
- Return of ESR payments that cannot be processed in SIC/euroSIC (see B.5.1.6)
- Return of incoming payments via SECB that cannot be processed in euroSIC (see B.5.1.7)

Comments on individual fields:

Field	Comment/content	Field in original message
32A	Amount of original credit transfer. Note: in national payment transactions no charges are applied.	32A
33B	Original credit transfer amount.	32A
50a	Contains optionally the internal transaction number and the short name of the sender taken from the SIC bank master data.	–
57a	Original sender to which the payment should be returned.	52a
70	Fix text /RFB/ and the original reference number	20
	Original data from the original credit transfer	70
72	Payment reference of the ordering customer should be given if available. If this is more than 30 characters long in the original message, it can be continued on the second line. For returns via SECB, code /ACC/ is to be used.	72

Note:

This section is about rules on how to handle returns. The messages have not been validated to check they are technically accurate.

B.5.1 Returns within SIC and euroSIC

National returns can be easily distinguished in SWIFT field 72 from those for returns arising from incoming payments via SECB.

B.5.1.1 MT103 A10/A11 return with payment reference < 31 characters

Field	Line	Comment	Content	Origin
59a	1	Original bank postal account number (if available)	Account number	Field 50a
59a	2-4	Beneficiary's address	Original ordering party's address from the payment which is being returned	Field 50a
72	1	Code for return	/SICAVIS/9	generate
	2	Payment reference of the ordering customer (if available)	/ROC/ plus payment reference	Field 72 /ROC/ plus payment reference
	3	Error message	/RETOUR/ A10 A11 DD.MM.YYYY (original value date)	generate
	4	Variable error text	//BEGUENSTIGTER UNBEKANNT	generate
	5-6	27-character ES reference no. (if available on account line); name & address of the beneficiary from the original payment	//ES reference no. and name & address	Field 59

B.5.1.2 MT103 A10/A11 return with payment reference > 30 characters

Field	Line	Comment	Content	Origin
59a	1	Original bank postal account number (if available)	Account number	Field 50a
59a	2-4	Beneficiary's address	Original ordering party's address from the payment which is being returned	Field 50a
72	1	Code for return	/SICAVIS/9	generate
	2	Payment reference of the ordering customer (if available)	/ROC/ plus payment reference	Field 72 /ROC/ plus payment reference
	3	Remaining characters of the payment reference of the ordering customer and error message	a) //max. 5 characters and separator "BLANK" and b) Text: "RETOUR A10 A11 DD.MM.YYYY (original value date)"	a) Field 72 b) generate
	4	Variable error text	//BEGUENSTIGTER UNBEKANNT	generate
	5-6	27-character ES reference no. (if available on account line); name & address of the beneficiary from the original payment	//ES reference no. and name & address	Field 59

B.5.1.3 Example: Return of a payment A10/A11

The Banque Commerciale Fribourg returns a payment to Remote Bank Frankfurt, because the beneficiary, Müller SA, Le Locle, cannot be identified.

Field	Designation	Line	Content
	Sender		BACOCHFR
	Receiver		TKZHCHZZ
20	Sender's Reference		2000abc
23B	Bank Operation Code		CRED
32A	Value Date/Currency/Interbank Settled Amount		051118CHF100000,
33B	Currency/Instructed Amount		CHF100000,
50K	Ordering Customer		/0815 BANQUE COMMERCIALE FRIBOURG
57A	Account With Institution		REMODEFF
59	Beneficiary Customer		/CH4089999001234567890 Uhrengrosshandel Buxtehude
70	Details of Payment		/RFB/k100cmt Rechnung 1234
71A	Details of Charges		SHA

72	Sender to Receiver Information	1
		2
		3
		4
		5
		6
			/SICAVIS/9
			/ROC/12345678789789
			/RETOUR/ A10 A11 21.09.2006
			//BEGUENSTIGTER UNBEKANNT
			//Mueller SA
			//Le Locle

B.5.1.4 MT103 A10/A15 return with payment reference < 31 characters

Field	Line	Comment	Content	Origin
59a	2-4	Fix text	"Unknown ESR customer "	generate
72	1	Code for return	/SICAVIS/9	generate
	2	Payment reference of the ordering customer (if available)	/ROC/ plus payment reference	Field 72 /ROC/ plus payment reference
	3	Error text	/RETOUR/ A15 DD.MM.YYYY (original value date)	generate
	4	Variable error text	//ESR-REF./ESR-TN-NR. UNBEKANNT	generate
	5	Fix text	//original ESR reference number without code /RFB/	70 value of /RFB/
	6	Fix text	//original ESR participant number	59 nach Text "VESR PARTICIPANT"

B.5.1.5 MT103 A10/A15 return with payment reference > 30 characters

Field	Line	Comment	Content	Origin
59a	2-4	Fix text	"Unknown ESR customer "	generate
72	1	Code for return	/SICAVIS/9	generate
	2	Payment reference of the ordering customer (if available)	/ROC/ plus payment reference	Field 72 /ROC/ plus payment reference
	3	Remaining characters of the payment reference of the ordering customer and error message	a) //max. 5 characters and separator "BLANK" and b) Text: "RETOUR A10 A11 DD.MM.YYYY (original value date)"	a) Field 72 b) generate
	4	Variable error text	//ESR-REF./ESR-TN-NR. UNBEKANNT	generate
	5	Fix text	//original ESR reference number without code /RFB/	70 value of /RFB/
	6	Fix text	original ESR participant number	59 from text "VESR PARTICIPANT"

B.5.1.6 Example: Return of a payment MT103/A15

The Banque Commerciale Fribourg returns a payment to Remote Bank Frankfurt, because the ESR participant cannot be identified.

Field	Designation	Line	Content
	Sender		BACOCHFR
	Receiver		TKZHCHZZ
20	Sender's Reference		2000abc
23B	Bank Operation Code		CRED
32A	Value Date/Currency/Interbank Settled Amount		051118CHF2830,50
33B	Currency/Instructed Amount		CHF2830,50
50K	Ordering Customer		/0815 BANQUE COMMERCIALE FRIBOURG
57A	Account With Institution		REMODEFF
59	Beneficiary Customer		Unknown ESR customer
70	Details of Payment		/RFB/ k89esr
71A	Details of Charges		SHA
72	Sender to Receiver Information	1 2 3 4 5 6	/SICAVIS/9 /ROC/1234567890 /RETOUR/ A15 18.11.2005 //ESR-REF./TN-NR UNBEKANNT //215703000075200334559000126 //010001456

B.5.1.7 Example: Return of a non-SEPA payment via SECB

The Banque Commerciale Fribourg returns a transfer to Remote Bank Frankfurt, because the beneficiary, Müller SA, Le Locle, cannot be identified. With these returns, the code /ACC/ is to be used in SWIFT field 72.

Field	Designation	Line	Content
	Sender		BACOCHFR
	Receiver		TKZHCHZZ
20	Sender's Reference		2000abc
23B	Bank Operation Code		CRED
32A	Value Date/Currency/ Interbank Settled Amount		080318EUR100000,
33B	Currency/Instructed Amount		EUR100000,
50K	Ordering Customer		/0815 BANQUE COMMERCIALE FRIBOURG
57A	Account With Institution		TEBADEFF
59	Beneficiary Customer		/DE21700519950000007229 Uhrengrosshandel Buxtehude
70	Details of Payment		/RFB/k100cmt
71A	Details of Charges		SHA

72	Sender to Receiver Information	1
		2
		3
		4
		5
		6
			/SICAVIS/9
			/ACC/RETOUR VAL 13.03.2008
			//Mueller SA
			//Rue de la Gare
			//Le Locle

B.5.2 SEPA returns

SEPA credit transfers which cannot be credited to a beneficiary because of incomplete, incorrect or unrecognized information must be returned to the financial institution of the ordering party. The process is governed by Appendix I-8 "Return of payments that cannot be processed in SIC/euroSIC" of the Technical Rules and Regulations and the Handbook for financial institutions for participation in the SEPA Direct Debit Scheme for euroSIC. It is essential that euroSIC participants return SEPA payments using this process.

B.6 SWIFT MT103/A15: VESR payment

MT103/A15 is used to process payments resulting from the VESR procedure (**V**erfahren **E**inzahlungs-**S**chein mit **R**eferenznummer = procedure for deposit slip with reference number). This is based on the orange ESRs or ESR+ using layout code 609, which are given by the creditor to their debtors. Where the ESR participant number is that of an SIC participant, and this participant number is entered in the BC segment, the payment is forwarded in the SIC platform directly to the corresponding SIC participant.

PostFinance has three ways of structuring participant and reference numbers (5/15, 9/16, 9/27). The banks use only ESR version 9/27.

Charges can also be entered in the MT103/A15 (including in favor of PostFinance).

The following cases where MT103/A15 may be used are explained in this section and demonstrated with examples:

- Customer payment with orange deposit slip

For an MT103/A15 payment, the following fields may be filled in:

SWIFT field ID	SWIFT field name	SIC status
20	Sender's Reference	M
23B	Bank Operation Code	M
32A	Value Date/Currency/Interbank Settled Amount	M
33B	Currency/Instructed Amount	O
36	Exchange Rate	O
57a	Account With Institution	M
59a	Beneficiary Customer	M
70	Remittance Information	M
71A	Details of Charges	O
71F	Sender's Charges	O
72	Sender to Receiver Information	C

If the fields needed to process the payment as MT103/A15 are not there or are incomplete, the payments are converted in SIC/euroSIC as an A10 or A11 customer payment. It is to be expected that these incorrectly issued payments will be returned by the beneficiary bank.

For details on ESR payment slips, please refer to the Technical Rules and Regulations, Appendix I-2 and to the Design Guidelines from PostFinance (441.03). If a financial institution would like to enable its customers to use ESR slips for incoming payments, this must be agreed with PostFinance in advance. It is also recommended that you carry out an acceptance test of the forms with PostFinance.

B.6.1 Customer payment with orange deposit slip

This use of SWIFT MT103/A15 applies to processing customer payments with orange ESRs or ESR+ with layout code 609 (only possible in SIC).

Comments on individual fields:

Field	Comment/content
23B	Only CRED possible
32A	Currency must be CHF
50K	Generic information, e. g "A15 Ordering Customer". Note: it is not possible to enter a name for the ordering customer. The corresponding SIC message type has no field for entering the debtor name.
57A	POFICHBE (always BIC of PostFinance) It is recommended that the PostFinance BIC is used. If a beneficiary bank would like to have the ESR payment forwarded to its SIC settlement account, it must have saved its ESR participant number in the SIC master data. However, the BC number or BIC of the beneficiary bank can also be used.
59a	Account number: ESR participant number of the bank (ESR in favor of a bank) or of the beneficiary (ESR in favor of PostFinance). Length = 9n. The last character must be a valid check digit (Modulo 10, recursive). The details should be right-aligned, with the spaces to the left filled with zeros. Structure of a 5-character participant number: 0000nnnnP Structure of a 9-character participant number: 01nnnnnnP Additional checks for: • 5-character participant number: Valid values: 000010000 to 000079999 • 9-character participant number: The structure of the field (99-999999-P) must be noted. The first 2 spaces must contain 01, and the master number must be >000000.
	Name: Generic information, e.g.: VESR PARTICIPANT Information about the name and account number of the beneficiary cannot be entered. The corresponding SIC message type has no field for entering details of the beneficiary.
	When ***payment is made*** to the beneficiary bank, the ESR participant number of the beneficiary bank is preceded by the text "VESR PARTICIPANT", e.g.:VESR_PARTICIPANT_010001456 ("_" = blank)
70	Code word /ESR/ and ESR reference number (27 characters) The ESR reference number is filled in right-aligned, and made up to 27 characters with leading zeros. In the case of the old 15 character reference number, the 2-character check digit is not added. The following validation checks take place: • If in field 59a, the account number line, the first two positions are not = 00, the last position must be a valid check digit (Modulo 10, recursive). • If in field 59a, the account number line, the first two positions are = 00, there is no further checking. • Other details should be omitted. The booking process at the beneficiary's uses only the ESR reference number.

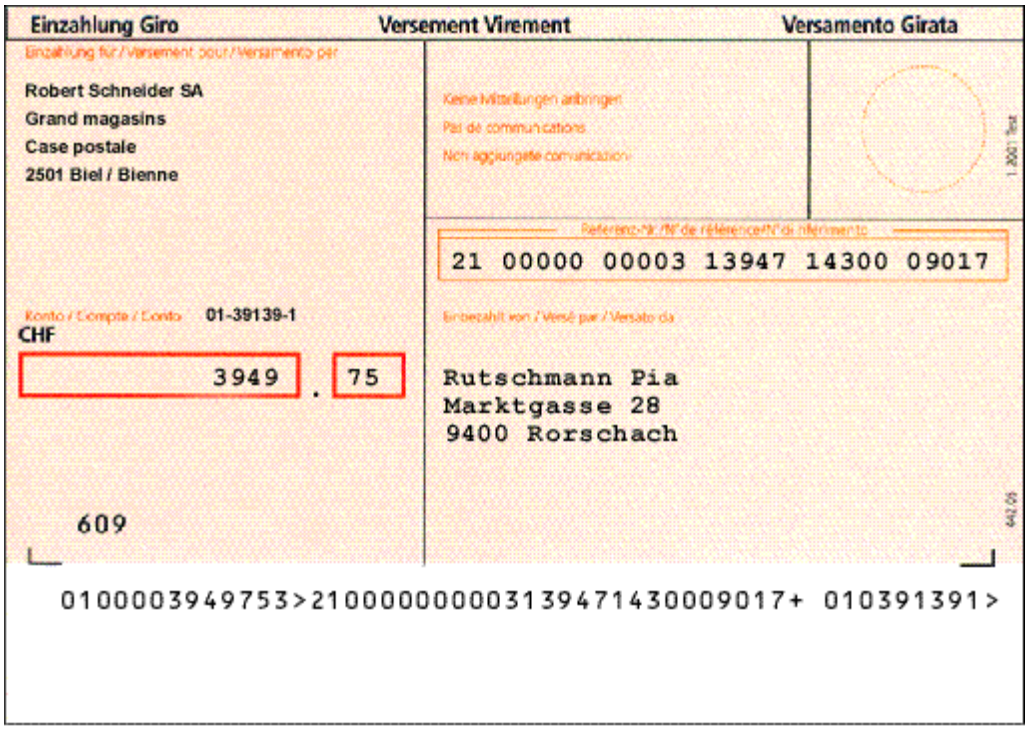
B.6.1.1 Example: STP ESR customer payment in favor of a bank

The Banque Commerciale receives from Pia Rutschmann an orange deposit slip with reference number (ESR) to settle an invoice for CHF 2,830.50 payable to Muster AG's account with the Seldwyla Bank.

Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	k89esr
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051118CHF2830,50
33B	Currency/Instructed Amount	CHF2830,50
50K	Ordering Customer	A15 ORDERING CUSTOMER
57A	Account With Institution	POFICHBE
59	Beneficiary Customer	/010001456 VESR PARTICIPANT
70	Remittance Information	/ESR/215703000075200334559000126
71A	Details of Charges	SHA

B.6.1.2 Example: STP ESR customer payment in favor of PostFinance

The Banque Commerciale receives from Pia Rutschmann an orange deposit slip with reference number (ESR) to settle an invoice for CHF 3,949.75 payable to Robert Schneider SA's account with PostFinance.



Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	k89esr
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051118CHF3949,75
33B	Currency/Instructed Amount	CHF3949,75
50K	Ordering Customer	A15 ORDERING CUSTOMER
57A	Account With Institution	POFICHBE
59	Beneficiary Customer	/010391391 VESR PARTICIPANT
70	Remittance Information	/ESR/210000000003139471430009017
71A	Details of Charges	SHA

B.6.2 ESR payment received from customer using MT103/A15

This example of the use of SWIFT MT103/A15 shows the ***receipt*** of customer payments with an orange ESR or ESR+ with layout code 609 (only possible in SIC).

Where the ESR reference number is used, the "Account Number" in field 59a is ***not*** the account number of the beneficiary. Here the ESR participant number of the beneficiary's bank is shown. The beneficiary himself is entered in the ESR reference number in field 70.

Comments on individual fields:

Field	Comment/content
50K	Fix text "A15 Ordering Customer".
59a	Fix text "VESR_PARTICIPANT" and the ESR participant number of the beneficiary bank e.g.: VESR_PARTICIPANT_010001456 ("_" = blank)
70	Codeword /ESR/ and ESR reference number (27 characters).

B.6.2.1 Example: ESR payment received from customer using MT103/A15

On the basis of the example in B.6.1.1, the Seldwyla Bank receives a credit for CHF 2,830.50 via MT103/A15, in favor of Muster AG.

Field	Designation	Content
	Sender	TKZHCHZZ
	Receiver	SELDCHXX
20	Sender's Reference	k89esr
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051118CHF2830,50
33B	Currency/Instructed Amount	CHF2830,50
50K	Ordering Customer	A15 ORDERING CUSTOMER
52A	Ordering Institution	BACOCHFR
59	Beneficiary Customer	VESR PARTICIPANT 010001456
70	Remittance Information	/ESR/21000000000313947143000 09017
71A	Details of Charges	SHA

B.7 SWIFT MT202/B10: Balancing payment

MT202/B10 is used only for balancing payments between clearing banks. The beneficiary bank can recognize the original transaction from the remoteGATE code /SICPTCOD/ and the SIC payment code, which must be sent at the same time.

SWIFT field ID	SWIFT field name	SIC status
20	Transaction Reference Number	M
21	Related Reference	C
32A	Value Date/Currency/Interbank Settled Amount	M
58a	Beneficiary Institution	M
72	Sender to Receiver Information	M

Comments on individual fields:

Field	Comment/content
21	Must be there in the case of a conformity payment (3rd position of the payment code = 1 or =3 respectively). Either field 21 or field 72 with /REFORD must be there, or both fields may be there.
32A	On the subject of valuation see also section A4.2/A4.3 of the SIC/euroSIC User Manual.
72	remoteGATE Code /SICPTCOD/ plus 3-character SIC payment code. If it is necessary for settlement to be on the same value date between clearing stop 1 and clearing stop 2, this is only defined by the payment code. SIC payment codes can be seen in section D4 of the SIC/euroSIC User Manual.
	Optionally possible: /REFORD/ and reference number (max. 16 characters) One of field 21 or field 72 with /REFORD must be there, or both fields may be there. In the case of ESR credit notes (payment code 712), the ordering party reference number is structured as follows: BYYMMDDKKKKKKKKK, where: • B = type of entry (B = EGA-B, V = EGA-V, E = ESR) • YYMMDD = Value date • KKKKKKKKK = Account number

B.7.1 Example: Balancing payment after clearing stop 1

The Banque Commerciale, Fribourg transfers CHF 500,000 to the Remote Bank Hanover. This means that payments by the Remote Bank that have not yet been settled because of a shortage of funds can still be settled between clearing stop 1 and clearing stop 2.

Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Transaction Reference Number	d99dck
21	Related Reference	NONREF
32A	Value Date/Currency/Interbank Settled Amount	051118CHF500000,
58A	Beneficiary Institution	REMODEFF
72	Sender to Receiver Information	/SICPTCOD/222

B.8 SWIFT MT202/B11: Bank-to-bank payment

MT202/B11 is used for bank-to-bank payments.

SWIFT field ID	SWIFT field name	SIC status
20	Transaction Reference Number	M
21	Related Reference	M
32A	Value Date/Currency/Interbank Settled Amount	M
52a	Ordering Institution	O
56a	Intermediary	O
57a	Account with Institution	O
58a	Beneficiary Institution	M
72	Sender to Receiver Information	O

Comments on individual fields:

Field	Comment/content
58A	Where payments arrive following the daily sight deposit transactions, in SIC the system manager (SNB) is entered instead of the SIC participant.
72	If possible only enter remoteGATE code /SICPRIO/ (see Section E). Where payments arrive following the daily sight deposit transactions, in euroSIC the text "/INS/and the BIC of the euroSIC participant" and the text "/REC/BALANCE TRANSFER" are entered.

B.8.1 Example: Bank-to-bank payment

The Remote Bank, Frankfurt (SWIFT BIC REMODEFF) transfers CHF 1,000,000 to its account with the Schweizerische Bank, Zurich (SWIFT BIC SCHBCHZH).

Field	Designation	Content
	Sender	REMODEFF
	Receiver	TKZHCHZZ
20	Transaction Reference Number	d98rep
21	Related Reference	NONREF
32A	Value Date/Currency/Interbank Settled Amount	051118CHF1000000,
57A	Account With Institution	SCHBCHZH
58A	Beneficiary Institution	REMODEFF

B.9 SWIFT MT202COV/B12: bank-to-bank payments

The MT202COV/B12 message is used for bank-to-bank payments to give information about the underlying credit transfer instruction.

SWIFT field ID	SWIFT field name	SIC status
A General Information		
20	Transaction Reference Number	M
21	Related Reference	M
32A	Value Date/Currency/Interbank Settled Amount	M
52a	Ordering Institution	O
56a	Intermediary	O
57a	Account with Institution	O
58a	Beneficiary Institution	M
72	Sender to Receiver Information	O
B Underlying customer credit transfer details		
50a	Ordering Customer	M
52a	Ordering Institution	O
56a	Intermediary	O
57a	Account with Institution	O
59a	Beneficiary Customer	M
70	Remittance Information	O
72	Sender to Receiver Information	O
33B	Currency/Instructed Amount	O

Comments on individual fields:

Field	Comment/content
56a/57a/ 58a	Where the "Party Identifier" is used in the A Sequence, the 6-character SIC number as given in the BC Bank Master Data must be used.
72	If possible, only enter the remoteGATE code /SICPRIO/ (see Section E).

B.9.1 Example: cover payment

The Remote Bank, Frankfurt (SWIFT BIC REMODEFF) sent an MT103 directly to the Banque de Commerce in Brussels (SWIFT BIC BACOBRBE). The Schweizerische Bank is the CHF correspondent of the Banca Commerciale. So the Remote Bank sends a cover payment MT202COV to the Schweizerische Bank, Zurich (SWIFT BIC SCHBCHZH).

Field	Designation	Content
	Sender	REMODEFF
	Receiver	TKZHCHZZ
Mandatory Sequence A General Information		
20	Transaction Reference Number	d98rep
21	Related Reference	MT103IT
32A	Value Date/Currency/Interbank Settled Amount	101118CHF1000000,
57A	Account With Institution	SCHBCHZH
58A	Beneficiary Institution	BACOBRBE
B Underlying customer credit transfer details		
50K	Ordering Customer	/DE89370400440532013000 Uhrengrosshandel Buxtehude Buxtehude
59	Beneficiary Customer	/987654321 Paul Miller Low Street 15 London GB

B.9.2 Cross-border bank-to-bank payment

Payments to financial institutions outside euroSIC are forwarded by SECB Swiss Euro Clearing Bank GmbH.

- The routing to the SECB is done by specifying the BIC of SECB (SECGDEFF) in the SWIFT field 56A by the A-Bank or automatically during the conversion.
- The second variant occurs, if the payment is addressed to a bank, which is not participating in euroSIC. These payments will be automatically sent to the SECB.
- The specifications for cross-border bank-to-bank payments are contained in the document "Business rules for cross-border payments" of the SECB. The document is available on demand from the SECB.

B.10 SWIFT MTn92/H70: Cancelation of a payment

By using this type of message, individual payments in the waiting file (value date today or pre-value dated) can be canceled by the sender. MT103 must be canceled with MT192, MT202 with MT292.

- Banks can only present cancelations of payments with "value date today" until clearing stop 2.
- Only payments in the waiting file (value date today or pre-value dated) can be canceled. Payments that have already been settled can no longer be canceled.
- MT104/D10 direct debits cannot be canceled with MT192/H70.
- SIX Interbank Clearing performs no manual interventions. It is therefore essential that the information is correct. If a reference cannot be traced, the cancelation will not be carried out.
- It is possible to check online to find out whether a cancelation was successful.

SWIFT field ID	SWIFT field name	SIC status
20	Transaction Reference Number	M
21	Related Reference	M
11S	MT and Date of the Original Message	M
79	Narrative	M
	Copy of at least the Mandatory Fields of the Original Message	M

Comments on individual fields:

Field	Comment/content
Header	Sender BIC of the original message
21	Transaction number of the payment to be canceled
11S	Three-digit number of the message type with which the payment order was given and the date from field 32A of the original message
79	Entering a text in the narrative field is optional
Original Message (OSMG): Field 32A of the original message must be there in full; the OSMG field must begin with ":32A". Note: Depending on the application, (e.g. with SWIFT Alliance) the data from the "original message" may have to be entered in a separate field.	

B.10.1 Banks with a SIC/euroSIC platform interface

For SIC/euroSIC participants with a SIC/euroSIC platform interface who send SWIFT FIN (e.g. MT202COV) to SIC/euroSIC, the following applies:

Incorrect SWIFT-FIN transactions can, alternatively, also be canceled using SIC message H70.

B.10.2 Example: Cancelation of a customer payment

The Remote Bank, Frankfurt presented the following payment order to the SIC system and shortly afterwards wants to cancel the payment.

Customer payment SWIFT MT103/A10 to be canceled:

Field	Designation	Content
	Sender	REMODEFF
	Receiver	TKZHCHZZ
20	Transaction Reference Number	k104cmt
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051118CHF5000,
33B	Currency/Instructed Amount	CHF5000,00
50K	Ordering Customer	/CH4089999001234567890 Uhrengrosshandel Buxtehude Buxtehude
57C	Account With Institution	//SW08841
59	Beneficiary Customer	/CH1708841000987654321 Horlogerie du Joux Les Brenets
71A	Details of Charges	SHA

Cancelation of the customer payment using SWIFT MT192/H70:

Field	Designation	Content
	Sender	REMODEFF
	Receiver	TKZHCHZZ
20	Transaction Reference Number	stornok104cmt
21	Related Reference	k104cmt
11S	Message Type and Date of Original Message Sent	103 051118
79	Narrative	/Annullation/
OSMG	:32A:051118CHF5000,	

B.11 SWIFT MTn96/S32: NOK message

This message is used to inform the sender that there were errors in the original message. The sender must send the original message again ***with a new transaction reference number***. Details on SIC error messages can be found in section D 6 of the SIC/euroSIC User Manual. The SIC/SWIFT field conversions can be seen in Section D.

SWIFT field ID	SWIFT field name
20	Transaction Reference Number
21	Related Reference
76	Answers

Comments on individual fields:

Field	Comment/content
20	Fix text: "NOK-FROM-SGW-CHF" or "NOK-FROM-SGW-EUR" or "NOK-FROM-SIC-CHF" or "NOK-FROM-SIC-EUR"
21	Field 20 reference from the corresponding order.

If error message: NOK-FROM-SGW-CHF or NOK-FROM-SGW-EUR:

Field	Comment/content
76	Fix text: SGW-ERROR-CODE plus error code (according to the SIC/euroSIC User Manual) and indication of the SWIFT field in which the error occurred. This information is shown in the format eee:fff (3-character SIC error code, SWIFT field number). Example: NOK-FROM-SGW 103:20 Exception: If the beneficiary bank cannot be shown, then SIC field 18 is shown in place of SWIFT field 56/57/58. Example: NOK-FROM-SGW 103:18

If error message: NOK-FROM-SIC-CHF or NOK-FROM-SIC-EUR

Field	Comment/content
76	Fix text: "SIC-ERROR-CODE" plus error code and indication of the SIC field in which the error occurred. This information is shown in the format eee:fff (3-character SIC error code, SIC field number). Details on SIC fields and on the corresponding SWIFT fields can be found in Section C. Example: SIC ERROR CODE 178:40S

B.11.1 Example: NOK message wrong Sender's Reference

The Remote Bank, Frankfurt sends two MT103/A10 with the same Sender's Reference. The second payment is rejected in the course of conversion.

The error code 103:20 tells us that the content of SWIFT field 20 is invalid (Code 103). A reference can only occur once within the permitted value dates (5 days pre-value date, today and 2 days in the past).

Field	Designation	Content
	Sender	REMODEFF
	Receiver	TKZHCHZZ
20	Transaction Reference Number	NOK-FROM-SGW
21	Related Reference	k84cmt
76	Answers	SGW ERROR CODE 103:20

B.11.2 Example: NOK message wrong value date

The Remote Bank, Frankfurt sends an MT103/A10 with an incorrect value date.

The error code 103:16 tells us that the content of SIC field 16 (intended value date) is invalid (Code 103).

Field	Designation	Content
	Sender	REMODEFF
	Receiver	TKZHCHZZ
20	Transaction Reference Number	NOK-FROM-**SIC-CHF**
21	Related Reference	k84cmt
76	Answers	SIC ERROR CODE 103:16

B.11.3 Example: NOK message wrong BC number

The Remote Bank, Frankfurt sends an MT103/A10 giving only the name of the beneficiary's bank in 57D. The beneficiary bank cannot be correctly identified, so the payment is rejected in the course of conversion. The error code 103:18 tells us that SIC field 18 (corresponds in this case to SWIFT field 57a) could not be filled in correctly and so the content of the field is invalid (Code 103).

Field	Designation	Content
	Sender	REMODEFF
	Receiver	TKZHCHZZ
20	Transaction Reference Number	NOK-FROM-SGW
21	Related Reference	k86cmt
76	Answers	SGW ERROR CODE 103:18

B.12 SWIFT MTn96/L55: Cancelation log for the sender

One MT196 or 296 is sent for each payment (charged to the participant in question) which was canceled on the previous clearing day.

SWIFT field ID	SWIFT field name
20	Transaction Reference Number
21	Related Reference
76	Answer
11R	MT and Date of Original Message
79	Narrative Description of the Original Message to Which the Answer Relates

Comments on individual fields:

Field	Line	Comment/content
20		Set value: CH1L55 + value date + sequential number
21		This field contains the reference number from field 20 of the original payment.
76	1	Input date/input time (YYMMTT/HHMMSS) of the original payment.
	2	Desired settlement date (YYMMTT) of the original payment.
	3	Cancelation date/cancelation time (YYMMTT/HHMMSS)
	4	• Status code/B10 marking • Possible status code values: 4 = cancelation of waiting file using MTn92 5 = cancelation of pre-value-dated payment using MTn92 6 = canceled following cut-off (only in euroSIC) 7 = cancelation of pre-value-dated payment due to withdrawal of a BC no. 8 = cancelation of waiting file in day-end processing due to account stop 9 = cancelation of waiting file in day-end processing due to balance being too low. • Possible values for B10 marking: 1 for MT202/B10s presented between clearing stops 1 and 2 0 for all other payments
	5-6	**Cancelation by participant:** Transaction Reference Number of the message N92/H70 Fix text: "ANNULLIERE:" and the BC number of the sender bank and the transaction number of the canceled payment **Cancelation by SIC/euroSIC:** Fix error text
11R	1	SWIFT message type
	2	Transmission date of the original payment.
79		original payment message

B.12.1 Example: Cancelation log

The customer payment from section B.3.1 could not be settled for lack of funds and was canceled by SIC. At the end of the SIC clearing day, the Remote Bank receives the following MT196/L55.

Field	Designation	Line	Content
	Sender		TKZHCHZZ
	Receiver		REMODEFF
20	Transaction Reference Number		CH1L55-18-000001
21	Related Reference		k104cmt
76	Answers	1 2 3 4 5 6	051118/140718 051118 051118/140722 5/0 stornok104cmt ANNULLIERE: 088416 k104cmt
11R	MT and Date of Original Message		103 051118
79	Narrative Description of the Original Message to Which the Answer Relates		:20: k84cmt :23B: CRED :32A: 051118CHF250000, :50K: /CH4089999001234567890 Uhrengrosshandel Buxtehude Buxtehude :57C: //SW08841 :59: /CH1708841000987654321 Horlogerie du Joux Les Brenets :71A: SHA

B.13 SWIFT MT299/N20: Clearing closing time message

At the beginning of the clearing day, this message notifies all users of the closing time for that clearing day, and the expected times of clearing stop 2 and clearing stop 3. It is also confirmation that the previous clearing day, including day-end processing/daily start-up processing, was successfully completed.

If clearing stop 1 is postponed, the same message is sent to all users. If the expected times for clearing stops 2 and 3 are postponed, the message is sent giving the new information about the expected times.

The message is sent on the afternoon or evening of the previous calendar day, for SIC approx. 16.30, for euroSIC approx. 18.30. The times may vary.

SWIFT field ID	SWIFT field name
20	Transaction Reference Number
21	Related Reference
79	Narrative

Comments on individual fields:

Field	Line	Comment/content
20		Fix text: "N20-FROM-SIC-CHF" or "N20-FROM-SIC-EUR"
79	1	Fix text: "CLEARINGDAY:" and date DD.MM.YYYY
	2	Fix text: "CLEARINGSTOP1:" and date and time DD.MM.YYYY HH:MM
	3	Fix text: "CLEARINGSTOP2:" and date and time DD.MM.YYYY HH:MM
	4	Fix text: "CLEARINGSTOP3:" and date and time DD.MM.YYYY HH:MM

B.13.1 Banks with a SIC/euroSIC platform Interface

For SIC/euroSIC participants with a SIC/euroSIC platform interface who obtain an MT950 instead of the SIC message L80, the following applies:

Instead of the SIC N21 message, the MT299/N21 message is sent.

B.13.2 Example: Clearing closing time message

At the start of clearing day 18 November 2005 the Banque Commerciale receives the following MT299/N20 with new clearing stop times for the euroSIC system.

Field	Description	Line	Contents
	Sender		TKZHCHZZ
	Receiver		BACOFRCH
20	Transaction Reference Number		N20-FROM-SIC-EUR
21	Related Reference		EU10052005-11-18
79	Narrative	1	CLEARINGDAY: 18.11.2005
		2	CLEARINGSTOP1: 18.11.2005 16:15
		3	CLEARINGSTOP1: 18.11.2005 17:15
		4	CLEARINGSTOP3: 18.11.2005 18:15

B.14 SWIFT MT299/N21: Start of DEP message

This message reports that in SIC or euroSIC day-end processing (DEP) has started.

SWIFT field ID	SWIFT field name
20	Transaction Reference Number
21	Related Reference
79	Narrative

Comments on individual fields:

Field	Comment/content
20	Fix text: "N21-FROM-SIC-CHF" or "N21-FROM-SIC-EUR"
79	Field content: EOD PROCESSING STARTED

B.14.1 Banks with a SIC/euroSIC platform Interface

For SIC/euroSIC participants with a SIC/euroSIC platform interface who obtain an MT950 instead of the SIC message L80, the following applies:

Instead of the SIC N21 message, the MT299/N21 message is sent.

B.14.2 Example: Start of DEP message

At the end of clearing day 18 November 2005 the Banque Commerciale receives the following MT299/N21 about day-end processing in SIC.

Field	Designation	Content
	Sender	TKZHCHZZ
	Receiver	BACOFRCH
20	Transaction Reference Number	N21-FROM-SIC-EUR
21	Related Reference	EU10052005-11-18
79	Narrative	EOD PROCESSING STARTED

B.15 SWIFT MT950: Recapitulation SIC/euroSIC

After day-end processing, SIX Interbank Clearing sends an MT950 (Statement Message) to participating banks. If the data cannot be put in a single MT950, then so-called chaining takes place. As an aid in reconciliation, the MT950 supplements the MT950 statement sent by the system manager which contains the initial and final balances of the settlement account in question and the accumulated sums per service.

SWIFT field ID	SWIFT field name
20	Transaction Reference Number
25	Account Identification
28C	Statement Number/Sequence Number
60a	Opening Balance
61	Statement Line
62a	Closing Balance (Booked Funds)

Comments on individual fields:

Field	Comment/content	
20	Where two or more MT950s are chained together, either the same TRN or different ones can be used. The TRN for SIC begins with "CHL", that for euroSIC with "EUL".	
25	Contains the settlement account number (=5 digit BC number plus "0"). The settlement account number is the same for SIC and euroSIC.	
28C	This field contains: a) the current day number b) the current page number	
60a	The balance is always zero. The balance of the sight deposit account (which generally corresponds to the balance before day-end) is recorded as a credit by the system manager (SNB/SECB).	
61	Details of payments. The mandatory sub-fields 1 (value date), 3 (debit/credit), 5 (amount), 6 (transaction type identification code) and 7 (transaction reference) are used. Followed by separators "//" and details of the services. The transaction reference is generated by the preceding systems. It contains no detailed information about particular transactions (e.g. information about the underlying transaction).	
	SIC	Payments resulting from the SIC system
	EUROSIC	Payments resulting from the euroSIC system
	REPO (SIS)	Payments resulting from the Eurex Repo Platform of Eurex Zürich Ltd via the SECOM Clearing and Settlement Platform of SIX SIS Ltd
	SECOM	Payments resulting from the SECOM Clearing and Settlement Platform of SIX SIS Ltd
	EUREX	Payments resulting from the Eurex Platform of Eurex Frankfurt AG via SECOM Clearing and Settlement Platform of SIX SIS Ltd
	SNB	Special payments of the Swiss National Bank to cover debit balances or to operate sight deposit accounts for cash payments
	LS	Transactions resulting from the national direct debit procedure (MT103/Axx with code /AUTH/ in field 72)
	Bancomat	Payments resulting from the Swiss Bancomat (ATM) service
	POS	Payments resulting from point-of-sale payments

Field	Comment/content	
	CASH	Payments resulting from charging/discharging the Swiss CASH card
62a	Always zero, because the final balance of the SIC settlement account is always transfered with reference "BALANCE" to the SNB account. This reference has no separators "//".	

The message contains ***no*** information about MT104/D10 messages.

B.15.1 Banks with a SIC/euroSIC platform Interface

For SIC/euroSIC participants with a SIC/euroSIC platform interface who obtain an MT950 instead of the SIC message L80, the following applies:

Instead of the SIC N20/N21 message, the MT299/N20 or MT299/N21 message is sent.

B.15.2 Example: Recapitulation SIC/euroSIC

On the evening of 18 November 2005 the Banque Commerciale receives the following MT950 for three transfers to the SIC settlement account.

Field	Designation	Content
	Sender	TKZHCHZZ
	Receiver	BACOFRCH
20	Transaction Reference Number	CHL9508539080001
25	Account Identification	098810
28C	Statement Number/ Sequence Number	322/00001
60F	Opening Balance	C011122CHF000000000000,00
61	Statement Line	051118C0000000002500,00S100123k444 //SIC
61	Statement Line	051118D000000002500,00S202123k447 //SIC
61	Statement Line	051118C000000015000,00S103123k445 //SECOM
61	Statement Line	051118D000000015000,00S103123k448BALANCE
62F	Closing Balance (Booked Funds)	C051118CHF000000000000,00

Interleaf for paging in case of double-side printing.

Section C Direct debit procedure

This section is intended for financial institutions which take part in the Swiss direct debit procedures LSV+/BDD.

The following situations are explained in this section and clarified using examples:

1. Direct debits

- Presentation of direct debits with ESR reference number (see C.2.1)
- Presentation of direct debits with IPI reference number (see C.2.2)
- Arrival of direct debits with ESR reference number (see C.3.1)
- Arrival of direct debits with IPI reference number (see C.3.2)

2. Payments

- Payment of a direct debit with ESR reference number (see C.4.1)
- Payment of a direct debit with IPI reference number (see C.4.2)
- Arrival of a paid direct debit with ESR reference number (see C.5.1)
- Arrival of a paid direct debit with IPI reference number (see C.5.2)

3. Special situations

- Reverse routing via SWIFT MT190 incl. cover payment (see C.6)
- List messages from LSV$^+$ (see C.7, C.8 and C.9)

C.1 Start of LSV+/BDD operation

The LSV+/BDD operation can start about four weeks after starting to use SIC/euroSIC. Details on LSV+/BDD are available on the Extranet in the LSV+/BDD Guidelines for financial institutions.

C.1.1 General

The Swiss direct debit procedures LSV+ and BDD are different from the national procedures of other countries. For example, direct debit instructions from the creditor's bank are not credited in advance on presentation, but rather the presentation of direct debits is to be regarded as a "Request for Credit". The direct debit is redeemed by the debtor's bank. The latter makes a single payment which is credited to the creditor's bank on the due date in the relevant SIC/euroSIC settlement account. If a direct debit is not redeemed, no message is sent to the creditor's bank. Details on the procedure can be seen in the LSV+/BDD Guidelines for financial institutions.

C.1.2 Requirements LSV+/BDD

The following conditions are required:

- Productive SIC/euroSIC connection
- Service agreement LSV+/BDD
- MUG MT104 Registration with SWIFT
- Test procedure completed and authorization from SIX Interbank Clearing
- Productive access to Web Application, the "LSV+/BDD orders" module and the "LSV+/BDD master data CR" module.

C.1.3 Debtor's bank

The following documents are to be provided by the financial institution:

Form (LSV+/BDD)
Service agreement LSV+/BDD
Online form: LSV+ - Financial Institution
Online form: Test direct debit LSV+/BDD DEB-FI

C.1.4 SWIFT MT104 Message User Group (MUG)

Participants in LSV+/BDD who are acting as the debtor's bank receive direct debits as MT104/D10. Financial institutions must register at www.swift.com to participate in the Message User Group MT104.

C.1.5 Tests before production starts

New participants must carry out an acceptance test which can be done after commencing operations in SIC/euroSIC. Details about the test process are also described in section 2.12 of the LSV+/BDD Guidelines for financial institutions. It is not possible to begin productive operation without successfully completing the acceptance test. Details about the tests can be found in Section F.

C.1.6 Creditor's bank

The financial institution receives collection orders from its customers (creditors) through its own banking channels (e.g. e-banking) and presents them to SIX Interbank Clearing as MT104/D10s. The rules of the Swiss direct debit procedure apply (see LSV+/BDD Guidelines for financial institutions). Financial institutions acting as the bank for the creditor should also carry out an additional acceptance test with SIX Interbank Clearing. This allows the whole process to be tested. Details of the test can be found in Section F.

It is also possible for customers of the financial institution to present direct debits to SIX Interbank Clearing online via payCOM web. The specifications for this can be found in the Guidelines for creditors. If a bank wants to act as the bank for the creditor, it is recommended that they contact Product Management at SIX Interbank Clearing on telephone number +41 58 399 4747 or by email to pm@six-group.com.

In addition to C.1.3, the following documents should also be supplied by the financial institution:

Form (LSV+/BDD)
Online form: LSV+ - Financial Institution
Online form: Test direct debit LSV+/BDD CR-FI

The creditor's bank always also acts as the debtor's bank.

C.1.7 Limits

The creditor's bank must have agreed an appropriate daily limit. For details see LSV+/BDD Guidelines for financial institutions, section 2.4.4.

C.1.8 Debit authorization and LSV ID

The creditor's bank must give its creditors an LSV identification. This five-character identification is administered by SIX Interbank Clearing and can be ordered by the financial institution via Web Application, "LSV+/BDD master data CR" module.

C.1.9 Reference numbers

The reference number used in the "Direct Debit Reference" field must be either the 27-character reference number in ESR format or the 20-character reference number as used for the structured IPI remittance information. The creditor's bank tells the creditor which type of reference number must be used. Details on reference numbers are to be found in the Guidelines for creditors, appendix A 6.

C.1.10 Cancelation of direct debits

MT104/D10 cannot be canceled using MT192/H70.

C.1.11 Returns

The process for sending returns by SWIFT to the creditor's bank is described in section 2.7.2 of the LSV+/BDD Guidelines for financial institutions. Examples can be found in section C.6 of this Handbook. A request for a return is settled by a bank-to-bank payment.

C.2 SWIFT MT104/D10: Presentation of a direct debit

MT104/D10 is used to send direct debit orders from the bank of the beneficiary to SIC/euroSIC. The process for acceptance of direct debits by the debtor's bank is also based on MT104/D10. There is no settlement in SIC/euroSIC on the basis of MT104/D10. Direct debits can only be sent as individual instructions. A multiple MT104 is not possible.

The following cases where MT104/D10 may be used are explained in this section and demonstrated with examples:

- Direct debit with ESR reference number (see C.2.2)
- Direct debit with IPI reference number (see C.2.1)

SWIFT field ID	Seq.	SWIFT field name	SIC status
20	A	Sender's Reference	M
21E	A	Registration Reference	M
30	A	Requested Execution Date	M
50K	A	Creditor	M
21	B	Transaction Reference Number	disregarded
23E	B	Instruction Code	M
21D	B	Direct Debit Reference	M
32B	B	Currency and Transaction Amount	M
57a	B	Debtor's Bank	M
59a	B	Debtor	M
70	B	Remittance Information	O
32B	C	Currency and Settlement Amount	disregarded

Other optional fields in MT104 that are not listed in this table will be disregarded.

C.2.1 Variant 1: Direct debit with ESR reference number

This variant is based on the reference number from the orange deposit slip. The LSV reference number in ESR format has 27 characters and is numerical. The last position is occupied by a test digit which is calculated according to the test digit procedure Modulo 10, recursively. The data in the freely configurable remaining 26 positions of the ESR reference number (giving customer ID, invoice number, debtor number, date, period etc.) is defined by the creditor's bank.

If the ESR reference number is used, the 9-character ESR participant number of the creditor's bank is also required.

Unlike the situation with direct debits with IPI reference numbers (see C.2.1) the information about the creditor and the debtor (name/account number) are not sent back in the payment advice. See also C.4.1 and B.6.1.

Comments on individual fields:

Field	Seq.	Comment
21E	A	LSV identification of the creditor
30	A	Required processing date
50K	A	ESR participant number of the creditor's bank (not creditor's account) At least 2 lines of the address must be filled in.
21	B	SWIFT mandatory field; the contents will be disregarded
23E	B	AUTH
21D	B	ESR reference number
30	B	Required processing date
57a	B	57A or 57C possible No concatenated or inactive BC numbers are allowed
59a	B	Debtor's name At least 2 lines of the address must be filled in.
32B	C	SWIFT mandatory field; the contents will be disregarded

C.2.1.1 Example: Presentation of a direct debit with ESR reference number

The Remote Bank Frankfurt presents a direct debit instruction in CHF on 17.11.2005. The creditor is the watch wholesaler Buxtehude (LSVID: UHR01), the debtor the Horlogerie de Joux which has an account with the Banque Commerciale. The required processing date is 22 November.

Field	Seq.	Designation	Content
		Sender	REMODEFF
		Receiver	TKZHCHZZ
20	A	Sender's Reference	d101lsv
21E	A	Registration Reference	UHR01
30	A	Requested Execution Date	051122
50K	A	Creditor	/012019993 Uhrengrosshandel Buxtehude Buxtehude
21	B	Transaction Reference Number	d101lsv
23E	B	Instruction Code	AUTH
21D	B	Direct Debit Reference	/ESR/210000000003139471430009017
32B	B	Currency and Transaction Amount	CHF850,
57C	B	Debtor's Bank	//SW08841
59	B	Debtor	/CH1708841000987654321 Horlogerie du Joux Les Brenets
70	B	Remittance Information	Invoice of current month
32B	C	Currency and Settlement Amount	CHF850,

C.2.2 Variant 2: Direct debit with IPI reference number

This variant is based on the reference number from the IPI (International Payment Instruction, see B.3.4). The reference number used for the structured IPI remittance information has 20 characters and is alphanumerical. The first two positions are occupied by a test digit which is calculated using the test digit procedure Modulo 97-10. The data in the remaining freely configurable 18 positions of the structured IPI remittance information (including invoice number, debtor number, date, period, etc.) can be selected by the creditor. Swiss or Liechtenstein IBANs must be used.

Unlike the situation with direct debits with ESR reference numbers (see C.2.1) the details about the creditor and debtor (name/account number) are sent back with the payment advice. See here also C.4.2 and B.3.4.

Comments on individual fields:

Field	Seq.	Comment
21E	A	LSV identification of the creditor
30	A	Required processing date
50K	A	CH-IBAN of the creditor At least 2 lines of the address must be filled in.
21	B	SWIFT mandatory field; the contents will be disregarded
23E	B	AUTH
21D	B	IPI reference number
30	B	Required processing date
57a	B	No concatenated or inactive BC numbers are allowed
59a	B	Debtor's name At least 2 lines of the address must be filled in.
32B	C	SWIFT mandatory field; the contents will be disregarded

C.2.2.1 Example: Presentation of a direct debit with IPI reference number

The Remote Bank Frankfurt presents a direct debit instruction in EUR on 17 November 2005. The creditor is the watch wholesaler Buxtehude (LSVID: UHR01), the debtor is the Horlogerie de Joux which has an account with the Banque Commerciale. The required processing date is 22.11.2005.

Field	Seq.	Designation	Content
		Sender	REMODEFF
		Receiver	TKZHCHZZ
20	A	Sender's Reference	d101lsv
21E	A	Registration Reference	UHR01
30	A	Requested Execution Date	051122
50K	A	Creditor	/CH4089999001234567890 Uhrengrosshandel Buxtehude Buxtehude
21	B	Transaction Reference Number	d101lsv
23E	B	Instruction Code	AUTH
21D	B	Direct Debit Reference	/IPI/55000005678123489011
32B	B	Currency and Transaction Amount	EUR500,
57C	B	Debtor's Bank	//SW08841
59	B	Debtor	/CH1708841000987654321 Horlogerie du Joux Les Brenets
70	B	Remittance Information	Invoice of current month
32B	C	Currency and Settlement Amount	EUR500,

C.3 Arrival of a direct debit

This example of the use of the SWIFT MT104/D10 relates to the arrival of direct debit instructions at the debtor's bank. One MT104/D10 is sent for each direct debit. There is no settlement in SIC/euroSIC on the basis of MT104/D10. The direct debit instruction is subsequently paid by the debtor's bank via MT103/A10 (see B.3) or MT103/A15 (see B.6).

The following cases are explained in this section and demonstrated with examples:

- Arrival of a direct debit with ESR reference number (see C.3.1)
- Arrival of a direct debit with IPI reference number (see C.3.2)

Comments on individual fields:

Field	Seq.	Comment
52C	B	Only Option C is used (contains the BC number of the creditor's bank).
57	B	Left blank

C.3.1 Example: Arrival of a direct debit with ESR reference number

The Banque Commerciale Fribourg as the debtor's bank receives the direct debit instruction from C.2 on the evening of 3.12.2005.

Field	Seq.	Designation	Content
		Sender	TKZHCHZZ
		Receiver	BACOCHFR
20	A	Sender's Reference	d101lsv
21E	A	Registration Reference	UHR01
30	A	Requested Execution Date	051122
50K	A	Creditor	/012019993 Uhrengrosshandel Buxtehude Buxtehude
21	B	Transaction Reference Number	d101lsv
23E	B	Instruction Code	AUTH
21D	B	Direct Debit Reference	/ESR/210000000003139471430009017
32B	B	Currency and Transaction Amount	CHF850,
52C	A	Creditor's Bank	//SW08899
59	B	Debtor	/CH1708841000987654321 Horlogerie du Joux Les Brenets
70	B	Remittance Information	Invoice of current month
32B	C	Currency and Settlement Amount	CHF850,

C.3.2 Example: Arrival of a direct debit with IPI reference number

The Banque Commerciale receives a direct debit with IPI reference number on the evening of 19.11.2005.

Field	Seq.	Designation	Content
		Sender	TKZHCHZZ
		Receiver	BACOCHFR
20	A	Sender's Reference	d101lsv
21E	A	Registration Reference	UHR01
30	A	Requested Execution Date	051122
50K	A	Creditor	/CH4089999001234567890 Uhrengrosshandel Buxtehude Buxtehude
21	B	Transaction Reference Number	d101lsv
23E	B	Instruction Code	AUTH
21D	B	Direct Debit Reference	/IPI/55000005678123489011
32B	B	Currency and Transaction Amount	EUR500,
52C	A	Creditor's Bank	//SW08899
59	B	Debtor	/CH1708841000987654321 Horlogerie du Joux Les Brenets
70	B	Remittance Information	Invoice of current month
32B	C	Currency and Settlement Amount	EUR500,

C.4 Payment of a direct debit

This example deals with the payment of direct debit instructions which the debtor's bank has received via MT104/D10. A direct debit instruction is always paid by the debtor's bank via MT103/A10 (see B.3) or MT103/A15 (see B.6).

One payment must be made for each direct debit, this must be paid on the required processing date. The date of payment must never be more than two banking days after the "Requested Execution Date". Otherwise the payment will be rejected.

The following cases are explained in this section and demonstrated with examples:

- Payment of a direct debit with ESR reference number (see C.4.1)
- Payment of a direct debit with IPI reference number (see C.4.2)

C.4.1 SWIFT MT103/A15: Payment of a direct debit with ESR reference number

Direct debit instructions which a bank has received as MT104/D10 with the ESR reference in field 21D must be processed according to this example. The table below gives advice about which fields in the MT104/D10 can be used to fill in the fields on the MT103/A15.

Unlike with payments with IPI reference numbers (see C.4.2) it is not possible to provide details of customer data (e.g. name/IBAN of the debtor/creditor). The "Account" of the creditor is the ESR participant number of the creditor's financial institution. It is not possible to give any details about the customer (account/name). See also B.6.1.

Comments on individual fields:

Field	Comment/content	Line	Original MT104/D10 field
23B	CRED		generate
32A	Value Date/Currency/Interbank Settled Amount		30/32B
50K	Generic data e.g. "A15 Ordering Customer".		Generic data
57a	BIC or BC number of the creditor's bank		52C
59a	/ESR reference number of the creditor's bank plus generic data, e.g.: VESR PARTICIPANT		ESR reference number from 50a NAME: Generic data
70	/ESR/ESR reference number		Code /ESR/ and ESR reference number from 21D
71A	SHA		generate
72	/AUTH/	1	23E
	/SICLSVGV/Value Date	2	Generate /SICLSVGV/ code Value Date from 30 Format: YYYYMMDD
	/SICLSVID/LSV identification	3	Generate /SICLSVID/ code LSV identification from 21E

C.4.1.1 Example: Payment of a direct debit with ESR reference number

The Banque Commerciale receives the direct debit from example C.2.1.1 on the evening of 19.11.2005. On value date 22.11.2005 the Banque Commerciale authorizes the necessary payment as an MT103/A15.

Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	0555552
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051122CHF850,
33B	Currency/Instructed Amount	CHF850,
50K	Ordering Customer	A15 ORDERING CUSTOMER
57C	Account with Institution	//SW08899
59	Beneficiary Customer	/012019993 VESR PARTICIPANT
70	Details of Payment	/ESR/210000000000313947143000 09017
71A	Details of Charges	SHA
72	Sender to Receiver Information	/AUTH/ /SICLSVGV/20051122 /SICLSVID/UHR01

C.4.2 Payment of a direct debit with IPI reference number

Direct debit instructions with IPI reference numbers must be processed according to this example. The table below gives advice about which fields in the MT104/D10 can be used to fill in the fields on the MT103/A10.

Unlike payments with ESR reference numbers, (see C.4.1) customer data (e.g. name/ IBAN of the debtor/beneficiary) can be given. See also B.3.4.

Comments on individual fields:

Field	Comment/content	Line	Original MT104/D10 field
23B	CRED		generate
32A	Value Date/Currency/Interbank Settled Amount		30/32B
50K	Ordering Customer		59
57C	Account with Institution		52C
59	IBAN Beneficiary Customer		50K
70	/IPI/IPI reference number or /ESR/ESR reference number (ESR only for direct debits in EUR)		/IPI/ and IPI reference number from 21D or /ESR/ and ESR reference number from 21D
71A	SHA		generate

Field	Comment/content	Line	Original MT104/D10 field
72	/AUTH/	1	23E
	/SICLSVGV/ Value Date	2	Generate /SICLSVGV/ code Value Date from 30 Format: YYYYMMDD
	/SICLSVID/LSV identification	3	Generate /SICLSVID/ code LSV identification from 21E

C.4.2.1 Example: Payment of a direct debit in EUR with IPI reference number

The Banque Commerciale receives the direct debit from example C.2.2.1 on the evening of 19.11.2005. On value date 22.11.2005, the Banque Commerciale authorizes the necessary payment as an MT103/A10.

Field	Designation	Content
	Sender	BACOCHFR
	Receiver	TKZHCHZZ
20	Sender's Reference	k102cmt
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051122EUR500,
33B	Currency/Instructed Amount	EUR500,
50K	Ordering Customer	/CH1708841000987654321 Horlogerie du Joux Les Brenets
57C	Account with Institution	//SW08899
59	Beneficiary Customer	/CH4089999001234567890 Uhrengrosshandel Buxtehude Buxtehude
70	Details of Payment	/IPI/55000005678123489011
71A	Details of Charges	SHA
72	Sender to Receiver Information	/AUTH/ /SICLSVGV/20051122 /SICLSVID/UHR01

C.5 Arrival of a paid direct debit

Payment of a direct debit instruction is made on the required processing date (in exceptional cases up to max. two banking days later) by the debtor's bank. For each direct debit that is presented, the creditor's bank receives an MT103/A10 or MT103/A15.

The following cases are explained in this section and demonstrated with examples:

- Arrival of a paid direct debit with ESR reference number (see C.5.1)
- Arrival of a paid direct debit with IPI reference number(see C.5.2)

C.5.1 Arrival of a paid direct debit with ESR reference number

This example of the use of SWIFT MT103/A15 shows the arrival of customer payments on the basis of a direct debit with ESR reference number.

Instructions based on a direct debit with ESR reference number can be distinguished from those based on an ESR deposit slip (see B.6.2) by the codeword /ESR/ and the fact that field 72 is filled in.

Unlike payments with IPI reference numbers (see C.4.2) no customer data (e.g. name/ IBAN of the debtor/beneficiary) is shown.

The "Account" of the creditor is the ESR participant number of the creditor's financial institution. See also B.6.1 and C.4.1.

Comments on individual fields:

Field	Line	Comment/content
50K		Fix text "A15 Ordering Customer".
59a		Fix text "VESR PARTICIPANT" and the VESR participant number of the creditor's bank.
70		Code word /ESR/ and ESR reference number (27 positions).
72	1 2 3	Code /AUTH/ Fix text /SICLSVGV/ and the value from field 30 of the MT104/D10 that was presented Fix text /SICLSVID/ and the value from field 21 of the MT104/D10 that was presented

C.5.1.1 Example: Arrival of a paid direct debit with ESR reference number

On the basis of the direct debit that was presented in the example in C.2.1.1 the Remote Bank Frankfurt receives a direct debit as an MT103/A15 on value date 22.11.2005.

Field	Designation	Content
	Sender	TKZHCHZZ
	Receiver	REMODEFF
20	Sender's Reference	0555552
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051122CHF850,
33B	Currency/Instructed Amount	CHF850,
50K	Ordering Customer	A15 ORDERING CUSTOMER
52A	Ordering Institution	BACOCHFR
59	Beneficiary Customer	VESR PARTICIPANT 012019993
70	Details of Payment	/ESR/210000000000313947143000 09017
71A	Details of Charges	SHA
72	Sender to Receiver Information	/AUTH/ /SICLSVGV/20051122 /SICLSVID/UHR01

C.5.2 Arrival of a paid direct debit with IPI reference number

This example of the use of the SWIFT MT103/A10 shows the arrival of customer payments based on a direct debit with an IPI reference number.

Unlike payments with ESR reference numbers (see C.4.1) the customer data (e.g. name/IBAN of the debtor/beneficiary) are shown. See also C.4.2 and B.3.4.

Comments on individual fields:

Field	Line	Comment/content
50K		Name of the debtor
59a		Name of the creditor
70		IPI reference number
72	1 2 3	Code /AUTH/ Fix text /SICLSVGV/ and the value from field 30 of the MT104/D10 that was presented Fix text /SICLSVID/ and the value from field 21 of the MT104/D10 that was presented

C.5.2.1 Example: Arrival of a paid direct debit with IPI reference number

Based on the direct debit presented in the example in C.2.2.1, the Remote Bank Frankfurt receives the required payment as an MT103/A10 on value date 22 November 2005.

Field	Designation	Content
	Sender	TKZHCHZZ
	Receiver	REMODEFF
20	Sender's Reference	k102cmt
23B	Bank Operation Code	CRED
32A	Value Date/Currency/Interbank Settled Amount	051122EUR500,
33B	Currency/Instructed Amount	EUR500,
50K	Ordering Customer	/CH1708841000987654321 Horlogerie du Joux Les Brenets
57A	Account With Institution	REMODEFF
59	Beneficiary Customer	/CH4089999001234567890 Uhrengrosshandel Buxtehude Buxtehude
70	Details of Payment	55000005678123489011
71A	Details of Charges	SHA
72	Sender to Receiver Information	/AUTH/ /SICLSVGV/20051122 /SICLSVID/UHR01

C.6 SWIFT MT190: Return debit note from LSV+

In this message the creditor's bank is asked to credit the debtor's bank with a return debit note. The message is to be sent directly to the ***creditor's bank***. SIX Interbank Clearing rejects this message. Details on returns are available in the Technical Rules and Regulations, Appendix IV-6.

Comments on individual fields:

Field	Comment/content
Receiver	BIC of the creditor's bank (**not** TKZHCHZZ)
20	Debtor bank's own reference number
21	Original Transaction Reference Number from the payment instruction MT103/Axx under which the direct debit was paid in SIC/euroSIC.
25	Creditor's IBAN
32D	Settlement date on which the direct debit was paid, with currency and amount.
52D	Name and address of the creditor

Field	Line	Comment/content
71B	1	LSV-ID of the creditor
	2	Account number of the debtor.
	3-6	Name and address of the debtor
72	1	Fix text "RLS aus LSV+"
	2	LSV reference number of the objected direct debit: • With ESR = 27 digit LSV reference number in ESR format • With IPI = 20 digit LSV reference number for structured IPI payment details
3	3	Beneficiary reference (this is given in SWIFT field 21 of the covering funds application MT202/B11 from the creditor's bank)
	4-6	Not used

C.6.1 Example: Return debit note due to revocation

In an MT190, the Banque Commerciale asks the Remote Bank to pay back the direct debit from example C.2.2.1 because of an objection from the Horlogerie de Joux.

Field	Designation	Content
	Sender	BACOCHFR
	Receiver	REMODEFF
20	Transaction Reference Number	0103rls
21	Related Reference	k101cmt
25	Account Identification	/CH4089999001234567890
32D	Value Date/Currency/Interbank Settled Amount	051118EUR500,
52D	Ordering Institution	Uhrengrosshandel Buxtehude Buxtehude
71B	Details of Charges	UHR01 CH1708841000987654321 Horlogerie du Joux Les Brenets
72	Sender to Receiver Information	/RLS aus LSV+ /55000005678123489011 /051122 RL Horlo

C.6.2 MT202/B10: Payment of a return debit note

The MT202/B10 is also used for balancing payments based on return debit notes. From the remoteGATE code /SICPTCOD/ and the SIC payment code 021, which must be supplied, the beneficiary bank recognizes that the cause was a return debit note which it sent.

Comments on individual fields:

Field	Comment/content
72	remoteGATE Code /SICPTCOD/ plus 3-character SIC payment code 021.

C.6.2.1 Example: Payment of a return debit note

On the basis of the return debit note from C.6.1, the Remote Bank Frankfurt sends an MT202/B10 giving the payment code 021 to the Banque Commerciale Fribourg.

Field	Designation	Content
	Sender	REMODEFF
	Receiver	TKZHCHZZ
20	Transaction Reference Number	d103dck
21	Related Reference	20061130 RLS Hologerie
32A	Value Date/Currency/Interbank Settled Amount	051219EUR500,
58A	Beneficiary Institution	BACOCHFR
72	Sender to Receiver Information	/SICPTCOD/021

C.7 SWIFT MT996/L89: Recapitulation for the debtor's bank

Those financial institutions which take part in LSV+ as debtor's banks receive the list message MT996/L89. The list serves to reconcile the MT104/D10s sent via the SIC platform and gives an indication of the liquidity requirement for the value date, so as to allow outgoing payments for LSV+.

Where no direct debits have been delivered, lines 2 and 3 of field 77A contain zero values.

SWIFT field ID	SWIFT field name
20	Transaction Reference Number
21	Related Reference
76	Answers
77A	Narrative

Comments on individual fields:

Field	Line	Comment/content
21		Always LSV+
76	1	Fix text: "SICL89 REKAPITULATION ZP-FI"
	2	Currency/SIC settlement account number of the debtor's bank.
	3	Date of the clearing day/date of commencement/ duration/page number
	4-5	Short address of the debtor's bank, taken from the SIC bank master data
77A	1	Fix text: "AUSLIEFERUNG AN ZP-FI"
	2	Total number of direct debits delivered to the debtor's bank on the clearing day (9 positions)
	3	Total amount of the direct debits delivered to the debtor's bank on the clearing day (15 positions)

C.7.1 Example: Recapitulation for the debtor's bank

Following day-end processing on 9.11.2005 the Banque Commerciale, Fribourg is sent the following MT996/L89. It refers to the MT104/D10 from example C.2.2.1.

Field	Designation	Line	Content
	Sender		TKZHCHZZ
	Receiver		BACOFRCH
20	Transaction Reference Number		EUL88088411
21	Related Reference		LSV+
76	Answers	1	SICL89 REKAPITULATION ZP-FI
		2	EUR/08841
		3	20051118/20051111/162214/1
		4	BANQUE COMMERCIALE
		5	FRIBOURG
77A	Narrative	1	AUSLIEFERUNG AN ZP-FI
		2	000000001
		3	000000000500,00

C.8 SWIFT MT996/L88: Recapitulation for the creditor's bank

Those financial institutions which take part in LSV+ as creditor's banks receive the list message MT996/L88. This is a summary list of all direct debit notes delivered to LSV+, or canceled, on the processing date, from the bank's own creditor, sorted by BC number, account number of the creditor and LSV-ID (payment group).

A separate MT996 is sent for each payment group. An MT996/L88, giving the overall total of deliveries, marks the end. This last MT996/L88 contains "999999" as the BC number of the creditor's bank and "Total CR deliveries" as the account number of the creditor.

A message giving the overall total is also sent if there were no deliveries/cancelations. In this case the values in lines 6-17 of field 7&A are zero values.

The MT996/L88 messages with field 77A are sent first, then come the MT996/L88 messages with field 79.

SWIFT field ID	SWIFT field name
20	Transaction Reference Number
21	Related Reference
76	Answers
77A	Narrative
79	Narrative Description of the Original Message to Which the Answer Relates

C.8.1 Variant 1: Delivery by the creditor's bank

Comments on individual fields:

Field	Line	Comment/content	Length
21		Fix text: "LSV+"	-
76	1	Fix text: "SICL88 REKAPITULATION ZE-FI"	-
	2	Currency of the canceled direct debit/settlement account number of the creditor's bank.	-
	3	Date of cancelation of the direct debit/date of commencement/ duration/ page number	-
	4-5	Short address of the creditor's bank, taken from the SIC bank master data	-
77		Not used	
79	1	Fix text: "EINLIEFERUNG DURCH ZE-FI"	
	2	BC number of the creditor's bank	5
	3	Creditor's account number	var.
	4	Creditor's LSV identification	5
	5	Requested value date	8
	6	Total number of direct debits delivered	9
	7	Total number of payment groups delivered	9
	8	Number of payment groups delivered via payCOM^{web}	9
	9	Number of payment groups delivered via FTP	9
	10	Number of payment groups delivered via SWIFT	9
	11	Number of correct direct debits	9
	12	Total amount of correct direct debits	15
	13	Number of incorrect payment groups resulting from limit checking of the creditor	9
	14	Total amount of incorrect payment groups resulting from limit checking of the creditor	15
	15	Number of manually authorized payment groups	9
	16	Number of manually canceled payment groups	9
	17	Number of automatically canceled payment groups	9

C.8.2 Example: Recapitulation for the creditor's bank

At the end of clearing day 11 November 2005, the Remote Bank receives from SIX Interbank Clearing a recapitulation list MT996/L88 for the direct debit presented as in the example in section C.2.2.1.

Field	Designation	Line	Content
	Sender		TKZHCHZZ
	Receiver		REMODEFF
20	Transaction Reference Number		EUL58899991
21	Related Reference		LSV+
76	Answers	1	SICL88 REKAPITULATION ZE-FI
		2	EUR/89999
		3	20051118/20051111/162015/0001
		4	REMOTE BANK
		5	FRANKFURT
79	Narrative Description of the Original Message to Which the Answer Relates	1	EINLIEFERUNG DURCH ZE-FI
		2	89999
		3	CH9300762011623852957300O
		4	UHR01
		5	20051118
		6	00000001
		7	000000001
		8	000000000
		9	000000000
		10	000000001
		11	000000001
		12	000000000500,00
		13	000000000
		14	000000000000,00
		15	000000000
		16	000000000
		17	000000000

In addition the Remote Bank also receives an MT996/L88 list giving the total values.

Field	Designation	Line	Content
	Sender		TKZHCHZZ
	Receiver		REMODEFF
20	Transaction Reference Number		EUL58899991
21	Related Reference		LSV+
76	Answers	1	SICL88 REKAPITULATION ZE-FI
		2	EUR/89999
		3	20051118/20051111/162015/0001
		4	REMOTE BANK
		5	FRANKFURT
79	Narrative Description of the Original Message to Which the Answer Relates	1	EINLIEFERUNG DURCH ZE-FI
		2	999999
		3	TOTAL DURCH ZE-FI EINGELIEFERT
		4	LSV+
		5	20051118
		6	00000001
		7	000000001
		8	000000000
		9	000000000
		10	000000001
		11	000000001
		12	000000000500,00
		13	000000000
		14	000000000000,00
		15	000000000
		16	000000000
		17	000000000

C.8.3 Variant 2: Delivery by the creditor

If customers of the creditor bank present direct debits using payCOM[web], the bank receives a recapitulation list showing this category of presentation. The list can easily be distinguished from the recapitulation list in C.8.1.

Comments on individual fields:

Field	Line	Comment/content	Length
21		Fix text: "LSV+"	-
76	1	Fix text: "SICL88 REKAPITULATION ZE-FI"	-
	2	Currency of the canceled direct debit/settlement account number of the creditor's bank.	-
	3	Date of cancelation of the direct debit/date of commencement/ duration/ page number	-
	4-5	Short address of the creditor's bank, taken from the SIC bank master data	-
77A	1	Fix text: "EINLIEFERUNG DURCH ZE"	-
	2	BC number of the creditor's bank	5
	3	Creditor's account number	var.
	4	Creditor's LSV identification	5
	5	Requested value date (YYYYMMTT)	8
	6	Total number of direct debits delivered	9
	7	Total number of payment groups delivered	9
	8	Number of payment groups delivered via payCOM[web]	9
	9	Number of payment groups delivered via FTP	9
	10	Fix value: 000000000	9
	11	Number of correct direct debits	9
	12	Total amount of correct direct debits	15
	13	Number of incorrect payment groups resulting from limit checking of the creditor	9
	14	Total amount of incorrect payment groups resulting from limit checking of the creditor	15
	15	Number of manually authorized payment groups	9
	16	Number of manually canceled payment groups	9
	17	Number of automatically canceled payment groups	9

C.8.4 Example: Delivery by customers via payCOM[web]

The watch wholesalers Buxtehude delivers the direct debit via payCOM[web] to SIX Interbank Clearing. At the end of the clearing day 11 November 2005, the Remote Bank receives the following recapitulation list MT996/L88 from SIX Interbank Clearing.

Field	Designation	Line	Content
	Sender		TKZHCHZZ
	Receiver		REMODEFF
20	Transaction Reference Number		EUL58899991
21	Related Reference		LSV+
76	Answers	1	SICL88 REKAPITULATION ZE-FI
		2	EUR/89999
		3	20051118/20051111/162015/0001
		4	REMOTE BANK
		5	FRANKFURT
79	Narrative Description of the Original Message to Which the Answer Relates	1	EINLIEFERUNG DURCH ZE
		2	89999
		3	CH9300762011623852957300O
		4	UHR01
		5	20051118
		6	00000001
		7	000000001
		8	000000001
		9	000000000
		10	000000000
		11	000000001
		12	000000000500,00
		13	000000000
		14	000000000000,00
		15	000000000
		16	000000000
		17	000000000

In addition, the Remote Bank also receives an MT996/L88 list giving the total values.

Field	Designation	Line	Content
	Sender		TKZHCHZZ
	Receiver		REMODEFF
20	Transaction Reference Number		EUL58899991
21	Related Reference		LSV+
76	Answers	1	SICL88 REKAPITULATION ZE-FI
		2	EUR/89999
		3	20051118/20051111/162015/0001
		4	REMOTE BANK
		5	FRANKFURT
79	Narrative Description of the Original Message to Which the Answer Relates	1	EINLIEFERUNG DURCH ZE
		2	999999
		3	TOTAL DURCH ZE EINGELIEFERT
		4	LSV+
		5	20051118
		6	00000001
		7	000000001
		8	000000000
		9	000000000
		10	000000001
		11	000000001
		12	000000000500,00
		13	000000000
		14	000000000000,00
		15	000000000
		16	000000000
		17	000000000

C.9 SWIFT MT196/L58: Cancelation log for the creditor's bank

This message is used to report the direct debits that have been canceled on that processing day to the creditor's bank. The list is only relevant to banks which take part in LSV$^+$/BDD as the creditor's bank.

One MT196/L58 is sent for each cancelation which took place on the previous clearing day.

SWIFT field ID	SWIFT field name
20	Transaction Reference Number
21	Related Reference
76	Answer
77A	Narrative
79	Narrative

C.9.1 Variant 1: Automatic cancelation of MT104/D10

In some cases it can happen that direct debits are accepted when they are presented, but cannot be delivered to the debtor's bank. If the latter is no longer participating in LSV+/BDD by the date for payment, those direct debit notes will be automatically canceled.

Comments on individual fields:

Field	Line	Comment/content	Length
21		Always LSV+	-
76	1	Fix text: "SIC L58 STORNOLISTE ZE-FI"	-
	2	Currency (CHF/EUR)/settlement account number of the creditor's bank	-
	3	Date of cancelation of the direct debit/date of commencement/ duration/page number	-
	4-5	Short address of the creditor's bank, taken from SIC bank master data	-
77		Not used	
79	1	Fix text: "STORNIERTE LASTSCHRIFT"	-
	2	Category according to SIC/euroSIC User Manual, section D 4, Message MT L58 – Comments on field 79D. Usual values: D10 = Delivery with MT104/D10	3
	3	Status code according to SIC/euroSIC User Manual, section D 4, Message MT L58 – Comments on Field 79D.	2
	4	Error code (generally 000, with status code 19 according to SIC/euroSIC User Manual, section D 4, Message MT L58 – Comments on field 79D).	3
	5	BC number of the creditor's bank	6
	6	LSV identification of the creditor	5
	7	Account number of the creditor	34
	8	Creation date of original message YYYYMMTT	8
	9	Intended value date (required processing date) YYYYMMTT	8
	10	Modified value date YYYYMMTT	8
	11	Total amount of direct debits	15
	12-17	Fix text "/"	-
	18	BC number of the debtor's bank	6
	19	Fix text "/"	-
	20	LSV reference number with no short code /IPI/ or /ESR/	27

C.9.1.1 Example: Automatic cancelation of a MT104/D10

The direct debit presented in example C.2.2.1 cannot be processed, because when it is delivered to the Banque Commerciale Fribourg the BC number is no longer active. The transaction is automatically canceled.

Field	Designation	Line	Content
	Sender		TKZHCHZZ
	Receiver		REMODEFF
20	Transaction Reference Number		EUL58899991
21	Related Reference		LSV+
76	Answers	1	SICL58 STORNOLISTE FÜR ZE-FI
		2	EUR/89999
		3	20051118/20051115/161522/0001
		4	REMOTE BANK
		5	FRANKFURT
79	Narrative Description of the Original Message to Which the Answer Relates	1	STORNIERTE LASTSCHRIFT
		2	D10
		3	19
		4	301
		5	89999
		6	UHR01
		7	/CH4089999001234567890
		8	20051111
		9	20051118
		10	20051118
		11	000000000500,0
		12	/
		13	/
		14	/
		15	/
		16	/
		17	/
		18	08841
		19	/
		20	55000005678123489011

C.9.2 Variant 2: Automatic cancelation of payment groups

If the creditor's bank delivers MT104/D10s, or its customers deliver direct debits, via payCOM[web], these can be automatically or manually canceled as payment groups. Individual MT104/D10s are treated as one payment group.

Comments on individual fields:

Field	Line	Comment/content	Length
21		Always LSV+	-
76	1	Fix text: "SIC L58 STORNOLISTE ZE-FI"	-
	2	Currency (CHF/EUR)/settlement account number of the creditor's bank	-
	3	Date of cancelation of the direct debit/date of commencement/ duration/page number	-
	4-5	Short address of the creditor's bank, taken from SIC bank master data	-
77A	1	Fix text: "STORNIERTE ZAHLUNGSGRUPPE"	-
	2	BAN = Delivery with MT104/D10 KUN = Delivery via payCOM[web]	3
	3	Status code according to SIC/euroSIC User Manual, section D 4, Message MT L58 – Comments on field 79D.	2
	4	Error code (generally 000, with status code 19 according to SIC/euroSIC User Manual, section D 4, Message MT L58 – Comments on field 79D).	3
	5	BC number of the creditor's bank	6
	6	LSV identification of the creditor	5
	7	Account number of the creditor	34
	8	Creation date of original message YYYYMMTT	8
	9	Intended value date (required processing date) YYYYMMTT	8
	10	Modified value date YYYYMMTT	8
	11	Total amount of direct debits	15
	12	Total number of direct debits	9
	13	Amount of correct direct debits	15
	14	Number of correct direct debits	9
	15	Amount of incorrect direct debits	15
	16	Number of incorrect direct debits	9
	17	Sender ID	5
	18	Fix text "/"	-
	19	D10 = Delivery with MT104/D10 PCOM = Delivery via payCOMweb	5
	20	Fix text "/"	-
79		Not used	-

C.9.2.1 Example: Automatic cancelation of a payment group

The direct debit presented in example C.2.2.1 cannot be processed, because the Remote Bank is no longer participating in LSV+/BDD on the required value date.

Field	Designation	Line	Content
	Sender		TKZHCHZZ
	Receiver		REMODEFF
20	Transaction Reference Number		EUL58899991
21	Related Reference		LSV+
76	Answers	1	SICL58 STORNOLISTE FÜR ZE-FI
		2	EUR/89999
		3	20051118/20051115/161522/0001
		4	REMOTE BANK
		5	FRANKFURT
79	Narrative Description of the Original Message to Which the Answer Relates	1	STORNIERTE Zahlungsgruppe
		2	BAN
		3	19
		4	113
		5	89999
		6	UHR01
		7	/CH4089999001234567890
		8	20051111
		9	20051118
		10	20051118
		11	000000000500,00
		12	000000001
		13	000000000500,00
		14	000000001
		15	000000000500,00
		16	000000001
		17	/
		18	/
		19	D10
		20	/

Section D SIC – SWIFT cross-reference list

The following cross-reference list shows which SIC fields (both SIC and euroSIC) are assigned to which SWIFT fields.

This cross-reference table may be of assistance in the event of error messages, because they always refer to SIC fields. It makes it easier to find the errors in the corresponding SWIFT message.

SIC field	Description of the SIC field	SWIFT field	SWIFT MT
02	BC number ordering bank (BCNO-A)	Header	103/104/202[8]/ n92/n96/n99
03	Transaction reference number	20	103/104/202/ n92/n96/n99
		21	104
11	Reference message type	11S	n92
13	Reference transaction reference number	21	n96/202
15	Currency code	32A	103/104/202/ n92
16	Value date debit	32A	103/104/202/ n92
17A	Credit amount	32A	103/104/202/ n92
18	BC number beneficiary bank (BCNO-B)	56a	103/202
		57a	103/202
		58a	202
18	BankID-B of the receiving bank (debtor's bank)	57a	104
20	Priority code (value according to /SICPRIO/)	72	103/202
21	Service application	72	103
		23E	104
31A	Client account number (banks)	50a	103
		59a	104
31F	Code and identification	50F	103/202
31I	Client IBAN	50a	103
		59a	104
32A	Client's address	50K	103
		59a	104
32F	Name and address	50F	103/202
32S	Client's SWIFT address (BIC)	50A	103
33A	Client's reference number (value according to /REFORD/)	72	202
35A	Sender account number	52a	202
35I	Sender IBAN	52a	202
36A	Sender address, Client's address	52D	103
		52D	202
36S	Sender address, Client's SWIFT address (BIC)	52A	103

[8] Incl. MT202COV, even if not explicitly mentioned below

SIC field	Description of the SIC field	SWIFT field	SWIFT MT
		52A	202
39A	Intermediary financial institution's account no. Non-registered account no, conventional format	56a	103/202
39I	Intermediary financial institution's account no.	56a	103/202
40A	Intermediary financial institute, Full address	56D	103/202
40S	Intermediary financial institute, SWIFT address (BIC)	56A	103/202
41A	Account number of the account with institution. Not saved account number, conventional format	57a	103/202
41I	Account number of the account with institution	57a	103/202
42A	Account with institution, Full address	57D	103/202
42S	Account with institution, SWIFT address (BIC)	57A	103/202
45A	Beneficiary's account number. Not saved account number, conventional format	58a	202
		59a	103
45C	Beneficiary's Post account number	59a	103/202
45D	Beneficiary's account number, ESR participant number	59a	103/104
		50a	104
45E	ES reference number	59a	103
45I	Beneficiary's account number, IBAN	59a	103/104
		50a	104
46A	Beneficiary's address, Full address	58D/59a	202
		59	103
		50K	104
46D	Beneficiary's address for payment instructions	59	103
46S	Beneficiary's address, SWIFT address (BIC)	58A	202
49A	Beneficiary's reference number, (value according to /RFB/)	21	202
		70	103/202
49B	LSV-ID of creditor	21E	104
49E	Beneficiary's VESR reference number, (value according to /ESR/)	70	103
51A	Messages to the beneficiary. Free text.	70	103/202
51E	Messages to the beneficiary, purpose taken from the ESR (value according to /ESR/)	21D	104
51I	Messages to the beneficiary, "Purpose of use" from IPI (value according to /IPI/)	21D	104
		70	103
52A	LSV^{+} information, Messages to the debtor	70	104
52B	LSV^{+} information, Required processing date/LSV ID (value according to /SICLSVGV/ and value according to /SICLSVID/)	72	103
53	Bank-to-bank information	72	103/202
54	Instructed payment amount with exchange rate (value according to /OCMT/ and value according to /EXCH/)	33B	103/202
		36	103
		72	202
55y	Expense options and amounts	71A/F/G	103
56	Payment reference of the ordering customer (value according to /ROC/)	70	103

SIC field	Description of the SIC field	SWIFT field	SWIFT MT
57B	Function codes, Bank operation code	23B	103
57E	Function codes, Instruction code	23E	103
58	Payment code (value according to /SICPTCOD/)	72	202
58T	Payment code, Transaction type code	26T	103
59	Notification code (value according to /SICAVIS/)	72	103
92A/C	Settlement date	User Header in FIN, Message User Reference; Feld 108, (Optional Message User Reference)	103/202
92B	Required value date	32B	104
98	Cancelation identification/cancelation text	79	n92

Interleaf for paging in case of double-side printing.

Section E remoteGATE code lists

E.1 SWIFT field 72

If more than one code is used, a separate line should be used for each code. Otherwise their values are disregarded.

Code	Meaning
/SICPRIO/ plus 2-character priority code B1-B9	**Priority code** The A bank uses this to control the settlement sequence of its payments. A0 = highest possible priority Z9 = lowest possible priority The following codes are valid: B1 B7 B9: Payments from banks (B1: must be used in the MT B10 with payment code 088, otherwise recommended to be used with restraint.) B5: Service payments from BM, TM, POS, CASH, SECO, REPO A5: Service payments EURX, SNB/SEB, SIS
/SICAVIS/ plus 1-character Advice code	**Advice code:** 0 = normal payment 1 = salary payment, only valid in MT103/A10 2 = urgent payment, only valid in MT103/A10 and MT103/A11. This advises the beneficiary bank to give it priority processing. 3 = Payment instruction (mandate) is paid personally to the beneficiary; only valid in MT103/A10 (only SIC). This field should take account of the supplement to normal charges for payment instructions. 4 = Normal payment instruction (mandate), only valid MT103/A10 (only SIC) 9 = Return; only valid in MT103/A11
/SICPTCOD/ plus 3-character payment code	**Payment code:** Defines the original transaction in the MT202/B10 message, balancing payment. For valid values see section B.7. For details see SIC/euroSIC User Manual, section D 4.
/SICLSVID/ plus 5-character ID of the creditor	**Direct debit identification of the creditor:** Defines the creditor in the messages MT103/A10 or MT103/A15 based on direct debit notes
/SICLSVGV/ plus date in the format YYYMMTT	**Value date:** Defines the date requested by a creditor in the messages MT103/A10 or MT103/A15 based on direct debit notes

E.2 User Header in FIN

In the "User Header in FIN", Message User Reference; Field 108, the following codes are used.

Code	Meaning
A	Settlement date = Code "A" plus date in the form (YYMMTT)
T	Settlement time = Code "T" plus time in the form (HHMMSS)

Section F Backup procedure

This section describes the guidelines for processing payments for participants in the following cases:

- breakdowns at individual banks
- breakdown at SIX Interbank Clearing Ltd.

F.1 Breakdowns at individual banks

The term "breakdown" refers to a situation in which a bank can no longer execute payment processing via SWIFT. The cause of the breakdown is irrelevant in reference to the applicable measures. The SIC platform concept provides for an integral backup system in addition to online operation around the clock. Each participant must be in a position to submit his payments electronically to SIC or euroSIC in case of breakdowns. This requires a backup solution that is ready to be used at any time (contractual obligation) and which must be provided for by a backup of the SWIFT infrastructure. Breakdowns at a SIC or euroSIC participant have the following effect:

- Outgoing payments can no longer be processed in full online
- Messages (e.g. inputs or NOK messages) can no longer be accepted online.

The sending bank must ensure that at least the payments of over 1 million CHF/EUR can be sent to the relevant organisation on the value date.

If the financial institution decides not to use backup media in SIC format, it should be able to handle payments via another participant, as a backup. In the case of interruptions where the end can be predicted and there is a need to clear significant volumes of traffic before clearing stop 1, it is possible to apply to the SNB or SECB for a postponement of the clearing stop, see SIC/euroSIC User Manual, section B 7.1.1.3 "Backup payment by the system manager".

F.1.1 Backup payments by the SNB

Individual payments

Note the following guidelines:

- The SNB will only record individual payments for the banks in case of a failing A-Bank backup option.
- The SNB will only execute backup payments starting at CHF 1 million.
- The payments must be delivered to the SNB Zürich, Zahlungsverkehr/SIC, as early as possible, continuously, either on paper or per fax with subsequent acknowledgement, or by means of a SWIFT MT299.
- The latest submission time is 2.00 pm.
- Payment entry in the SIC system must be completed before clearing stop 1.

- Submissions after 2.00 pm must be jointly agreed upon with the SNB. These back-up payments are executed exclusively by SIC-transaction B10 "Covering funds". The SNB enters only the fields required for this message type along with an A- and/or B-reference number.
- Details pertaining to the individual payments must be forwarded directly from the A-Bank to the B-Bank.

Global payments

SIC participants can also place global payments with the SNB. In exceptional situations (e.g. large volume of backup payments) the SNB can arrange or order that global payments are made.

Note the following guidelines:

- The SNB only executes global payments starting at CHF 1 million.
- The B-side amounts must be combined into a global payment per SIC settlement account.
- The payments must be delivered to the SNB Zürich, Zahlungsverkehr/SIC, as early as possible, continuously, either on paper or per fax with subsequent acknowledgement, or by means of a SWIFT MT299.
- Global payment reimbursements must occur according to the applicable technical rules and regulations.

F.1.2 Backup payments by the SECB

Submissions must be bilaterally agreed upon and reconciled with the SECB.

F.2 Breakdowns at SIX Interbank Clearing

Various alternative and backup procedures are set up to maintain operation of the SIC or euroSIC system in case of breakdown. The procedure used corresponds to the cause of the breakdown.

The following procedures are designated:

- ***Backup computer center:*** A second computer system is available in disaster recovery computer center (AWRZ), which serves as a replacement in case of hardware problems. Data is mirrored and maintained in both computer centers.
- ***Restart from log file:*** For disruptions originating from software problems (in applications, the database or operating system), which cannot be solved within a specific period of time (see also below, "Procedures for disruptions"), the disrupted day will be post-listed in a log file. Thereafter, processing occurs normally.
- ***Restart:*** The procedure is used if the "Restart from log file" cannot be used. The system is regenerated, without the data from the disrupted day, but otherwise with its complete range of function. The participant must resubmit the data from the disrupted day. In this case, SIX Interbank Clearing takes the data from its SWIFT application and transfers it to SIC/euroSIC. If necessary, a request can be submitted for messages to be sent again.

F.2.1 The miniSIC system

miniSIC is the normal instance SIC, with the limitation that the online communication (and thus all online functions, such as submission and delivery, queries, system manager control, etc.) and authentication are switched off and settlement of the payment instructions is made without coverage control.

With miniSIC the disrupted processing is traced (repeated) and the day concluded and the processing is carried out on the following days. miniSIC basically runs until the normal SIC instance is again completely operational.

In order to have miniSIC be fully operational as an alternative at any time, it must be tested regularly. Participation in miniSIC tests is therefore mandatory for ***all*** financial institutions. The system does not allow financial institutions with remoteGATE to meet certain requirements (e.g. presentation in SIC formats), so SIX Interbank Clearing takes over some of the tasks of those participants.

Each year at least one miniSIC parallel run is performed to ensure perfect operating conditions. Participation in these tests is ***mandatory*** for all SIC participants. This requirement is defined in the contract in which each SIC participant is obligated to be "backup capable" at any time. In all cases, the financial institution, as the contracting partner, is responsible for participating in miniSIC parallel runs.

Each SIC participant receives a fax from the SNB shortly before the beginning of the test run, containing relevant information on the exercise, with the value date which is to be repeated. The tasks of the participant for the miniSIC parallel run are carried out by SIX Interbank Clearing. If necessary, it can be requested that messages be sent again. In all cases, the financial institution, as the contracting partner, is responsible for the success of the miniSIC parallel run.

Please see also the Technical Rules and Regulations, section 2 for SIC and section 3 for euroSIC and section B 7 in the SIC/euroSIC User Manual.

F.2.2 Backup for delivery

If payments cannot be sent via SWIFT, then SIX Interbank Clearing sends out paper lists as a backup after day-end processing. Payments are sent when online operations resume. All participants should ensure processes are in place for selecting payments that are made late using a value date in the past.

Interleaf for paging in case of double-side printing.

Section G Acceptance testing (test cases for participants)

G.1 Arrivals: SIC/euroSIC ⇨ Customer

M/O [9]	Number	Section [10]	Process	Test date	Trx reference: (Field 20)	Result
M	2	B.3/B.4	Arrival of a customer payment MT103/A10 and MT103/A11			
M	1	B.8	Arrival of a bank-to-bank payment MT202/B11			
M	1	B.7	Arrival of a bank-to-bank payment MT202/B10			
M	1	B.13	Receipt of clearing closing time messages MT299/N20			
M	1	B.14	Receipt of start of DEP messages MT299/N21			
M	1	B.15	Receipt of account data MT950			
M	1	B.3	Arrival of an urgent customer payment MT103/A10 with advice code 2			
M	1	B.3	Arrival of a salary payment MT103/A10 with advice code 1			
M	1	B.4	Arrival of a reverse routing MT103/A11 with advice code 9			
O	1	B.11	Arrival of a NOK messages MT n96/S32			
O	1	C.9	Arrival of a cancelation log MT 196/L58			
O	1	B.6	Arrival of a payment MT103/A15 with ESR reference number			
O	1	B.6/B.3	Arrival of a payment MT103/A15 based on LSV$^+$ with ESR reference number or MT103/A10 with IPI reference number			
O	1	B.7	Arrival of a payment MT202/B10 based on a return direct debit			
M	1	B.9	Arrival of a payment MT202COV/B12			

Tests successful: yes/no Date, signature of member of Operations Center staff

[9] Mandatory/Optional – Transactions marked with "M" must be tested successfully before operations commence.

[10] Section in this Handbook for payments via SWIFT

G.2 Web application remoteGATE

M/O [11]	Number	Section [12]	Process	Test date	Result
M	1	5.7	Retrieve account balance and total disposable balance (with details)		
O	1	5.6	Retrieve account balance and total disposable balance (without details)		
M	1	5.4	Retrieve details of outgoing payments		
O	1	5.5	Retrieve details of canceled outgoing payments		
O	1	5.3	Retrieve details of incoming payments		
O	1	5.2	Retrieve details of single transactions		
O	1	5.4	Retrieve details of pre-value-dated payments		
O	1	5.4	Retrieve details of settled payments (status code "1")		
O	1	5.4	Retrieve details of payments not yet settled (status code "0")		

[11] Mandatory/Optional – Transactions marked with "M" must be tested successfully before operations commence.

[12] Section in this Handbook for payments via SWIFT

G.3 Outputs: Customer ⇨ TKZHCHZZ

Note: If the beneficiary bank participates in SIC/euroSIC, then the test BIC of the beneficiary banks must be used in the test system. For all other banks, the live BIC can be used.

M/R/O [13]	Number	Section [14]	Process	Test date	Trx reference: (Field 20)	Result
M	1	B.7	Send a bank-to-bank payment MT202/B10			
O	1	B.7	Send a bank-to-bank payment MT202/B10 with priority code B1 and payment code 088			
R	1	B.8	Send a bank-to-bank payment MT202COV/B12			
M	1	B.8	Send a bank-to-bank payment MT202/B11 with priority code B7			
O	1	B.8	Send a bank-to-bank payment MT202/B11 with priority code B1			
O	1	B.8	Send a bank-to-bank payment MT202/B11 with wrong BIC in Field 56A or 57A			
O	1	B.8	Send a bank-to-bank payment MT202/B11 with wrong BC number in Field 56 C or 57C			
O	2	B.8	Send two bank-to-bank payments MT202/B11 with identical reference number			
O	1	B.8	Send a bank-to-bank payment MT202/B11 with a future value date (max. 5 days)			
M	2	B.10	Send cancelations MT292/H70			
R	3	B.3	Send a customer payment MT103/A10			

[13] Mandatory/Recommended/Optional – Transactions marked with "M" must be tested successfully before operations commence. It is strongly recommended that transactions marked with R are tested, to avoid problems during operations.

[14] Section in this Handbook for payments via SWIFT

M/R/O [13]	Number	Section [14]	Process	Test date	Trx reference: (Field 20)	Result
R	3	B.3	Send a customer payment MT103/A10 as an urgent payment with advice code 2			
O	2	B.4	Send a customer payment MT103/A11 as a reverse routing with advice code 9			
O	2	B.10	Send a cancelation MT192/H70			
O	3	B.6	Send a customer payment MT103/A15			
O	2	B.4	Send a customer payment MT103/A11 via SECB with option NOB			
O	2	B.4	Send a customer payment MT103/A11 via SECB with option LVP			
O	1	B.4	Send a customer payment MT103/A11 via SECB with fields 56A and 57A completed			
O	2	B.4	Send a customer payment MT103/A11 via SECB with field 57D incorrectly completed			
O	2	B.4	Send a customer payment MT103/A11 via SECB with German bank sort code (BLZ)			

Tests successful: yes/no Date, signature of member of Operations Center staff

G.4 Direct debit procedure

M/O [15]	Number	Section [16]	Process	Test date	Trx reference	Result
M	4	B.3	Payment of a direct debit with IPI reference number with customer payment MT103/A10			
M	4	B.6	Payment of a direct debit with ESR reference number with customer payment MT103/A15			
O	4	C.2	Presentation of a direct debit MT104/D10 with IPI reference number			
O	4	C.2	Presentation of a direct debit MT104/D10 with ESR reference number			
O	4	B.3	Payment of an Euro direct debit with IPI reference number with customer payment MT103/A10			
O	4	B.6	Payment of an Euro direct debit with ESR reference number with customer payment MT103/A10			
O	2	B.7	Send a bank-to-bank payment MT202/B10 based on a return direct debit			
O	1	B.7	Arrival of a bank-to-bank payment MT202/B10 based on a return direct debit			

Tests successful: yes/no Date, signature of member of Operations Center staff

[15] Mandatory/Optional – Transactions marked with "M" must be tested successfully before operations commence.

[16] Section in this Handbook for payments via SWIFT

Interleaf for paging in case of double-side printing.

Section H CUG/MUG Registration

H.1 Registration in CUG

Registration in CUG is organised by SIX Interbank Clearing. The financial institution receives an email from SWIFT which must be acknowledged. Then SWIFT authorizes the financial institution for CUG.

H.2 Registration for MT104 MUG (only for LSV+/BDD participants)

Registration in MT104 MUG should be carried out by the financial institution as early as possible.

1. To register for the MT104 MUG please click www.swift.com and choose: Ordering & Support ⇨ Ordering ⇨ Existing customers ⇨ Messaging services ⇨ Change subscription ⇨ SWIFTNet FIN Service under the heading "Change subscription"
2. Click on "Message User Group"
3. Click on "Register for a Message User Group"
4. Click on "Message User Group Registration Request" and fill in the user name and password fields.
5. Please accept the SWIFT Ordering Tool terms and conditions.
6. Enter the details and select the options necessary to process the order:
   - 2.01: Ordering institution information:
     Your "live" BIC
   - 3.01: Preferred implementation date:
     Please choose the earliest possible date, which is the third weekend following the date of submission.
   - 4.01: Message type:
     Please enter your BIC Codes, as well as both the "live" and the "test & training" BIC.
   - 4.02: Add message type:
     Please select MT104 Request for direct debit.
   - 5.01: MT204 Sender information:
     Do not select this position ⇨ not needed.