



Delta Commentary camt.029

SIC and euroSIC

Release 4.9

Valid from 18 November 2022

Change history

All the changes made to this document are listed below with the version number, 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	17.12.2021	First publication Includes migration from schema camt.029.001.03 to schema camt.029.001.09	

Table 1: Change history

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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.029 message, migrating from the previous version to ISO 20022 Schema 2019.

Refer to the Implementation Guidelines for Return Request Rejections (camt.029) and the Base document for full details.

The following typographical conventions are used in the tables in section 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 " Schema 2019: " 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 CR2022-SIC4-NNNN 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.029" for the RTGS systems is published on the www.iso-payments.ch website.

- **camt.029.001.09.ch.01.xsd**

It 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).

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>www.iso-payments.ch</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"> defining global ISO 20022 market practice guidelines for selected payments and cash reporting messages in the many to many space creating translation rules between FIN and ISO 20022 for category 1, 2 and 9 message types. <p>www.swift.com/de/node/301451</p>
HVPS+	<p>High Value Payments Plus (HVPS+) is a SWIFT initiative.</p> <p>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>www.swift.com/news-events/news/high-value-payments-plus-hvps-next-stage-step-towards-iso-20022-harmonisation</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>www.ecb.europa.eu/paym/target/target2/html/index.en.html</p> <p>www.ecb.europa.eu/paym/target/consolidation/html/index.en.html</p>

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

2 Technical specifications for the RTGS systems

2.1 Assignment (Assgnmt, A-level)

The following table specifies all the elements of the "Assignment" block of the "camt029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Document +Resolution Of Investigation V09	RslnOfInvstgtn	1..1	1..1	Rejection of Request for Return The previous SEPA use cases "SEPA return request" (camt.056) and "Rejection of SEPA return request" (camt.029) are eliminated in euroSIC and replaced by the new, generic use cases "Return request" (camt.056) and "Rejection of return request" (camt.029)". In euroSIC, these generic use cases are thus applied both related to intra-system euroSIC payments and cross-system SEPA or non-SEPA payments (in traffic with SECB). Both use cases are also used to handle return requests / rejections of return requests within SIC for CHF (intra- and/or cross-system) in similar generic way. Note: Despite the fact that different schemes and networks define individual usage of elements to handle such requests in messages camt.056 / camt.029, RTGS systems SIC and euroSIC do not perform any specific rule validation from other schemes, networks or infrastructures (e.g. SEPA, CBPR+, TARGET2 etc.). It is the responsibility of the system participants to consider corresponding specifications, if necessary. CR-2022-SIC4-0019	
Assignment	Assgnmt	1..1	1..1	Assignment	
Assignment +Identification	Id	1..1	1..1	Message Identification Only the restricted character set for references (excluding spaces) is permitted for this element. It is used together with <Assgnr> for duplicate checking at message level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level. Term "SWIFT character set" replaced by generic term for restricted character set (only typo, no change of allowed characters).	
Assignment +Assigner	Assgnr	1..1	1..1	Instructing Participant Own identification of the instructing participant. Is used together with <Id> for duplicate checking. Schema 2019: Content Model change: xs:sequence -> xs:choice Pty or Agt Agent identification data moved to the new parent sub-element Agt.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Assignment +Assigner ++Agent	Agt	1..1	1..1	Agent New element in CH market practice due to ISO 20022 content model change.	
Assignment +Assigner ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	Identification of Instructing Participant (BIC) 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. Must not be concatenated. Schema 2019: BIC -> BICFI Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant. Must not be concatenated.	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the used address type.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)).	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	1..1	Other Identification This element must be provided. Cardinality Change 0..0 -> 1..1: declared mandatory to unambiguously identify related clearing system SIC and/or euroSIC.	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) 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 New definition added with allowed code values.	
Assignment +Assignee	Assgne	1..1	1..1	Instructed Participant Own identification of the instructed participant. Schema 2019: Content Model change: xs:sequence -> xs:choice Pty or Agt Agent identification data moved to the new parent sub-element Agt.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Assignment +Assignee ++Agent	Agt	1..1	1..1	Agent New element in CH market practice due to ISO 20022 content model change.	
Assignment +Assignee ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	Identification of Instructed Participant (BIC) 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. Schema 2019: BIC -> BICFI Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant.	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the used address type.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)).	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data and active.	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	Other Organisation Identification	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Message from RTGS system to participant: In case of a concatenation, the identification of the instructed participant will be assigned by the system and provided in this element. The type of addressing the concatenation destination will be done in the same way as it was provided by the sender (SIC IID or BIC). Message from participant to RTGS system: Must not be used. Generic definition revised to harmonise with pacs messages (usage remains unchanged).	
Assignment +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time	

Table 4: Assignment Delta (Assgnmt, A-level)

2.2 Status (Sts, C-level)

The following table specifies all the elements of the "Status" of the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Status	Sts	1..1	1..1	Status Only sub-element <Conf> is permitted.	
Status +Confirmation	Conf	1..1	1..1	Confirmation Only RJCR is permitted. Note: Regardless of the fact that other networks (e.g. CBPR+) support also other codes, within RTGS systems SIC / euroSIC still only RJCR is allowed. The reason for this is that in the message camt.029 other codes would implicitly identify other use cases than "Return Request Rejection" which are not known in SIC / euroSIC.	

Table 5: Status Delta (Sts, C-level)

2.3 Cancellation Details (CxlDtls, D-level)

The following table specifies all the elements of the "Cancellation Details" of the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details	CxlDtls	0..n	0..1	Cancellation Details Must be provided. Cardinality change 1..1 -> 0..1: schema restriction has to be replaced by business rule to keep flexibility for possible future consolidation with existing camt.029.001.08 usage, but nevertheless continue to enforce usage due to current needs.	
Cancellation Details +Transaction Information And Status	TxInfAndSts	0..n	1..1	Transaction Information And Status Information specifying the requested payment and the reason for the rejection of the return request.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Identification	CxlStsId	0..1	1..1	Cancellation Status Identification Unique identification of the rejection of the return request. Only the restricted character set excluding spaces is permitted for this element. Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <Assgnr> for duplicate checking at transaction level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level. Term "SWIFT character set" replaced by generic term for restricted character set (only typo, no change of allowed characters).	
Cancellation Details +Transaction Information And Status ++Resolved Case	RslvdCase	0..1	0..1	Resolved Case This element is only intended for forwarding information from or to cross-system messages. It is not recommended to use it for intra-system messages between direct participants (not validated by the RTGS platform). Cardinality Change 0..0 -> 0..1: element enabled in schema to comply with CBPR+ usage for cross-system return requests to be forwarded.	
Cancellation Details +Transaction Information And Status ++Original Group Information	OrgnlGrpInf	0..1	1..1	Original Group Identification	
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Message Name Identification	OrgnIMsgNmId	1..1	1..1	Original Message Name Identification The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the RTGS system): • pacs.008 Additional digits to indicate the complete message version (e.g. "pacs.008.001.09") are permitted but will not be validated by the RTGS system. Generic business rule restriction for permitted form of message type presentation changed, now only permitted in lower case.	
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Creation Date Time	OrgnICreDtTm	0..1	0..1	Original Creation Date Time Cardinality change 0..0 -> 0..1: New element within CH market practice (adaption of CBPR+ usage).	
Cancellation Details +Transaction Information And Status ++Original Instruction Identification	OrgnInstrId	0..1	0..1	Original Instruction Identification	
Cancellation Details +Transaction Information And Status ++Original End To End Identification	OrgnEndToEndId	0..1	0..1	Original Debtor Reference Must be provided in case of cross-system return request rejection (not verified by RTGS)	
Cancellation Details +Transaction Information And Status ++Original Transaction Identification	OrgnTxId	0..1	1..1	Original Transaction Identification	
Cancellation Details +Transaction Information And Status ++Original Clearing System Reference	OrgnClrSysRef	0..1	0..1	Original Clearing System Reference This element is only intended for forwarding information from or to cross-system messages. It is not recommended to use it for intra-system messages between direct participants (not verified by the RTGS platform). Cardinality Change 0..0 -> 0..1: element enabled in schema to comply with CBPR+ usage for rejections of cross-system return requests to be forwarded.	
Cancellation Details +Transaction Information And Status ++Original UETR	OrgnIUETR	0..1	0..1	Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was already contained in the underlying customer order or in a rejection of a return request rejection to be forwarded from other interbank networks, it should be forwarded unchanged. The UETR is only checked by the RTGS platform against the schema definition according to ISO 20022. Schema 2019: New Element	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Transaction Cancellation Status	TxCxlSts	0..1	0..1	Transaction Cancellation Status Must be used. Only code RJCR is permitted. Cardinality change 1..1 -> 0..1: schema restriction has to be replaced by business rule to keep flexibility for possible future usage, but nevertheless continue to enforce usage with Code RJCR due to current needs.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information	CxlStsRsnInf	0..n	1..1	Cancellation Status Reason Information	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator	Orgtr	0..1	1..1	Originator "Name" or "Identification" must be provided.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Name	Nm	0..1	0..1	Name This element must not be used at the same time as <Id>. Maximum of 70 characters permitted.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Postal Address	PstlAdr	0..1	0..1	Postal Address Must only be provided together with element Nm Cardinality change 0..0 -> 0..1. New element within CH market practice (adaption of CBPR+ usage).	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification	Id	0..1	0..1	Identification This element must not be used at the same time as <Nm>. Only sub-element <OrgId> may be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Organisation Identification This element must not be used at the same time as <Nm>. Only sub-element <OrgId> may be used. Either <AnyBIC> or <Othr><Id> must be used. In case of a interbank return request rejection due to SEPA credit transfer <AnyBIC> must be used (not verified by the RTGS platform). Definition of usage has been revised to clarify recommendation of usage in case of rejection of an interbank return request due to SEPA credit transfer which, however, is not verified by the RTGS platform.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Any BIC	AnyBIC	0..1	0..1	AnyBIC Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial or non-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. Schema 2019: BICorBEI -> AnyBIC Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification) May only be provided together with AnyBIC or Othr. Schema 2019: New Element New element within CH market practice (adaption of CBPR+ usage).	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other	Othr	0..n	0..2	Other Organisation Identification This element must not be used at the same time as <AnyBIC>. Cardinality Change 0..1 -> 0..2 to comply with CBPR+	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other +++++Identification	Id	1..1	1..1	Identification It is recommended to use SIC-IID for the rejection of intra-system return requests. Other Id types may be used in case of the rejection of cross-system return requests (not verified by the RTGS platform). Restriction to the use of SIC-IID has been replaced by recommendation of usage for rejection of intra-system return requests. Other Id types might be provided in case of rejection of cross-system return requests.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other +++++Scheme Name	SchmeNm	0..1	0..1	May be used in case of forwarding the rejection of a cross-system return request, it is not recommended to use it for intra-system return request (not validated by the RTGS platform). Cardinality Change 0..0 -> 0..1: New element within CH market practice (adaption of CBPR+ usage)	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other +++++Issuer	Issr	0..1	0..1	Issuer of the Identification May be used in case of forwarding the rejection of a cross-system return request, it is not recommended to use it for intra-system return request (not validated by the RTGS platform). Cardinality Change 0..0 -> 0..1: New element within CH market practice (adaption of CBPR+ usage)	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence May be used in case of forwarding the rejection of a cross-system return request, it is not recommended to use it for intra-system return request (not validated by the RTGS platform). Cardinality change: 0..0 -> 0..1: New element within CH market practice (adaption of CBPR+ usage).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason	Rsn	0..1	1..1	Reason Sub-element Prtry removed to comply with CBPR+. Previously used proprietary codes have been included into the ISO external code list "ExternalPaymentCancellationRejection1Code" and can thus be provided in sub-element <Cd>. All formerly allowed values within <Cd> or <Prtry> are still supported. Additional codes available in the codelist should only be provided in case of rejection of cross-system return requests.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason ++++Code	Cd	1..1	1..1	Reason for the cancellation status (code) Codes will not be verified by the RTGS platform. Only the following codes should be used: ARDT: The transaction has already been returned AC04: Closed Account Number AM04: Insufficient Funds CUST: Customer Decision – Creditor’s Refusal LEGL: Legal Decision – Legal reason NOAS: No Answer From Customer NOOR: No Original Transaction Received Other codes are only intended for forwarding information from or to cross-system messages. Proprietary code values have now been included in <Cd>. Additionally definition of usage has been revised to clarify recommendations of usage which, however, are not verified by the RTGS platform.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Additional Information	AddtlInf	0..n	0..13	Additional Information Must be used. Note: the action instructions listed below are not verified by the RTGS platform. Interbank return request rejection: the first occurrence must start with the value ATR7, followed by the reference of the return request of the originator bank. Further occurrences of the element may be supplied additionally as follows: a) If the LEGL value was used in the "Reason" sub-element "Code", two further repetitions may optionally be provided to specify the reason for rejection. These must each start with the value ATR6. Data protection requirements must be observed if the information is published. b) If the reason given in the "camt.056" of the return request is the value FRAD (Fraudulent origin), another ten repetitions of the element may optionally be supplied. These must each start with the value FRAD. By rejecting the request due to "Fraudulent origin", further information may be provided in this element which might permit the money to be legally reclaimed outside of this process. Data protection requirements must be observed if the information is published. Originator return request rejection: the first occurrence for "Cancellation Status Reason Information" sub-element "Additional Information" must be used starting with the value AT51, followed by the reference of the return request of the originator bank. If the reason given in the "camt.056" of the return request is the value AC03 (Wrong IBAN), another ten repetitions of the element may optionally be supplied. These must each start with the value AT57. By rejecting the request due to "Wrong IBAN", further information may be provided in this element which might permit the money to be legally reclaimed outside of this process. Data protection requirements must be observed if the information is published. Cardinality Change 1..13 -> 0..13: Schema restriction (mandatory usage) has to be replaced by business rule to keep flexibility for possible future usage, but nevertheless continue to enforce usage due to current needs. Additionally clarification has been added that the listed action instructions are not verified by the RTGS platform.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference	OrgnlTxRef	0..1	0..1	Original Transaction Reference The element may optionally be supplied. If used, the sub-elements of <OrgnlTxRef> used must contain exact copies of the data from the corresponding elements of the original payment (is not verified by the RTGS platform). All sub-elements from <OrgnlTxRef> are only checked by the RTGS platform against the schema definition. Definition of usage revised to clarify that despite different individual usage within other schemes or networks, RTGS systems SIC and euroSIC will no longer perform any content related case-specific business validation within optional element <OrgnlTxRef>.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..1	Settlement Amount	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	Requested Settlement Date	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Settlement Information	SttlmInf	0..1	0..1	Settlement Information	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Remittance Information	RmtInf	0..1	0..1	Remittance Information	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor Schema 2019: Content Model change: xs:sequence -> xs:choice Pty or Agt To take into account that rejections of return requests in the RTGS systems SIC and euroSIC are used only in the context of customer payments (pacs.008), sub-element Agt has been removed within CH market practice. Party related data has to be supplied in the new parent sub-element Pty.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor	Dbtr	0..1	0..1	Debtor Schema 2019: Content Model change: xs:sequence -> xs:choice Pty or Agt To take into account that rejections of return requests in the RTGS systems SIC and euroSIC are used only in the context of customer payments (pacs.008), sub-element Agt has been removed within CH market practice. Party related data has to be supplied in the new parent sub-element Pty.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor	Cdtr	0..1	0..1	Creditor Schema 2019: Content Model change: xs:sequence -> xs:choice Pty or Agt To take into account that rejections of return requests in the RTGS systems SIC and euroSIC are used only in the context of customer payments (pacs.008), sub-element Agt has been removed within CH market practice. Party related data has to be supplied in the new parent sub-element Pty.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor Schema 2019: Content Model change: xs:sequence -> xs:choice Pty or Agt To take into account that rejections of return requests in the RTGS systems SIC and euroSIC are used only in the context of customer payments (pacs.008), sub-element Agt has been removed within CH market practice. Party related data has to be supplied in the new parent sub-element Pty.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Purpose	Purp	0..1	0..1	Transaction Purpose Schema 2019: New Element New element within CH market practice (adaption of CBPR+ usage).	
Modification Details	ModDtIs	0..1	0..1	Modification Details Must not be used. Schema 2019: New Element Block (E-level) supported in schema for future use but will nevertheless be rejected by RTGS systems due to current needs.	
Claim Non Receipt Details	ClmNonRctDtIs	0..1	0..1	Claim Non Receipt Details Must not be used. Schema 2019: New Element Block (F-level) supported in schema for future use but will nevertheless be rejected by RTGS systems due to current needs.	
Resolution Related Information	RsItNRItdInf	0..1	0..1	Resolution Related Information Must not be used. Cardinality change 0..0 -> 0..1: Block (I-level) supported in schema for future use but will nevertheless be rejected by RTGS systems due to current needs.	

Table 6: Cancellation Details Delta (CxlDtIs, D-level)