



# **Delta Commentary**

## **camt.003/camt.004**

SIC and euroSIC

Release 4.9

Valid from 18 November 2022

## Change history

All the changes carried out in this document are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

Version	Date	Description of the change	Chapter(s)
1.0	30.11.2021	First publication	

*Table 1: Change history*

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## General notes

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If you detect any errors in this document or have any ideas or suggestions for improvements we would be extremely grateful if you would notify these by e-mail to [\*\*operations.sic@six-group.com\*\*](mailto:operations.sic@six-group.com).

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# 1 Introduction

## 1.1 Target audience

The "Implementation Guidelines for ISO 20022 Interbank Messages" and this "Delta Commentary" are addressed to all participants of the Swiss RTGS systems SIC and euroSIC.

## 1.2 Delta commentary

This "Delta Commentary" is a detailed description of the changes implemented to the XML Schema and the camt.003 and camt.004 messages, migrating from the previous version to ISO 20022 Schema 2019.

Refer to the Implementation Guidelines for Settlement Account Query and Response (camt.003 / camt.004) and the Base Document for full details.

The following typographical conventions are used in the tables in chapter 2 to quickly identify all of the significant changes in this release.

Convention	Meaning
Red band on the right	Identifies new elements and/or changed definitions of existing elements
Green text	Always starts with the prefix " <b>Schema 2019:</b> " and identifies any changes in the 2019 version of the native ISO schema compared to the previous version.
Blue text	Information about specific customizations for Swiss market practices. If a <b>CR2022-SIC4-NNNN</b> number is specified, the change relates to a formal change request becoming effective in November 2022.

Table 2: *Typographical conventions in the Delta tables*

## 1.3 XML schema

The XML schema for "camt.003" and "camt.004" for the RTGS systems are published on the [www.iso-payments.ch](http://www.iso-payments.ch) website.

- **camt.003.001.07.ch.01.xsd**
- **camt.004.001.08.ch.01.xsd**

They should preferably be opened using specific XML software.

## 1.4 Validation portal

The corresponding implementation guideline, the XML schema and additional examples can also be downloaded from the SIC & euroSIC Validation Portal for Interbank Messages ([validation.iso-payments.ch/SIC4](http://validation.iso-payments.ch/SIC4)).

After successful registration, users can upload their own messages and have them validated against the Implementation Guidelines.

## 1.5 Abbreviations and relevant websites

The abbreviations used in delta tables below refer to these industry-relevant market practices:

Abbreviation	Explanation
SPS	<p>Swiss Payment Standards</p> <p>The Swiss financial industry has released recommendations on data exchanges between customers and banks based on the ISO 20022 definitions for Payments and Cash Management.</p> <p>The Swiss Payment Standards for the implementation of the message standards for "Payment Initiation" and "Cash Management" based on the ISO 20022 standard are developed on behalf of PaCoS (Payments Committee Switzerland).</p> <p><a href="http://www.iso-payments.ch">www.iso-payments.ch</a></p>
CBPR+	<p>Cross-Border Payments and Reporting Plus (CBPR+) is a SWIFT initiative. The CBPR+ market practice group has been created to prepare the ISO 20022 migration of the cross-border payments business by:</p> <ul style="list-style-type: none"> <li>defining global ISO 20022 market practice guidelines for selected payments and cash reporting messages in the many to many space</li> <li>creating translation rules between FIN and ISO 20022 for category 1, 2 and 9 message types.</li> </ul> <p><a href="http://www.swift.com/de/node/301451">www.swift.com/de/node/301451</a></p>
HVPS+	<p>High Value Payments Plus (HVPS+) is a SWIFT initiative. One of the principal aims of HVPS+ is to promote harmonization around ISO 20022 and to reduce the risk of fragmentation due to inconsistencies and multiple standards across different markets.</p> <p><a href="http://www.swift.com/news-events/news/high-value-payments-plus-hvps-next-stage-step-towards-iso-20022-harmonisation">www.swift.com/news-events/news/high-value-payments-plus-hvps-next-stage-step-towards-iso-20022-harmonisation</a></p>
TARGET2	<p>Trans-European Automated Real-time Gross Settlement Express Transfer System</p> <p>The real-time gross settlement (RTGS) system owned and operated by the Eurosystem. Central banks and commercial banks submit payment orders in euro to TARGET2, where they are processed and settled in central bank money, i.e. money held in an account with a central bank.</p> <p><u>About the T2-T2S consolidation project:</u></p> <p>TARGET2 has been running smoothly for over a decade, ensuring the safety and efficiency of European payments. Payments have changed significantly in the meantime due to technological developments, regulatory requirements and changing consumer demands. The new RTGS system will offer the market enhanced and modernized services. The ISO 20022 messaging standard is used, which is also the case for T2S and TIPS, and this facilitates payments in several currencies at the discretion of the respective central bank.</p> <p><a href="http://www.ecb.europa.eu/paym/target/target2/html/index.en.html">www.ecb.europa.eu/paym/target/target2/html/index.en.html</a></p> <p><a href="http://www.ecb.europa.eu/paym/target/consolidation/html/index.en.html">www.ecb.europa.eu/paym/target/consolidation/html/index.en.html</a></p>

Table 3: Abbreviations used in the Delta tables and relevant websites for further information

## 2 Technical specifications for the RTGS systems

### 2.1 Query Message Header (MsgHdr, A-level)

The following table specifies all the elements of the "Message Header" of the query message "camt.003" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +Get Account V07	GetAcct	1..1	1..1	
Message Header	MsgHdr	1..1	1..1	
Message Header +Message Identification	MsgId	1..1	1..1	<b>Message Identification</b> Only the restricted character set excluding spaces is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	<b>Creation Date Time</b>
Message Header +Request Type	ReqTp	0..1	1..1	
Message Header +Request Type ++Proprietary	Prtry	1..1	1..1	
Message Header +Request Type ++Proprietary +++Identification	Id	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Unambiguous identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used <b>Changed definition of allowed code values.</b>

Table 4: Query Message Header Delta (GetAcct/MsgHdr, A-level)

## 2.2 Account Query Definition (AcctQryDef, B-level)

The following table specifies all the elements of the "Account Query Definition" of the query message "camt.003" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Query Definition	AcctQryDef	0..1	1..1	
Account Query Definition +Account Criteria	AcctCrit	0..1	1..1	
Account Query Definition +Account Criteria ++New Criteria	NewCrit	1..1	1..1	
Account Query Definition +Account Criteria ++New Criteria +++New Query Name	NewQryNm	0..1	1..1	<b>Query Type</b> Must be used to identify the query type. The following codes are defined: ACCQRY - Settlement account balances query PMTQRY - Payment type balances query
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria	SchCrit	0..n	1..1	<b>Search Criteria</b> <b>Removed sub-element &lt;Tp&gt; for requesting information about sub-account (no longer supported in RTGS).</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification	AcctId	0..n	1..1	<b>Settlement Account Information</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal	EQ	1..1	1..1	<b>Comparison Operator</b>



ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal ++++++Other	Othr	1..1	1..1	<b>Identification of Settlement Account (proprietary)</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal ++++++Other ++++++Identification	Id	1..1	1..1	<b>Settlement Account</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance	Bal	0..n	1..1	<b>Selection Criteria Balance</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Counterparty Type	CtrPtyTp	1..1	1..1	<b>Counter Party Type</b> Only code MULT may be provided
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date	ValDt	0..n	1..1	<b>Selection Criteria Settlement Date</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date +++++Date	Dt	1..1	1..1	<b>Schema 2019: DtSch -&gt; Dt</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date +++++Date +++++Equal Date	EQDt	1..1	1..1	<b>Settlement Date</b> Must be a valid date. Must not be more than 2 banking business days in the past. Eligible balances for the specified date will be selected.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner	AcctOwnr	0..1	1..1	<b>Account Owner</b> Identifies the party submitting the query. Required for authorization checking.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification	Id	0..1	1..1	<b>Identification</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification +++++Organisation Identification	OrgId	1..1	1..1	<b>Account Owner Identification</b> Either <AnyBIC> or <Othr> must be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification ++++++Organisation Identification +++++++Any BIC	AnyBIC	0..1	0..1	<b>Identification of Account Owner (BIC)</b> Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.  This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant.  <b>Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification ++++++Organisation Identification +++++++Other	Othr	0..n	0..1	<b>Identification of Account Owner (proprietary)</b> This element must not be used at the same time as <AnyBIC>. Must contain a valid identification of an active participant.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification ++++++Organisation Identification +++++++Other +++++++Identification	Id	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data and active.

Table 5: Account Query Definition Delta (GetAcct/AcctQryDef, B-level)

## 2.3 Response Message Header (MsgHdr, A-level)

The following table specifies all the elements of the "Message Header" of the response message "camt.004" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +Return Account V08	RtrAcct	1..1	1..1	
Message Header	MsgHdr	1..1	1..1	
Message Header +Message Identification	MsgId	1..1	1..1	<b>Message Identification</b> Only the restricted character set excluding spaces is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	<b>Creation Date Time</b>
Message Header +Request Type	ReqTp	0..1	1..1	
Message Header +Request Type ++Proprietary	Prtry	1..1	1..1	
Message Header +Request Type ++Proprietary +++Identification	Id	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Unambiguous identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used <b>Changed definition of allowed code values.</b>
Message Header +Original Business Query	OrgnlBizQry	0..1	1..1	
Message Header +Original Business Query ++Message Identification	MsgId	1..1	1..1	<b>Original Message Identification</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Message Header +Query Name	QryNm	0..1	1..1	<b>Query Type</b> Must be used to identify the query type. The following codes are defined: ACCQRY - Settlement account balances query PMTQRY - Payment type balances query

Table 6: Response Message Header Delta (RtrAcct/MsgHdr, A-level)

## 2.4 Report or Error (RptOrErr, B-level)

The following table specifies all the elements of the "*Report or Error*" of the response message "camt.004" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Report Or Error	RptOrErr	1..1	1..1	<b>Report or Error</b> Either an element <AcctRpt> returning account information that matches the query criteria or an <OprlErr>element containing error information will be delivered.

Table 7: Report or Error Delta (RptOrErr, B-level)

## 2.5 Response (AcctRpt or OpriErr, C-level)

The following table specifies all the elements of the "Account Report" and "Operational Error" of the response message "camt.004" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Report	AcctRpt	1..n	1..1	<b>Account Report</b> The response message returns account information matching the query criteria.
Account Report +Account Identification	AcctId	1..1	1..1	<b>Settlement Account Identification</b>
Account Report +Account Identification ++Other	Othr	1..1	1..1	
Account Report +Account Identification ++Other +++Identification	Id	1..1	1..1	<b>Settlement Account</b>
Account Report +Account Or Error	AcctOrErr	1..1	1..1	
Account Report +Account Or Error ++Account	Acct	1..1	1..1	<b>Account Information</b> <b>Removed sub-element &lt;Tp&gt; that provided information about sub-account (no longer supported in RTGS)</b>
Account Report +Account Or Error ++Account +++Multilateral Balance	MulBal	0..n	1..n	<b>Balance Information</b> Provides the sum of debits and the sum of credits for every balance type recorded on the account as well as for every processed payment type. If there is no value available for a specific balance type the value zero (0) is provided instead (ACCQRY only). Only payment types with at least one processed transaction will be reported (PMTQRY only).
Account Report +Account Or Error ++Account +++Multilateral Balance +++Amount	Amt	1..1	1..1	<b>Amount</b>







ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Status	Sts	0..1	0..1	<b>Status Code</b> Status of the payment. Only provided for query type PMTQRY. The following codes are defined: STLD = settled PDNG = pending
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Value Date	ValDt	0..1	1..1	
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Value Date ++++Date	Dt	1..1	1..1	<b>Settlement Date</b> All available balances for the specified date will be provided.
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Processing Date	PrcgDt	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Schema 2019: New Element</b>
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Number Of Payments	NbOfPmts	0..1	1..1	<b>Number of Payments</b> Provides the number of payments included in the stated amount. For balance type codes BLCK, AVLB, REST, CRRT and XPCD the provided value is always 1 (ACCQRY).
Operational Error Or}	OpriErr	1..n	1..1	<b>Operational Error</b> If the query can not be performed for any reason or no transaction matches the search criteria, an error will be returned.
Operational Error +Error	Err	1..1	1..1	<b>Error</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Operational Error +Error ++Proprietary	Prtry	1..1	1..1	<b>Error Code (proprietary)</b> The reason for the error is specified by a proprietary error code. The following error codes are defined: NRSLT: No payments matching the query criteria were found (PMTQRY only) NAUTH: Query is not permitted QYINV: Invalid query criteria

Table 8: Account Report or Operational Error Delta (AcctRpt or OprlErr, C-level)