



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

**Settlement Account Query (camt.003) and Query Response
(camt.004)**

Version 2.0, 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 references to the chapters affected.

Version	Date	Description of the change	Chapter
2.0	30.11.2021	Complete revision due to update of ISO 20022 version 2019	All
		New "Introduction" chapter (replaces and includes the previous "Overview of the documentation structure" chapter and annexes).	1
		New ISO 20022 schema version	1, 2
		Changed definition from SWIFT MX to ISO 20022	2
		Removed element <Tp>, removed chapter 4.2.1 "Querying consolidated values from the main account and sub-account"	4.2
		Removed main account and sub-account	5.2
		Discontinuation of the "ESRPMT" and "TCMSTM" payment types, renaming of "ESRDEB", "IPIDEB" and "CSTRTN" payment types	5.2.2
		Complete revision of "Technical specifications for the RTGS systems"; Details as per the separate document "Delta Commentary camt.003004" (English only).	6
1.5	22.02.2021	Last edition based on previous ISO 20022 version status	
1.0	21.03.2016	First edition	All

Table 1: Change history

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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 Overview of the documentation structure

The Implementation Guidelines consist of a base document with general information concerning all message types, and various module documents – one each per ISO 20022 message type, e.g. this document is for the message types "camt.003" and "camt.004" – with message-specific information, including information on the application-specific handling of individual elements. They specify the messages to be submitted to and delivered from the RTGS systems SIC and euroSIC using the ISO 20022 message standard.

These Implementation Guidelines are modular in structure:

- The base document contains general information applying to all messages.
- The module documents – one for each ISO 20022 message type – contain message-specific information, including information on the application-specific handling of certain elements.
- For each Implementation Guideline, an XML schema (XSD) and generic XML sample messages will be published.

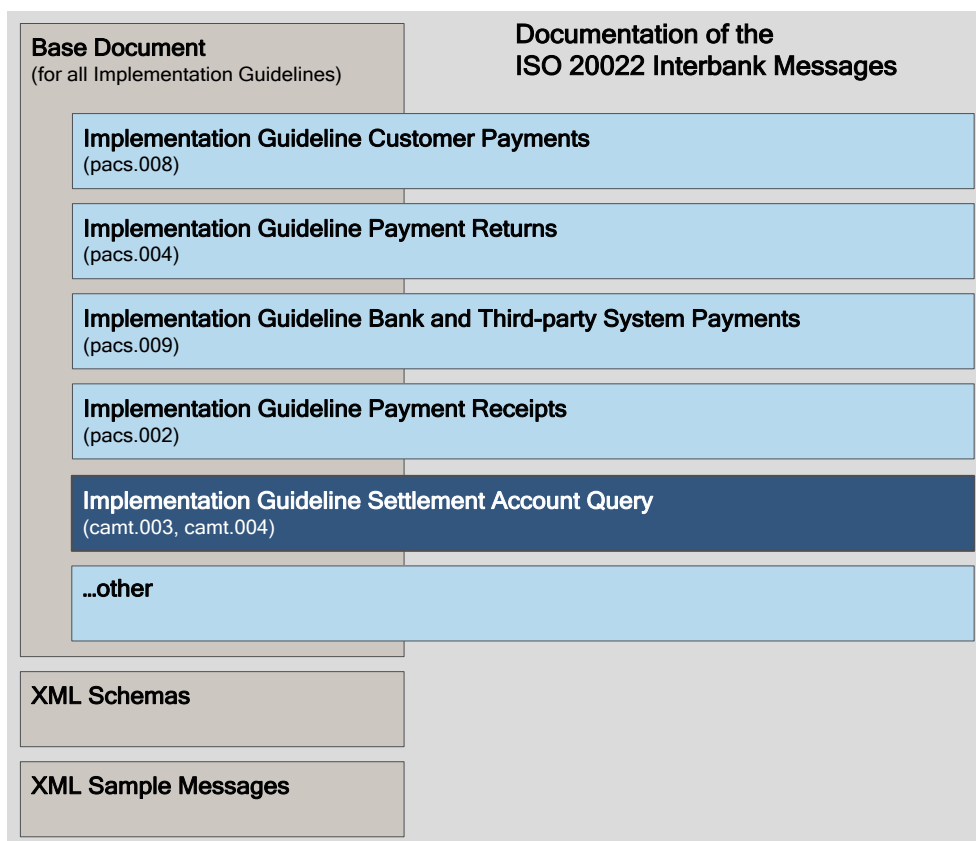


Figure 1: Documentation structure for the message types "camt.003" and "camt.004"

1.2 Target audience

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

1.3 Change control

All modifications made to this document are listed in the change history (Table 1) showing the version, the date of the change, a brief description and references to the chapters concerned.

1.4 XML schema

The XML schema for "camt.003" for the RTGS systems

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

and the XML schema for "camt.004" for the RTGS systems

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

are published on the SIX Interbank Clearing Ltd website www.iso-payments.ch.

They should preferably be opened using for-purpose XML software.

1.5 Validation portal

After registration, users can upload their own messages to the SIC & euroSIC Validation Portal Interbank Messages (validation.iso-payments.ch/SIC4) and validate them against this Implementation Guideline. In addition, sample XML messages are available in the download area of the validation portal.

1.6 Reference documents

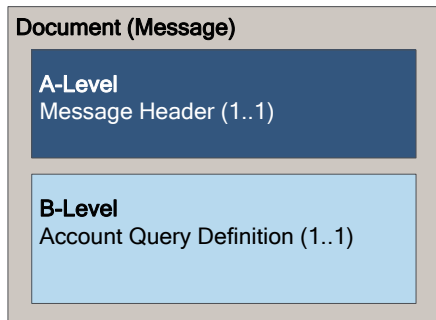
Additional information on the Implementation Guidelines can be found in the reference documents listed in the Base Document.

2 ISO definitions

The "Get Account" message (camt.003) is sent from the participant to the RTGS systems to request information about the balances on a settlement account.

The "Get Account" message is based on the ISO 20022 XML schema "camt.003.001.07".

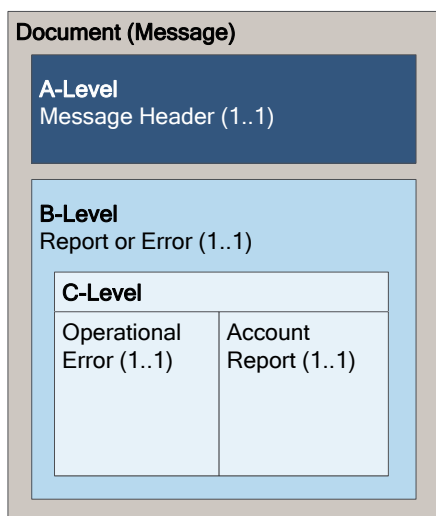
As a response to the "camt.003" query message, the RTGS systems always send the participant a "Return Account" message based on the ISO 20022 XML Schema "camt.004.001.08".



The "camt.003" message is essentially structured as follows:

- **A-level:** Message level, "Message Header" element. This block must occur exactly once.
- **B-level:** Transaction level, "Account Query Definition" element. This block must occur exactly once.

Figure 2: Basic message structure of the "camt.003" message



The "camt.004" message is essentially structured as follows:

- **A-level:** Message level, "Message Header" element. This block must occur exactly once.
- **B-level:** Transaction level, "Report or Error" element. This block must occur exactly once.
- **C-level:** Response level, there must be exactly one "Operational Error" or "Account Report" element.

Figure 3: Basic message structure of the "camt.004" message

3 Business specifications for the RTGS systems

3.1 General

The "camt.003" message is used for querying account balances.

The query message is always acknowledged by the RTGS systems by sending the "camt.004" message. This message contains either the query results or an error message.

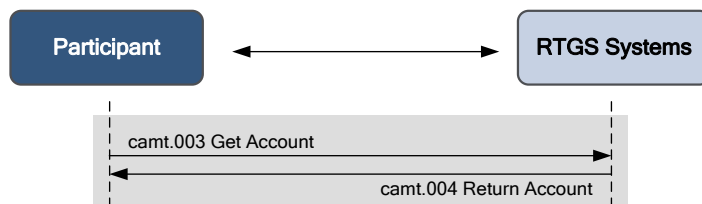


Figure 4: Message flows for account query messages

3.2 Use of references

In the processing chain, the reference `.../MsgHdr/MsgId` is always sent as a unique message identification at the A-level in the "camt.003" and "camt.004" messages.

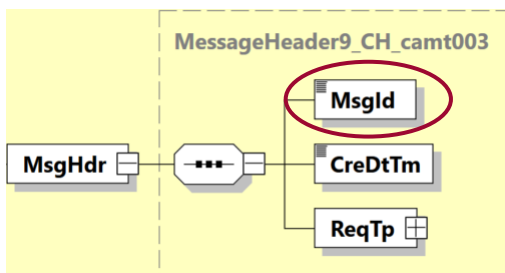


Figure 5: Message identification in "camt.003" and "camt.004"

In the "camt.004" response message, at the A-level, the message identification from the original "camt.003" query message is returned in the `.../OrgnBizQry/MsgId` element.

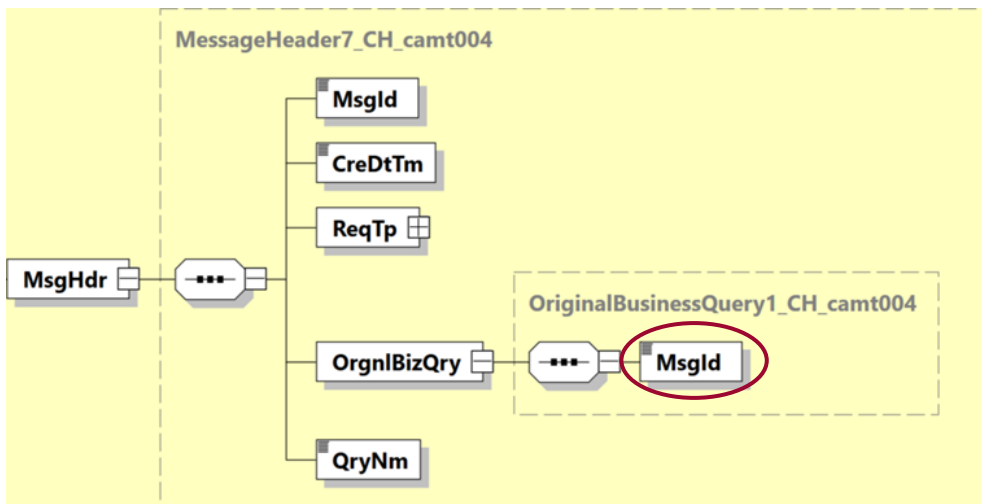


Figure 6: Original message identification of the "camt.003" message in the "camt.004"

3.3 Acknowledging the messages

The "camt.003" message is always acknowledged by the RTGS systems with the "camt.004" message.

Receipt of the "camt.004" message does not need to be acknowledged by the participant.

3.4 Further business specifications

Further business specifications can be found in the Base Document.

4 Query

4.1 Query types

The use case in the "camt.003" message is identified by entering the query type as a code value in "Transaction Query Definition" in the .../AcctQryDef/AcctCrit/NewCrit/NewQryNm element.

Query type	Code value	Use case
Settlement account balances query	ACCQRY	Settlement account query
Payment type balances query	PMTQRY	Settlement account query

Table 2: Query types and their code values in the "camt.003" message

Note:

Hereafter in this document, the query types will always be referred to by their code value.

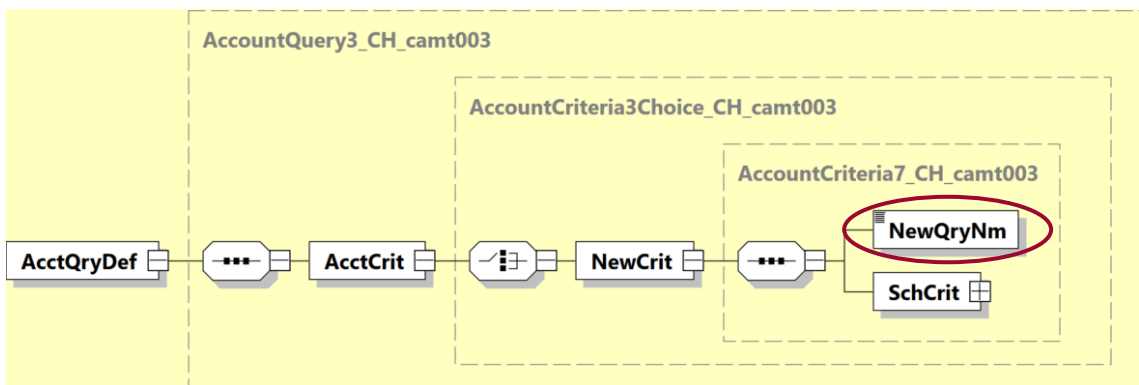


Figure 7: Entering the code value to indicate the query type

4.2 Query criteria

The query criteria are specified in the B-level of the "camt.003" message, in the .../AcctCrit/NewCrit/SchCrit element.

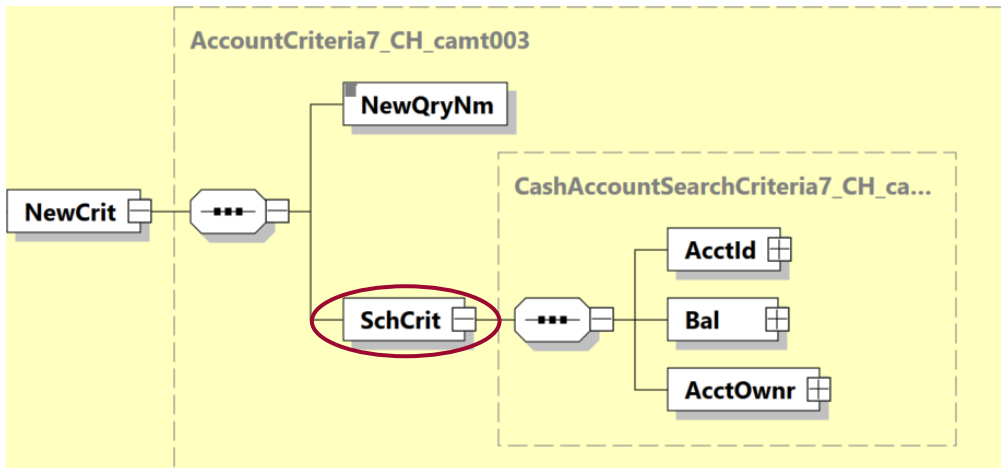


Figure 8: Entering the query criteria in the B-level of the "camt.003"

The following table shows the complete overview of required and optional query criteria.

Element	Description
AcctId	Settlement account identification
Bal	Balance – indication of the settlement date
AcctOwnr	Identification of the authorized account owner

Table 3: Overview of query criteria for querying a settlement account

5 Query results

The results of a query are sent at the B-level in the "camt.004" message and contain either error information in the `.../OprlErr` element or the balances for the requested account in the `.../AcctRpt` element.

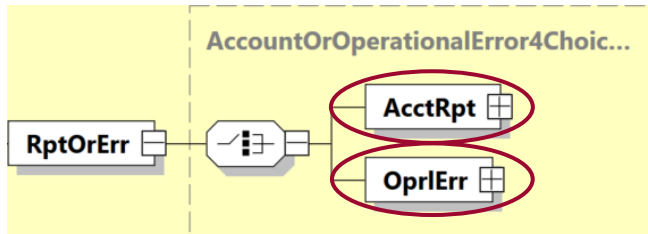


Figure 9: Query results at the B-level of the "camt.004"

5.1 Error information

If for some reason the query could not be executed or if no payment (PMTQRY) was found that matched the query criteria, then an error code is sent in the `.../OprlErr/Err/Prtry` element.

The following code values are defined:

Code value	Event
NRSLT	No payments matching the query criteria were found
NAUTH	Query is not permitted
QYINV	Invalid query criteria

Table 4: Error codes in the query results

5.2 Balances

When the RTGS system finds information about the requested account, then in the "camt.004" response message, instances of the `.../AcctRpt/AcctOrErr/Acct/MulBal` element are delivered for each balance listed (ACCQRY) and/or for each payment type processed on the account (PMTQRY).

Each of these instances contains the following information:

Element	Description
Amt	An amount
CdtDbtInd	The credit/debit balance indicator
Tp	A code to identify the balance type or the payment type being reported
ValDt	The settlement date
NbOfPmts	The number of payments that were included in the amount

Table 5: Sub-elements of the Mulbal element

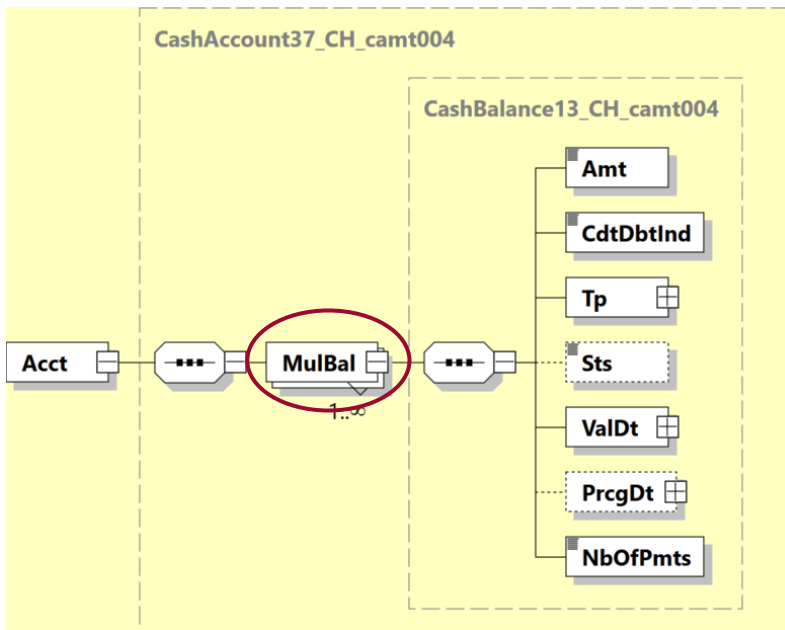


Figure 10: Balance information in the MulBal element

Depending on the query type, in each case either only the settlement account balances (ACCQRY) or the balances by payment type (PMTQRY) will be delivered.

The individual balances are identified by the code sent in the `.../MulBal/Tp` element. Settlement account balances are only identified in the `.../Tp/Cd` sub-element, payment type balances only in the `.../Tp/Prtry` sub-element.

The balances per payment type of query type PMTQRY are additionally identified by the delivered code in the `.../MulBal/Sts` element as settled (code STLD) and unsettled (pending) payments (code PDNG):

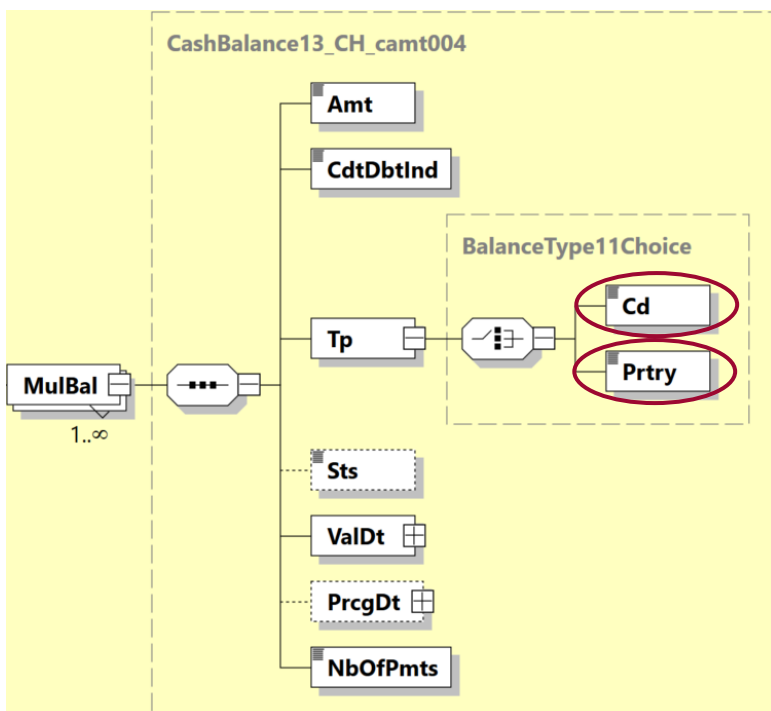


Figure 11: Identification of balance type and status

5.2.1 Balances for the ACCQRY query type

The following balances are delivered for the ACCQRY query type:

Balance	Code		Credit/Debit	N° of payments
Settled incoming payments	PYMT	Payment	C	n
Settled outgoing payments	PYMT	Payment	D	n
Liquidity reservation by the system manager	BLCK	Blocked	D	1
Account balance 1	AVLB	Available	C/D	1
Liquidity reservation by the participant	REST	Restricted	D	1
Account balance 2	CRRT	Current	C/D	1
Unsettled incoming payments	XCRD	Expected Credit	C	n
Unsettled outgoing payments with reservation requirement	LRLD	Limit Related	D	n
Unsettled outgoing payments without reservation requirement	XDBT	Expected Debit	D	n
Pending outgoing payments with reservation requirement	DPBL	Debit Processed	D	n
Pending outgoing payments without reservation requirement	FUTB	Total Future	D	n
Forecast balance	XPCD	Expected	C/D	1

Table 6: Balance codes for the ACCQRY query type in the Cd element

If there are no relevant values for a particular balance, then the value zero (0) is sent for that balance.

Example of the relationship between the balances that are sent:

Balance	Amount
Settled incoming payments	160,000.00
Settled outgoing payments	-50,000.00
Liquidity reservation by the system manager	-100,000.00
Account balance 1	10,000.00
<i>Liquidity reservation by the participant</i>	<i>80,000.00</i>
Account balance 2	-70,000.00
Account balance 1	10,000.00
Unsettled incoming payments	300,000.00
Unsettled outgoing payments with reservation requirement	-20,000.00
Unsettled outgoing payments without reservation requirement	-100,000.00
Pending outgoing payments with reservation requirement	-10,000.00
Pending outgoing payments without reservation requirement	-200,000.00
Forecast balance	-20,000.00

Table 7: Example – relationship between the balances on a settlement account

5.2.2 Balances for the PMTQRY query type

The following payment type balances are delivered for the PMTQRY query type:

Code value	Payment type
ESRDEB	Direct debit payment (LSV reference)
IPIDEB	Direct debit payment (IPI reference)
SEPPMT	SEPA payment
SEPFCEP	SEPA fee and/or compensation payment
CSTPMT	Generic customer payment
F2FPMT	FI-to-FI payment
CMPPMT	Compensation payment
COVPMT	Cover payment
PPTSD	Sight deposit account transfer by the participant
SECSTM	SECOM settlement
EUXSTM	Eurex settlement
REPSTM	Repo settlement
BCMSTM	Bancomat settlement
POSSTM	EFT/POS settlement
STVSTM	Terravis settlement
VISSTM	Viseca settlement
CSTRTN	Payment return
SEPRTN	SEPA payment return
SMTTSD	Sight deposit account transfer by the system manager
SMTFSD	Transfer from sight deposit account

Table 8: Balance codes for the PMTQRY query type in the Prtry element

For each payment type, the number and amount of incoming and outgoing payments is delivered.

However, for each balance type (CRDT/DBIT), balances are only shown for those payment types for which there is at least one settled payment.

6 Technical specifications for the RTGS systems

6.1 Query message – Get Account (GetAcct, camt.003)

6.1.1 Message Header (MsgHdr, A-level)

The "Message Header" (A-level of the message) occurs exactly once in the message and contains the following elements:

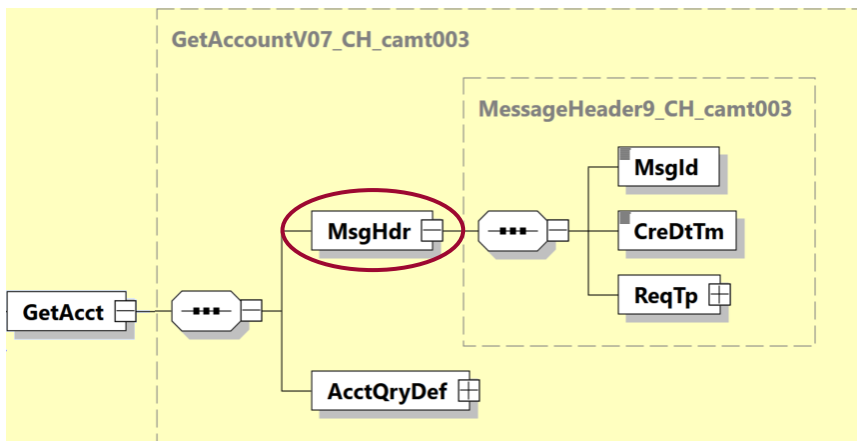


Figure 12: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.003" message that are relevant in the context of 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	Message Identification Only the restricted character set excluding spaces is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	Creation Date Time
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	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

Table 9: camt.003 – Message Header (MsgHdr, A-level)

6.1.2 Account Query Definition (AcctQryDef, B-level)

The "Account Query Definition" (B-level of the message) occurs exactly once in the message and contains the following elements:

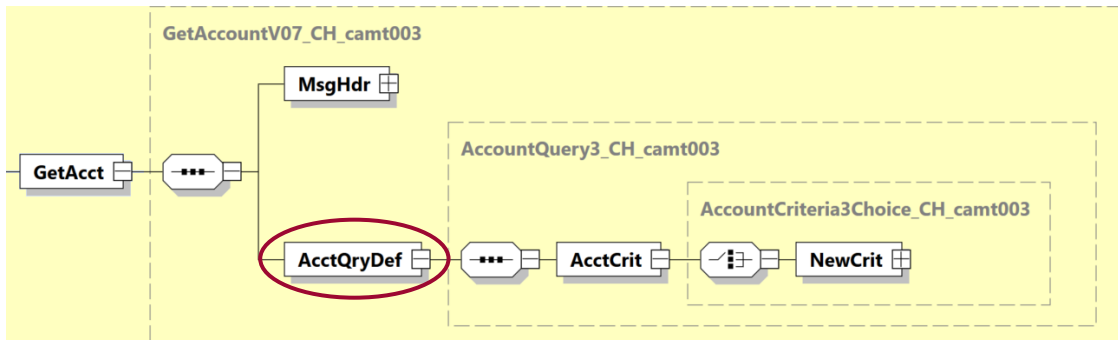


Figure 13: Account Query Definition (AcctQryDef)

The search criteria for the query are specified in the .../AcctCrit/NewCrit/SchCrit sub-element.

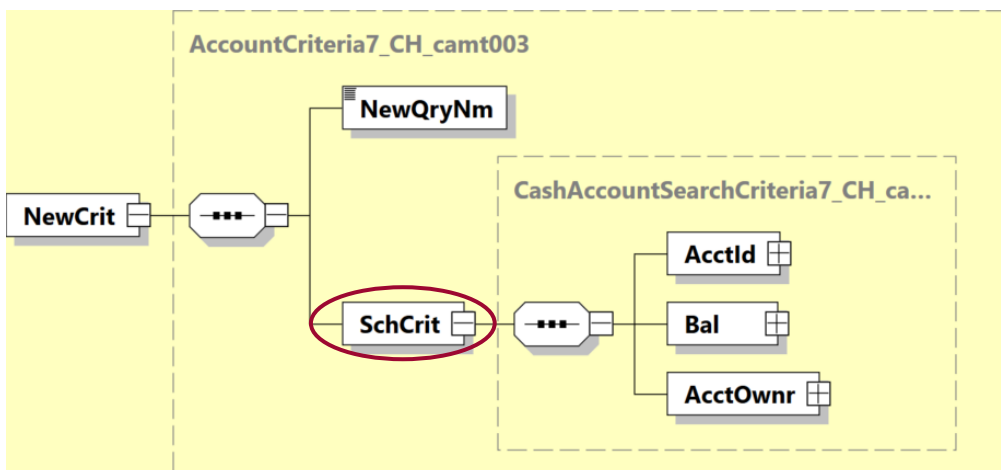


Figure 14: Search Criteria (SchCrit)

The following table specifies all the elements of the "Account Query Definition" of the "camt.003" message that are relevant in the context of 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	Query Type 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	Search Criteria
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification	AcctId	0..n	1..1	Settlement Account Information
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification ++++Equal	EQ	1..1	1..1	Comparison Operator
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification ++++Equal +++++Other	Othr	1..1	1..1	Identification of Settlement Account (proprietary)

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 ++++++Identification	Id	1..1	1..1	Settlement Account
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance	Bal	0..n	1..1	Selection Criteria Balance
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Counterparty Type	CtrPtyTp	1..1	1..1	Counter Party Type Only code MULT may be provided
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date	ValDt	0..n	1..1	Selection Criteria Settlement Date
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date ++++++Date	Dt	1..1	1..1	

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 +++++Equal Date	EQDt	1..1	1..1	Settlement Date 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	Account Owner 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	Identification
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Account Owner Identification Either <AnyBIC> or <Othr> must be used.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification +++++Organisation Identification +++++Any BIC	AnyBIC	0..1	0..1	Identification of Account Owner (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.

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 +++++++Other	Othr	0..n	0..1	Identification of Account Owner (proprietary) 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	Member Identification SIC IID (=6n), must be contained in the bank master data and active.

Table 10: camt.003 – Account Query Definition (AcctQryDef, B-level)

6.2 Response message – Return Account (RtrAcct, camt.004)

6.2.1 Message Header (MsgHdr, A-level)

The "Message Header" (A-level of the message) occurs exactly once in the message and contains the following elements:

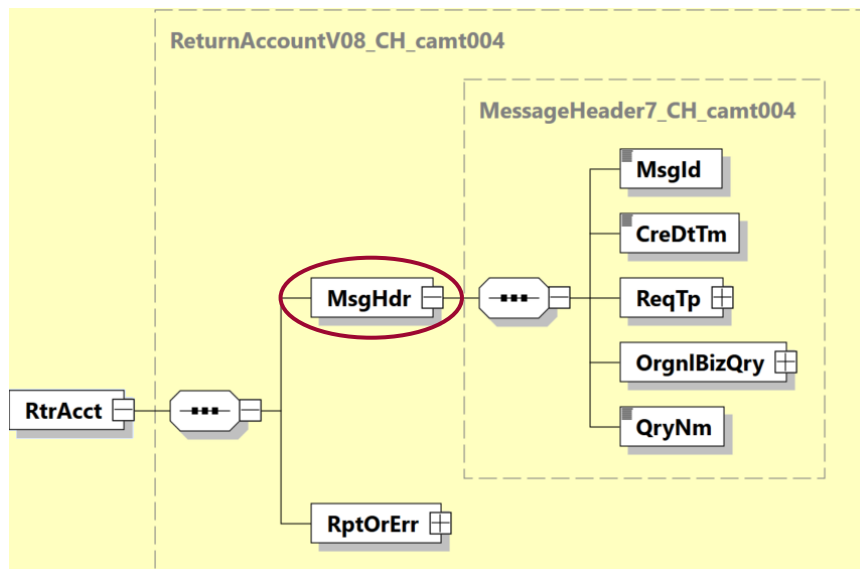


Figure 15: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.004" message that are relevant in the context of 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	Message Identification Only the restricted character set excluding spaces is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	Creation Date Time
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	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
Message Header +Original Business Query	OrgnlBizQry	0..1	1..1	
Message Header +Original Business Query ++Message Identification	MsgId	1..1	1..1	Original Message Identification
Message Header +Query Name	QryNm	0..1	1..1	Query Type Must be used to identify the query type. The following codes are defined: ACCQRY - Settlement account balances query PMTQRY - Payment type balances query

Table 11: camt.004 – Message Header (MsgHdr, A-level)

6.2.2 Report or Error (RptOrErr, B-level)

The "Report or Error" (B-level of the message) occurs exactly once in the message and contains the following elements:

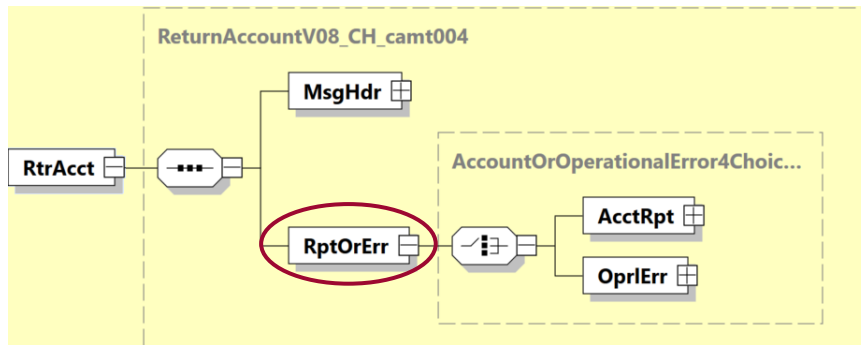


Figure 16: Report or Error (RptOrErr)

The following table specifies all the elements of the "Report or Error" of the "camt.004" message that are relevant in the context of 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	Report or Error Either an element <AcctRpt> returning account information that matches the query criteria or an <OprlErr>element containing error information will be delivered.

Table 12: camt.004 – Report or Error (RptOrErr, B-level)

6.2.3 Response level (AcctRpt or OprlErr, C-level)

The C-level of the message occurs exactly once and the C-level of the message occurs exactly once and consists either of one instance of the "Account Report" element or one instance of the "Operational Error" element:

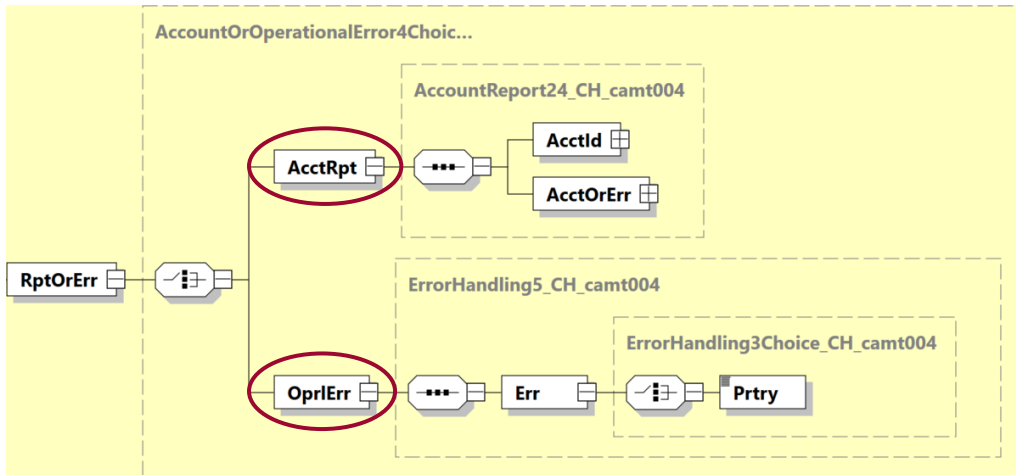


Figure 17: Account Report or Operational Error (AcctRpt or OprlErr)

The following table specifies all the elements of the "Account Report" and "Operational Error" of the "camt.004" message that are relevant in the context of 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	Account Report The response message returns account information matching the query criteria.
Account Report +Account Identification	AcctId	1..1	1..1	Settlement Account Identification
Account Report +Account Identification ++Other	Othr	1..1	1..1	
Account Report +Account Identification ++Other +++Identification	Id	1..1	1..1	Settlement Account
Account Report +Account Or Error	AcctOrErr	1..1	1..1	
Account Report +Account Or Error ++Account	Acct	1..1	1..1	Account Information
Account Report +Account Or Error ++Account +++Multilateral Balance	MulBal	0..n	1..n	Balance Information 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	Amount
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Credit Debit Indicator	CdtDbtInd	1..1	1..1	Credit Debit Indicator Qualifies the amount provided in the <Amt> element as a credit or debit amount.

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ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Value Date +++++Date	Dt	1..1	1..1	Settlement Date 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).
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Number Of Payments	NbOfPmts	0..1	1..1	Number of Payments 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	OprlErr Or}	1..n	1..1	Operational Error 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	Error
Operational Error +Error ++Proprietary	Prtry	1..1	1..1	Error Code (proprietary) 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 13: camt.004 – Account Report or Operational Error (AcctRpt or OprlErr, C-level)