



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Recapitulations (camt.052)

General notes

SIX Interbank Clearing reserves the right to modify this document, as the need arises, at any time without prior notice.

SIX Interbank Clearing reserves all rights for this document including the rights of photomechanical reproduction, storage on electronic media and the translation into foreign languages.

Although great care has been taken in the compilation and preparation of this work to ensure accuracy, errors and omissions cannot be entirely ruled out. SIX Interbank Clearing cannot be held liable for any decision made or action taken in reliance on the information in this document or for any consequential, special or similar damages.

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@six-group.com**.

About this document

Target audience

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

Purpose

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 for the message type "camt.052" – 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 in the ISO 20022 message standard.

Amendment control

All the amendments carried out on this document are listed in an amendment record table showing the version, the date of the amendment, a brief amendment description and a statement of the sections concerned.

Associated documents

Supplementary information to the Implementation Guidelines can be found in the reference documents listed in the Base Document.

Amendment control

All the amendments carried out on this document are listed below, with the version, the date of the amendment, a brief amendment description and a statement of the sections concerned.

Version	Date	Amendment description	Section
1.0	01.01.2014	First edition	all
1.1	30.04.2014	No SWIFT FIN message for "Cancellation log for payments"	3.1
		New list type SYSREC	3.2
		New sections 3.4. 3.5 and 3.7 added	3.4, 3.5, 3.7
		New figure 8 added, Processing codes for cancelled payments changed	3.6
		Following elements changed:	4.2, 5
		<ul style="list-style-type: none"> Rpt/TxsSummry/TtlCdtNtries Rpt/TxsSummry/TtlNtriesPerBkTxCd 	
		Following elements changed:	4.3, 5
		<ul style="list-style-type: none"> Rpt/Ntry/CdtDbtInd Rpt/Ntry/BookgDt Rpt/Ntry/ValDt Rpt/Ntry/BkTxCd/Prtry/Cd Rpt/Ntry/AddtlInflInd 	
		Following element changed:	4.4, 5
		<ul style="list-style-type: none"> Rpt/Ntry/NtryDtls/TxDtls 	
1.2	30.06.2014	Following element changed:	4.2
		<ul style="list-style-type: none"> Rpt 	
1.3	01.12.2014	Missing messages added in list of element MsgNmld.	4.3
1.4	16.04.2015	Document name changed, Logo replaced, Wording adapted to the terminology of the RTGS platform.	All
		New section "Parties of a transaction".	3.9

Table of contents

1	Overview of documentation structure	6
2	ISO definitions	7
3	Business specifications for the RTGS systems	8
3.1	Use cases	8
3.2	List types	8
3.3	Simplified message structure	9
3.4	Names of payment types	10
3.5	Summary of transactions for the clearing day	13
3.6	Processing codes for cancelled payments	14
3.7	Additional information about amounts	15
3.8	Use of references	16
3.9	Parties of a transaction	16
3.10	SIC fields not provided in message type "camt.052"	16
3.11	Acknowledging the message	16
3.12	Further business specifications	16
4	Technical specifications for the RTGS systems	17
4.1	Group Header (GrpHdr, A-Level)	17
4.2	Report (Rpt, B-Level)	20
4.3	Entry (Ntry, C-Level)	27
4.4	Entry Details (NtryDtls, D-Level)	30
5	Example of a detailed recapitulation	36
Appendix A: XML schema and example		40
Appendix B: Table of figures		41
Appendix C: Table of tables		41

1 Overview of documentation structure

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.

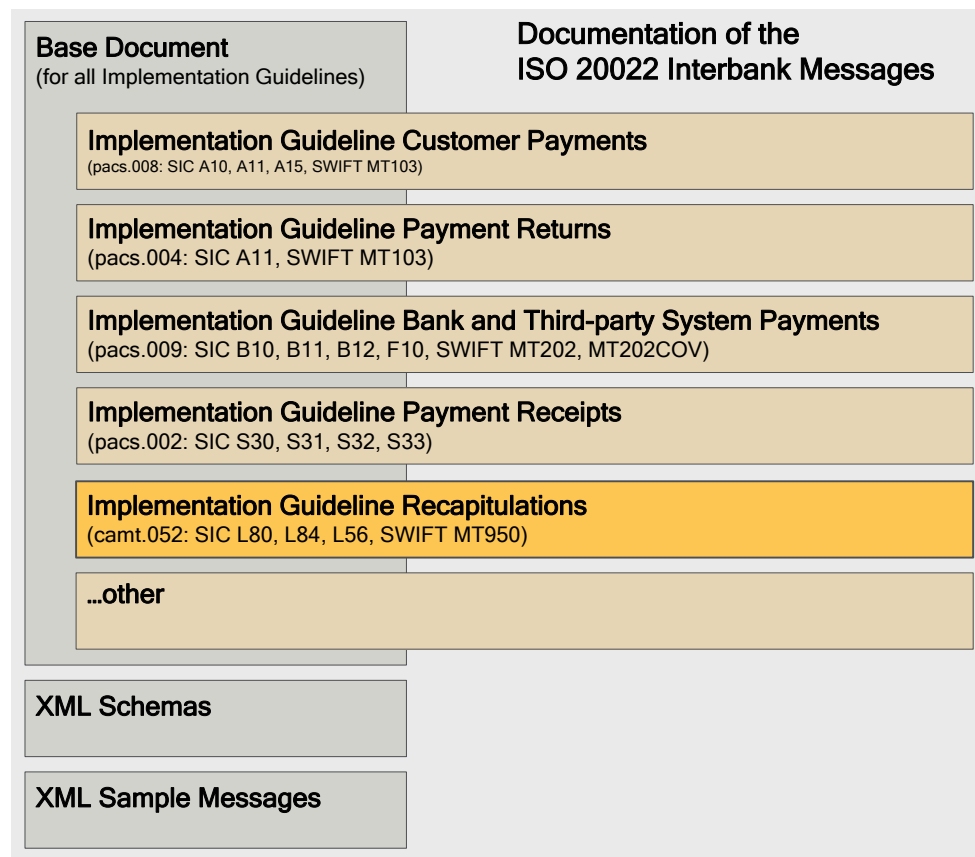
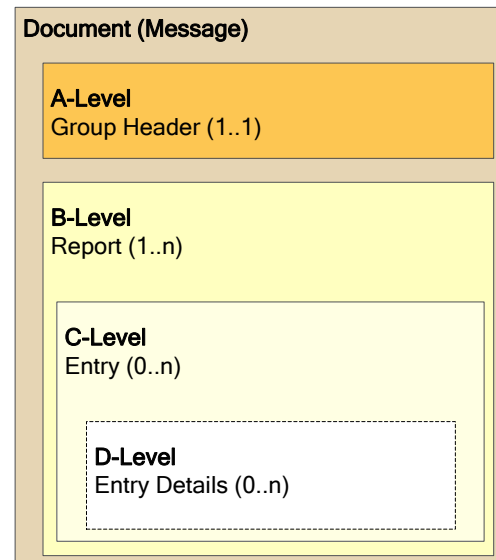


Figure 1: Documentation structure

2 ISO definitions

The "Bank to Customer Account Report" message (camt.052) is sent from the RTGS systems to the participants of the RTGS systems to ensure reconciliation of their own systems with the settlement account. It is based on the ISO 20022 XML schema "camt.052.001.02".



The "camt.052" message is essentially structured as follows:

- **A-Level:** Message level, element "Group Header". This block must occur exactly once.
- **B-Level:** Account level, element "Report". This block must occur at least once and may occur n times in the ISO definition.
- **C-Level:** Amount level, element "Entry". This block is optional and may occur n times.
- **D-Level:** Amount details, element "Entry Details". This block is optional and may occur n times.

Figure 2: Basic message structure of the "camt.052" message

3 Business specifications for the RTGS systems

3.1 Use cases

The "Bank to Customer Account Report" message is used for the following use cases in the RTGS systems:

Use case	Input/Output	SIC	SWIFT FIN	ISO 20022
Recapitulation for participants	O	L80	—	camt.052
Recapitulation for system managers	O	L81 ¹	—	camt.052
Recapitulation for third-party systems	O	L84	—	camt.052
Detailed recapitulation	O	—	MT950	camt.052
Cancellation log for payments	O	L56	—	camt.052

Table 1: Use cases for recapitulations using the "camt.052" message

3.2 List types

The use cases in the "camt.052" message are distinguished by specifying a list type in the <AddtlInf> element in the "Group Header".

List type	Code value	Use case
Recapitulation participants (consolidated)	ACCREC	Recapitulation for participants
Recapitulation participants (detailed)	DETREC	Detailed recapitulation
Recapitulation third-party systems	SVCREC	Recapitulation for third-party systems
Cancellation log	CNCREC	Cancellation log for payments
Recapitulation system manager	SYSREC	Recapitulation for system managers

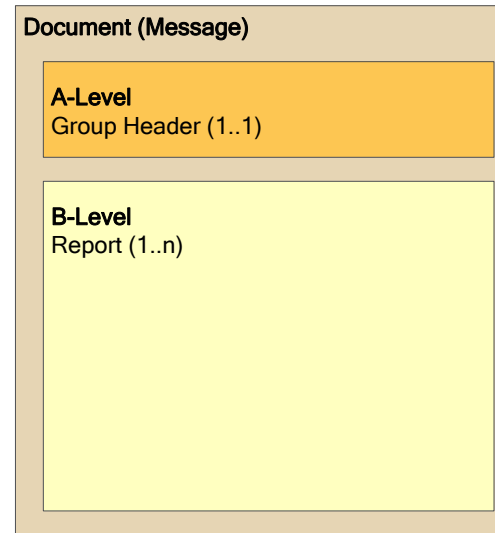
Table 2: List types and their code value in the "camt.052" message

Note: In what follows in this document, the list types are always referenced using their code value.

¹ The list L81 is identical to the list L80. Therefore, in what follows, only the list L80 is mentioned.

3.3 Simplified message structure

The structure of the "camt.052" message essentially follows the structure of the ISO message.



However, for list types ACCREC and SVCREC, the following simplified structure is used:

- **A-Level:** Message level, element "Group Header".
- **B-Level:** Account level, element "Report".
- **C-Level:** Is not used.
- **D-Level:** Is not used.

Figure 3: Simplified message structure for the "camt.052" message for list types ACCREC and SVCREC

3.4 Names of payment types

Every payment in the RTGS systems is assigned a payment type. Depending on the use case and the message standard, the payment type is assigned explicitly by the participant or implicitly by the RTGS systems.

In ISO 20022 messages, the following codes are used to identify the use case and the payment type:

Use case/Payment type	Code value	Text belonging to the code value
ISR payment	ESRPMT	ISR payment
ISR payment resulting from a direct debit	ESRDEB	ISR payment resulting from a direct debit
IPI payment resulting from a direct debit	IPIDEB	IPI payment resulting from a direct debit
Outpayment order	OUTPMT	Outpayment order
SEPA payment	SEPPMT	SEPA payment
Salary payment	SLRPMT	Salary payment
General customer payment	CSTPMT	Customer payment
FI-to-FI payment	F2FPMT	FI-to-FI payment
Compensation payment	CMPPMT	Compensation payment
Cover payment	COVPMT	Cover payment
Sight deposit account transfer by the participant	PPTTSD	Sight deposit account transfer by the participant
SECOM settlement	SECSTM	SECOM settlement
Eurex settlement	EUXSTM	Eurex settlement
Repo settlement	REPSTM	Repo settlement
Bancomat settlement	BCMSTM	Bancomat settlement
Tancomat settlement	TCMSTM	Tancomat settlement
EFT/POS settlement	POSSTM	EFT/POS settlement
Terravis settlement	STVSTM	Terravis settlement
Normal return payment	CSTRTN	Return payment in the CHF-RTGS
SEPA return payment	SEPRTN	SEPA-compliant return payment
Transfer to sight deposit account by system manager	SMTTSD	Transfer to sight deposit account by system manager
Transfer from sight deposit account	SMTFSD	Transfer from sight deposit account by system manager

Table 3: List of payment types and their codes in ISO 20022 messages

In the "camt.052" message, the payment types are delivered in the *BkTxCd/Prtry/Cd* element:

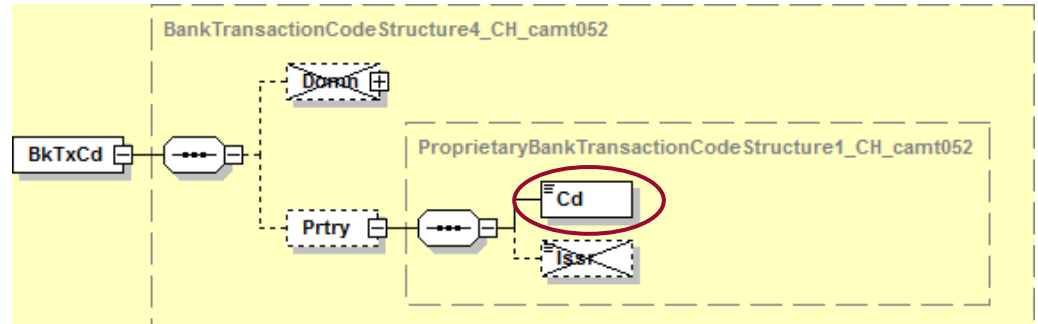


Figure 4: Delivery of the payment type in the *<BkTxCd><Prtry><Cd>* element

Different payment type-specific information is sent depending on the list type.

In list types ACCREC, SYSREC and SVCREC, a consolidated evaluation (number and total) is provided for each payment type in the *<TtlNtriesPerBkTxCd>* block:

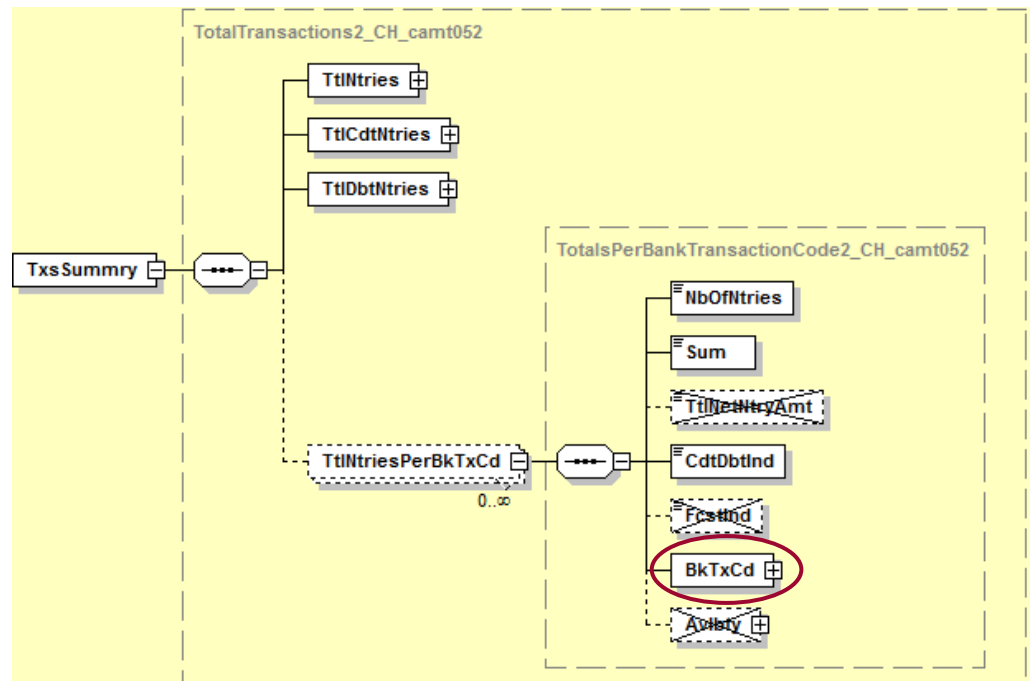


Figure 5: Delivery of the payment type in the *<TtlNtriesPerBkTxCd>* (ACCREC, SYSREC, SVCREC) block

In list types DETREC and CNCREC, the allocated payment type for each reported payment is delivered in the $\langle Ntry \rangle$ block:

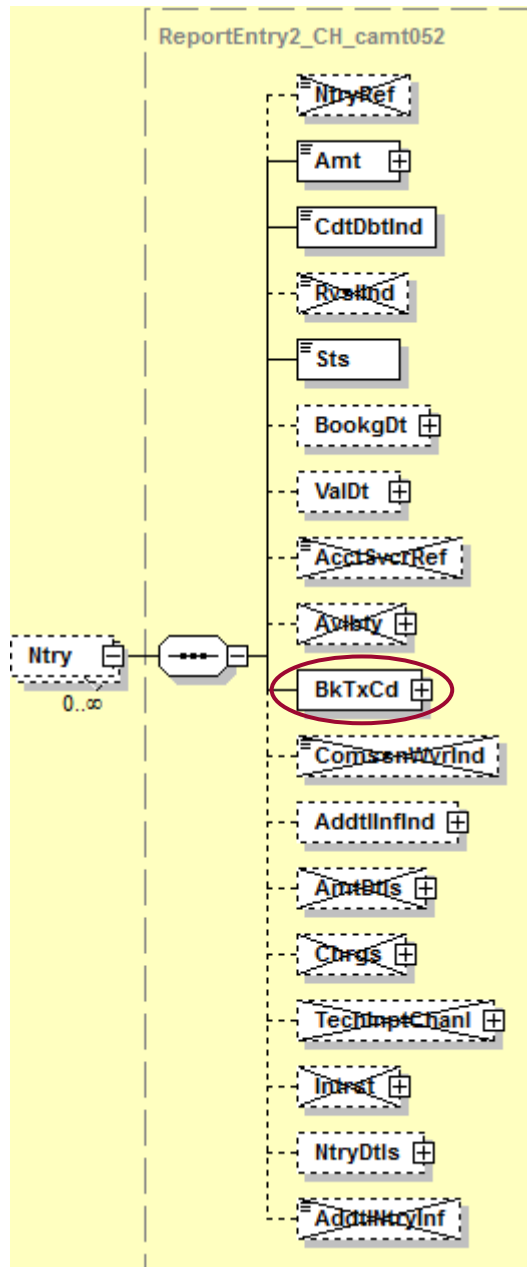


Figure 6: Delivery of the payment type in the $\langle Ntry \rangle$ (DETREC, CNCREC) block

3.5 Summary of transactions for the clearing day

In the "camt.052" message, a standardised summary of the reported transactions is delivered for all list types in the <TxsSummry> element. If lists continue for more than one page, this block is repeated on each page sent and always refers to the complete list.

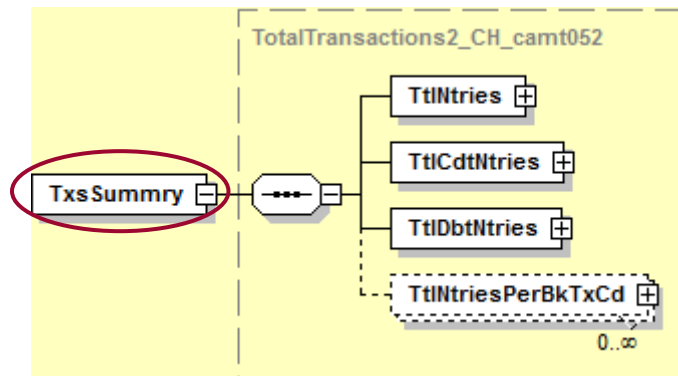


Figure 7: <TxsSummry> element: summary of transactions

In list types ACCREC, SYSREC and SVCREC, for each settled payment type a corresponding <TtlNtriesPerBkTxCd> block is created for incoming and for outgoing payments, if transactions of that type were settled on the settlement account during the reporting period.

3.6 Processing codes for cancelled payments

In list type CNCREC, the processing code in the *NtryDtls/TxDtls/ AddtlTxInf* element provides information about the reason for the cancellation of the payment in question:

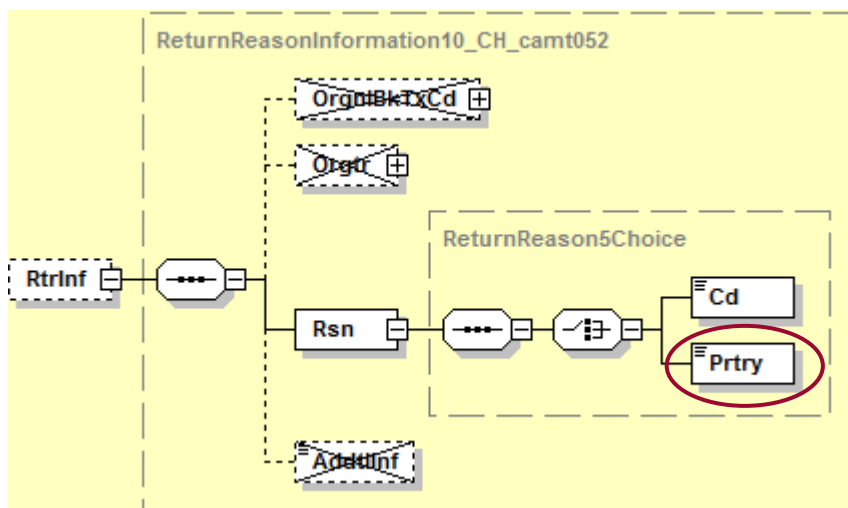


Figure 8: *<RtrInf> element: display of processing codes*

Code value	Reason for cancellation
PTTDY	Cancelled manually in wait file value date today
PTPVQ	Cancelled manually in wait file pre-value date
SYLTE	Cancelled due to cut-off (only in euroSIC)
SYDBC	Cancelled due to IID deletion
DPACS	Cancelled in wait file due to individual settlement or debit stop
DPLOF	Cancelled in wait file due to insufficient balance

Table 4: *Processing codes for cancelled payments*

3.7 Additional information about amounts

In the event of a liquidity reservation by the system manager, the balance of incoming and outgoing payments that is shown in the *TxsSummary/TtlNtries/TtlNetNtryAmt* element is not available to the participant in its entirety on the settlement account for the purpose of processing payments.

For that reason, with list types ACCREC, DETREC and SYSREC, information is provided in a *Rpt/Bal* block about the following amounts:

- Liquidity reservation by the system manager (only sent if it applies)
- Available account balance (is always sent)

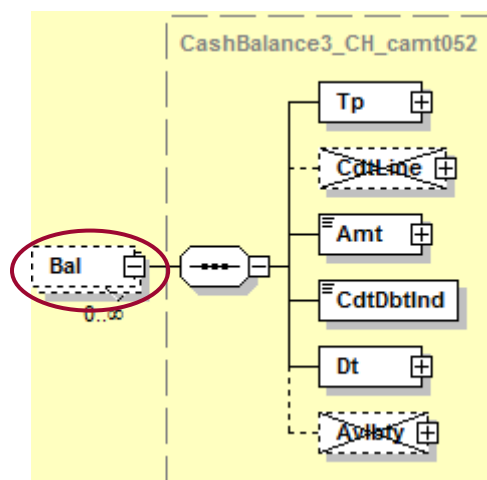


Figure 9: <Bal> element: additional information about amounts

The *Tp/CdOrPrtry/Prtry* sub-element informs as a code, which amount is sent in the following *Amt* sub-element. The following codes are defined:

Code value	Type of amount value sent
LQRSM	Liquidity reserved by the system manager
AVLBL	Account balance available for the participant

Table 5: Codes for identifying the amount values sent in the <Bal> element

3.8 Use of references

The following references are used in the XML message "camt.052":

- A-Level: *GrpHdr/MsgId* – unique reference of the "camt.054" message
- B-Level: *RptId* – consecutive number of the "Report" element within the message.

3.9 Parties of a transaction

In order to facilitate the reconciliation, the parties of a transaction ("*Transaction Details/Debtor Agent*" and "*Transaction Details/Creditor Agent*" elements) for the DETREC and CNCREC list types are always identified by the (unconcatenated) IID, regardless of the identification (IID or BIC) used in the submission.

3.10 SIC fields not provided in message type "camt.052"

Because the logic structure and system for ISO 20022 messages is different from SIC message types, information from SIC fields 75A and 76N is not included in the message type "camt.052".

Instead, this information can be obtained on demand by using the query functionality of the RTGS systems.

3.11 Acknowledging the message

The reception of a "camt.052" message must always be acknowledged with a "camt.025" message.

3.12 Further business specifications

Further business specifications can be found in the Base Document.

4 Technical specifications for the RTGS systems

4.1 Group Header (GrpHdr, A-Level)

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

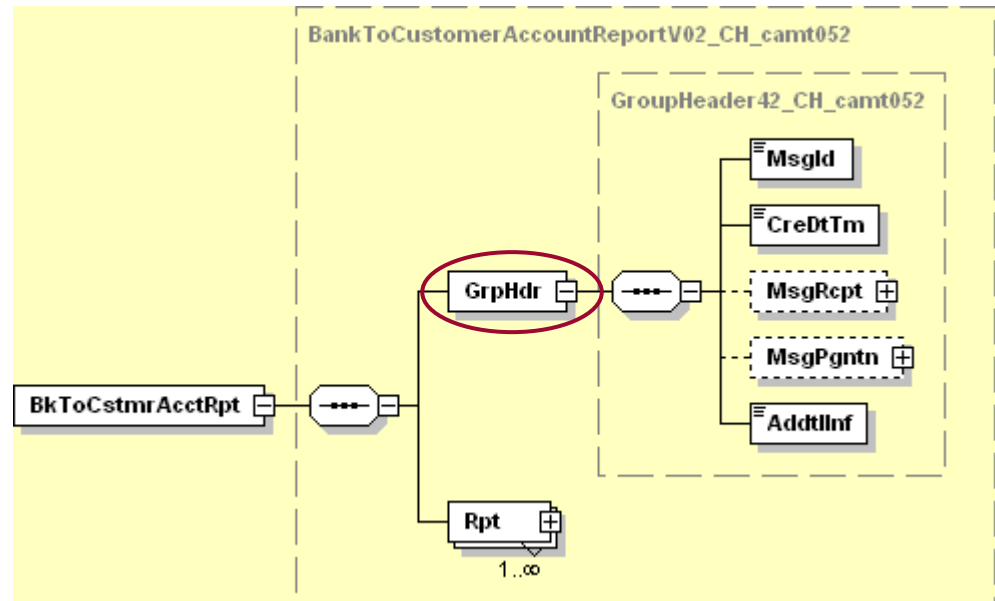


Figure 10: Group Header (GrpHdr, A-Level)

The following table specifies all the elements of the "Group Header" of the "camt.052" 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	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Document +Bank To Customer Account Report V02	BkToCstmrAcctRpt	1..1	1..1				
Group Header	GrpHdr	1..1	1..1				
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification		MT L56 F03 MT L80 F03 MT L84 F03	F20
Group Header +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time		MT L80 F71 Run Date Run date/Run time MT L80 F71 Run Time Run date/Run time MT L84 F71 Run Date Run date/Run time MT L84 F71 Run Time Run date/Run time	
Group Header +Message Recipient	MsgRcpt	0..1	0..1				
Group Header +Message Recipient ++Identification	Id	0..1	1..1				
Group Header +Message Recipient ++Identification +++Organisation Identification	OrgId	1..1	1..1				
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..1				
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Identification	Id	1..1	1..1	Member Identification IID (6 digits).		MT L56 F02 MT L80 F02 MT L84 F02	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name	SchmeNm	0..1	0..1				
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name +++++Proprietary	Prtry	1..1	1..1	Clearing System Identification (proprietary) Code "CHSIC" is sent.			
Group Header +Message Pagination	MsgPgntn	0..1	0..1				
Group Header +Message Pagination ++Page Number	PgNb	1..1	1..1	Page Number			
Group Header +Message Pagination ++Last Page Indicator	LastPgInd	1..1	1..1	Last Page Indicator			
Group Header +Additional Information	AddtlInf	0..1	1..1	Type of Reconciliaton List Code to identify the list type. The following codes are defined: ACCREC: Recapitulation participants (consolidated) DETREC: Recapitulation participants (detailed) CNCREC: Cancellation log SVCREC: Recapitulation third-party systems SYSREC: Recapitulation Systemmanager			

Table 6: Group Header (GrpHdr, A-Level)

4.2 Report (Rpt, B-Level)

The "Report" (B-Level of the message) contains the consolidated information about a settlement account. In the use case "Recapitulation for system managers", one <Rpt> block will be provided for each settlement account.

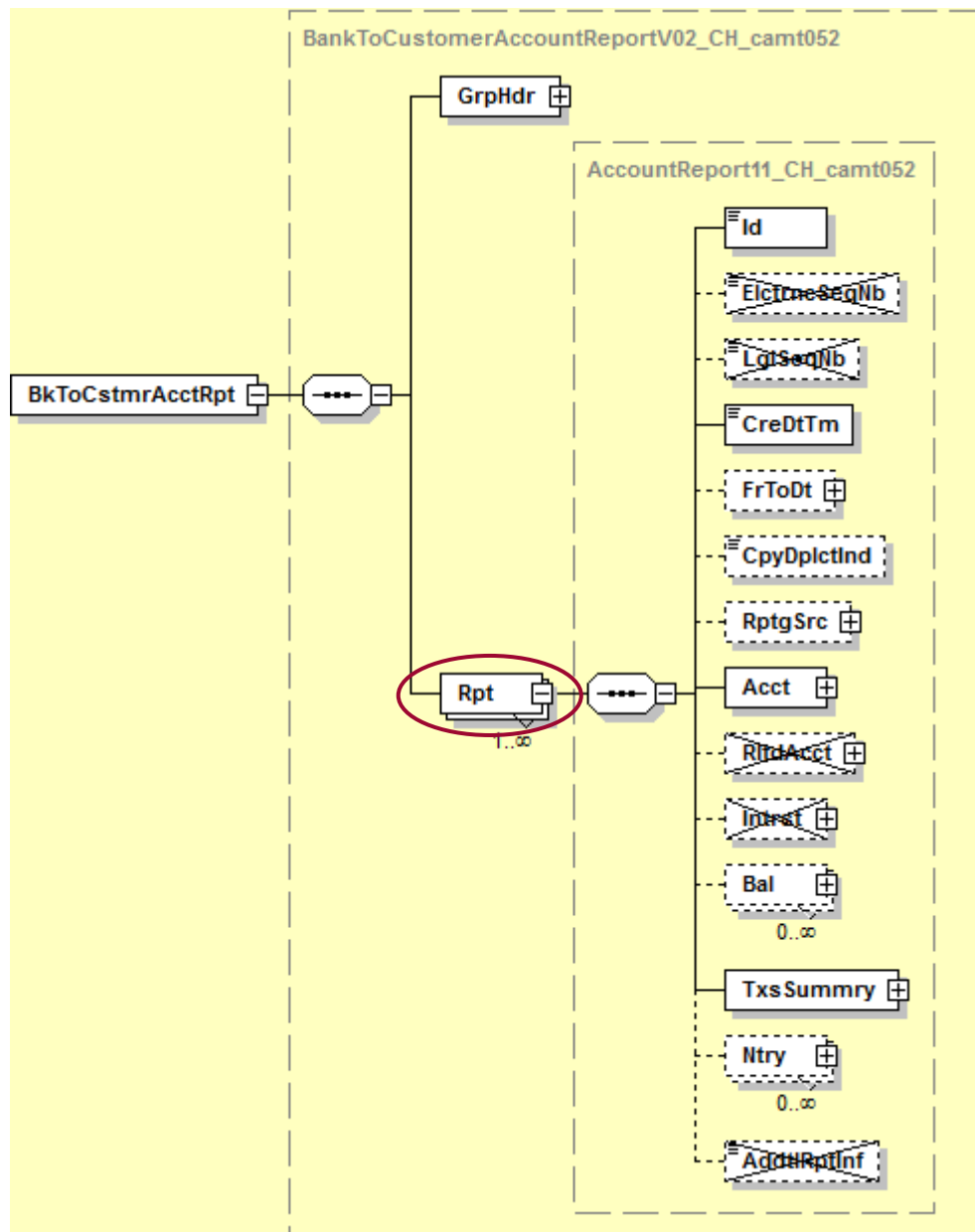


Figure 11: Report (Rpt, B-Level)

The following table specifies all the elements of the "Report" of the "camt.052" 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	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Report	Rpt	1..n	1..n	Report Only one <Rpt>-Block per list type will be provided.	SYSREC: One <Rpt>-Block for every settlement account will be provided		
Report +Identification	Id	1..1	1..1	Block Identification Consecutive number of the report element within a message.			
Report +Creation Date Time	CreDtTm	1..1	1..1	Report Date		MT L80 Date of Clearing Day MT L84 Date of Clearing Day	
Report +From To Date	FrToDt	0..1	0..1	Reporting period			
Report +From To Date ++From Date Time	FrDtTm	1..1	1..1	Start of Reporting Period Timestamp of the system managers 'Begin of Day' instruction.		MT L80 MT L84	F74A Settlement Date F74A Settlement Date
Report +From To Date ++To Date Time	ToDtTm	1..1	1..1	End of Reporting Period Timestamp of the system managers 'End of Day Processing' instruction.		MT L80 MT L84	F74A Settlement Date F74A Settlement Date
Report +Copy Duplicate Indicator	CpyDplctInd	0..1	0..1	Copy Duplicate Indicator Identifies a message as a duplicate of a previous message. Only the code "DUPL" must be used.			
Report +Reporting Source	RptgSrc	0..1	0..1	Reporting Source Specifies the RTGS for which the reporting was generated.			
Report +Reporting Source ++Proprietary	Prtry	1..1	1..1	RTGS Code Fix «CSC» for CHF-RTGS, «CEC» für FC-RTGS.			
Report +Account	Acct	1..1	1..1	Settlement Account Information			
Report +Account ++Identification	Id	1..1	1..1	Settlement Account The Settlement Account will always be provided in the <Othr><Id> element. <IBAN> is not supported.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Report +Account ++Identification +++Other	Othr	1..1	1..1				
Report +Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Settlement Account Identification of the SIC settlement account.		MT L56 F14 MT L80 F14 MT L84 F14	F25
Report +Account ++Currency	Ccy	0..1	0..1	Currency Code For SIC always "CHF" and for euroSIC always "EUR".		MT L80 F15 MT L56 F15 MT L84 F15	
Report +Account ++Owner	Ownr	0..1	0..1				
Report +Account ++Owner +++Name	Nm	0..1	0..1	Name of Participant		MT L80 F72A Short Address 1st line MT L84 F72A Short Address 1st line	
Report +Account ++Owner +++Postal Address	PstlAdr	0..1	0..1				
Report +Account ++Owner +++Postal Address ++++Address Line	AdrLine	0..7	0..2	Postal Address Address consisting of 2 * 35 characters.		MT L80 F72A Short Address 2nd Line MT L84 F72A Short Address 2nd Line	
Report +Balance	Bal	0..n	0..n	Balance Information The following recapitulation relevant amounts will be provided: - Amount reserved by the systemmanagers (will only be provided in case of an existing reservation) - Available Balance at the end of the clearing day (Balance 1, will allways be provided)	SVCREC: Not provided CNCREC: Not provided		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Report +Balance ++Type	Tp	1..1	1..1	Type			
Report +Balance ++Type +++Code Or Proprietary	CdOrPrtry	1..1	1..1	Code or Proprietary Type Indicator			
Report +Balance ++Type +++Code Or Proprietary ++++Code	Cd	1..1	1..1	Type Indicator (code) Not provided			
Report +Balance ++Type +++Code Or Proprietary ++++Proprietary	Prtry	1..1	1..1	Type Indicator (proprietary) Following Codes are defined: - LQRSM: Liquidityreservation of the Systemmanager - AVLBL: Available Balance (Balance 1)			
Report +Balance ++Amount	Amt	1..1	1..1	Amount Reserved amount or balance amount			
	Ccy			Currency CHF or EUR (depending on the currency of the RTGS)			
Report +Balance ++Credit Debit Indicator	CdtDbtInd	1..1	1..1	Credit Debit Indicator			
Report +Balance ++Date	Dt	1..1	1..1	Date The Sub-element <Dt> will be provided and will allways match the date provided in <Rpt>/<CreDtTm>			
Report +Balance ++Date +++Date	Dt	1..1	1..1	Report Date			
Report +Transactions Summary	TxsSummry	0..1	1..1	Transactions Summary In case of message pagination the transaction summary will be provided on every page with identical data.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Report +Transactions Summary ++Total Entries	TtlNtries	0..1	1..1				
Report +Transactions Summary ++Total Entries +++Number Of Entries	NbOfNtries	0..1	1..1	Number of Entries Number of transactions processed by SIC for the participant.			
Report +Transactions Summary ++Total Entries +++Total Net Entry Amount	TtlNetNtryAmt	0..1	1..1	Total Net Entry Amount Balance of incoming and outgoing payments.	ACCREC: Total balance of settled incoming and outgoing payments (SIC balance). CNCREC: Balance of cancelled payments (calculated value). DETREC: Total balance of settled incoming and outgoing payments (SIC balance). SVCREC: Balance of settled incoming and outgoing payments for the transaction type of the service. SYSREC: Total balance of settled incoming and outgoing payments (SIC balance).	MT L80 F74A Account Balance MT L84 F74A Account Balance	
Report +Transactions Summary ++Total Entries +++Credit Debit Indicator	CdtDbtInd	0..1	1..1	Credit Debit Indicator			
Report +Transactions Summary ++Total Credit Entries	TtlCdtNtries	0..1	1..1	Total Number and Sum of Credit Entries			
Report +Transactions Summary ++Total Credit Entries +++Number Of Entries	NbOfNtries	0..1	1..1	Total Number of Credit Entries	CNCREC: Number of cancelled incoming payments. ACCREC: Number of settled incoming payments. DETREC: Number of settled incoming payments. SVCREC: Number of settled incoming payments. SYSREC: Number of settled incoming payments.	MT L80 F74A Settled Incoming Payments Number MT L84 F74A Settled Incoming Payments Number	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Message Item	XML Tag	Mult.	Mult.	Definition	List-specific definition	SIC L80/L84/L56		SWIFT MT950
Report +Transactions Summary ++Total Credit Entries +++Sum	Sum	0..1	1..1	Total Amount of Credit Entries	ACCREC: Total of settled incoming payments. DETREC: Total of settled incoming payments. SVCREC: Total of settled incoming payments. CNCREC: Total of cancelled incoming payments. SYSREC: Total of settled incoming payments.	MT L80 MT L84	F74A Settled Incoming Payments Amount F74A Settled Incoming Payments Amount	
Report +Transactions Summary ++Total Debit Entries	TtIDbtNtries	0..1	1..1	Total Number and Sum of Debit Entries				
Report +Transactions Summary ++Total Debit Entries +++Number Of Entries	NbOfNtries	0..1	1..1	Total Number of Debit Entries	ACCREC: Number of settled outgoing payments. DETREC: Number of settled outgoing payments. SVCREC: Number of settled outgoing payments. CNCREC: Number of cancelled outgoing payments. SYSREC: Number of settled outgoing payments.	MT L80 MT L84	F74A Settled Outgoing Payments Number F74A Settled Outgoing Payments Number	
Report +Transactions Summary ++Total Debit Entries +++Sum	Sum	0..1	1..1	Total Amount of Debit Entries	ACCREC: Total of settled outgoing payments. DETREC: Total of settled outgoing payments. SVCREC: Total of settled outgoing payments. CNCREC: Total of cancelled outgoing payments. SYSREC: Total of settled outgoing payments.	MT L80 MT L84	F74A Settled Outgoing Payments Amount F74A Settled Outgoing Payments Amount	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code	TtINtriesPerBkTxCd	0..n	0..n	Total Entries per Bank Payment Type For each settled payment type, <TtINtriesPerBkTxCd> blocks will be created for incoming payments and outgoing payments for transactions settled on the settlement account during the reporting period.	CNCREC: Not used. DETREC: Not used			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Message Item	XML Tag	Mult.	Mult.	Definition	List-specific definition	SIC L80/L84/L56		SWIFT MT950
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Number Of Entries	NbOfNtries	0..1	1..1	Number of Incoming or Outgoing Payments for the Payment Type		MT L80 MT L80	F77A Incoming Number F77A Outgoing Number	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Sum	Sum	0..1	1..1	Sum of Incoming or Outgoing Payments of the Service		MT L80 MT L80	F77A Incoming Amount F77A Outgoing Amount	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Credit Debit Indicator	CdtDbtInd	0..1	1..1	Credit Debit Indicator Indicator for incoming or outgoing payments.				
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Bank Transaction Code	BkTxCd	1..1	1..1					
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Bank Transaction Code ++++Proprietary	Prtry	0..1	0..1					
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Bank Transaction Code ++++Proprietary +++++Code	Cd	1..1	1..1	Payment Type		MT L80	F77A Text	

Table 7: Report (Rpt, B-Level)

4.3 Entry (Ntry, C-Level)

The "Entry" (C-Level of the message) contains information about individual transactions of the clearing day and will only be provided for list types CNCREC and DETREC.

However, the block is only sent if transactions were settled on the settlement account during the reporting period.

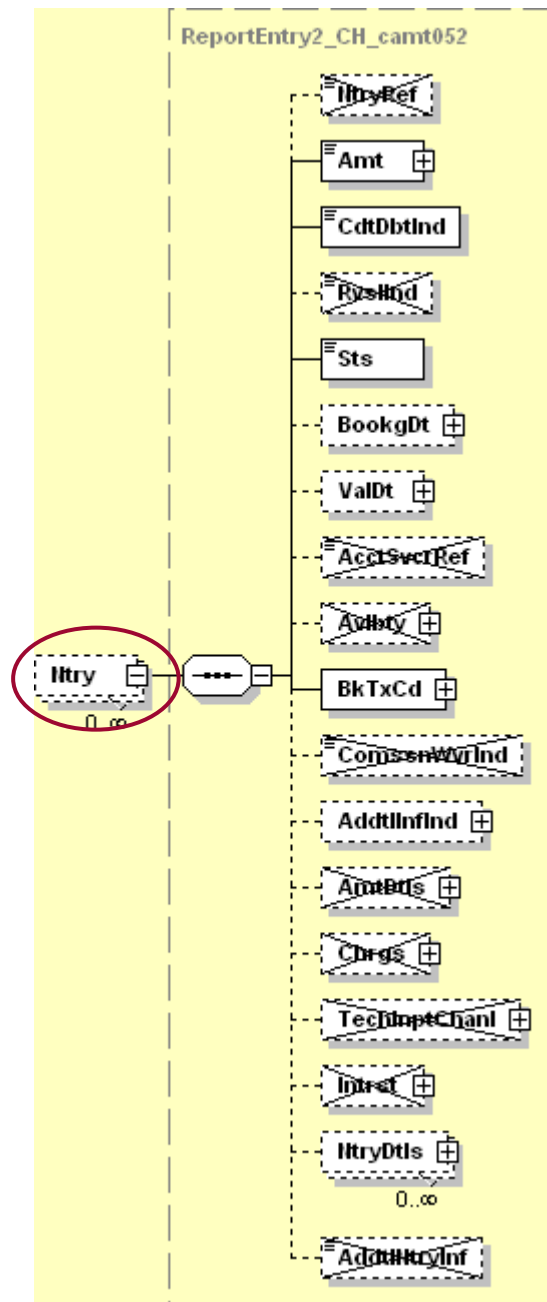


Figure 12: Entry (Ntry, C-Level)

The following table specifies all the elements of the "Entry" of the "camt.052" 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	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Report +Entry	Ntry	0..n	0..n	Transactions	ACCREC: Not used. SVCREC: Not used. SYSREC: Not used. DETREC: Block will only be provided when transactions were settled on the settlement account during the reporting period.		
Report +Entry ++Amount	Amt	1..1	1..1	Instructed Amount and Currency	CNCREC: Instructed amount of the cancelled payment. DETREC: Instructed amount of the settled payment.		F61_Amount
	Ccy			Currency Code		MT L56 F15	
Report +Entry ++Credit Debit Indicator	CdtDbtInd	1..1	1..1	Credit Debit Indicator Indicator for incoming or outgoing payments.			F61_DebitCreditMark
Report +Entry ++Status	Sts	1..1	1..1	Booking Status Depending on the list type, either the status "BOOK" or "INFO" will be provided.	CNCREC: Only the code "INFO" will be provided, because the transaction was cancelled. DETREC: Only the code "BOOK" will be provided.		
Report +Entry ++Booking Date	BookgDt	0..1	0..1	Booking Date Information	CNCREC: Not used.		
Report +Entry ++Booking Date +++Date Time	DtTm	1..1	1..1	Booking Date			
Report +Entry ++Value Date	ValDt	0..1	0..1	Value Date Information	CNCREC: Not used.		
Report +Entry ++Value Date +++Date	Dt	1..1	1..1	Value Date			F61_ValueDate
Report +Entry ++Bank Transaction Code	BkTxCd	1..1	1..1				

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Report +Entry ++Bank Transaction Code +++Proprietary	Prtry	0..1	0..1				
Report +Entry ++Bank Transaction Code +++Proprietary ++++Code	Cd	1..1	1..1	Payment Type	CNCREC: Payment type of the cancelled payment. DETREC: Payment type of the settled payment.		F61_SupplementaryDetails
Report +Entry ++Additional Information Indicator	AddtlInfInd	0..1	0..1				
Report +Entry ++Additional Information Indicator +++Message Name Identification	MsgNmId	0..1	0..1	Message Name Identification Message name of the original input message. - ISO: pacs.008, pacs.009, pacs.004, camt.050 - FIN: MT103, MT202, MT202COV - SIC: A10, A11, A15, B11, B12, F10	CNCREC: Message type of the cancelled payment. DETREC: Message type of the settled payment.		F61_IdentificationCode
Report +Entry ++Additional Information Indicator +++Message Identification	MsgId	0..1	0..1	Original Transaction Identification	CNCREC: Transaction identification of the cancelled payment. DETREC: Transaction identification of the settled payment.		F61_ReferenceForTheAccountOwner

Table 8: Entry (Ntry, C-Level)

4.4 Entry Details (NtryDtls, D-Level)

The "Entry Details" (D-Level of the message) group together additional information about specific transactions of the clearing day. Only the <TxDtls> element is used.

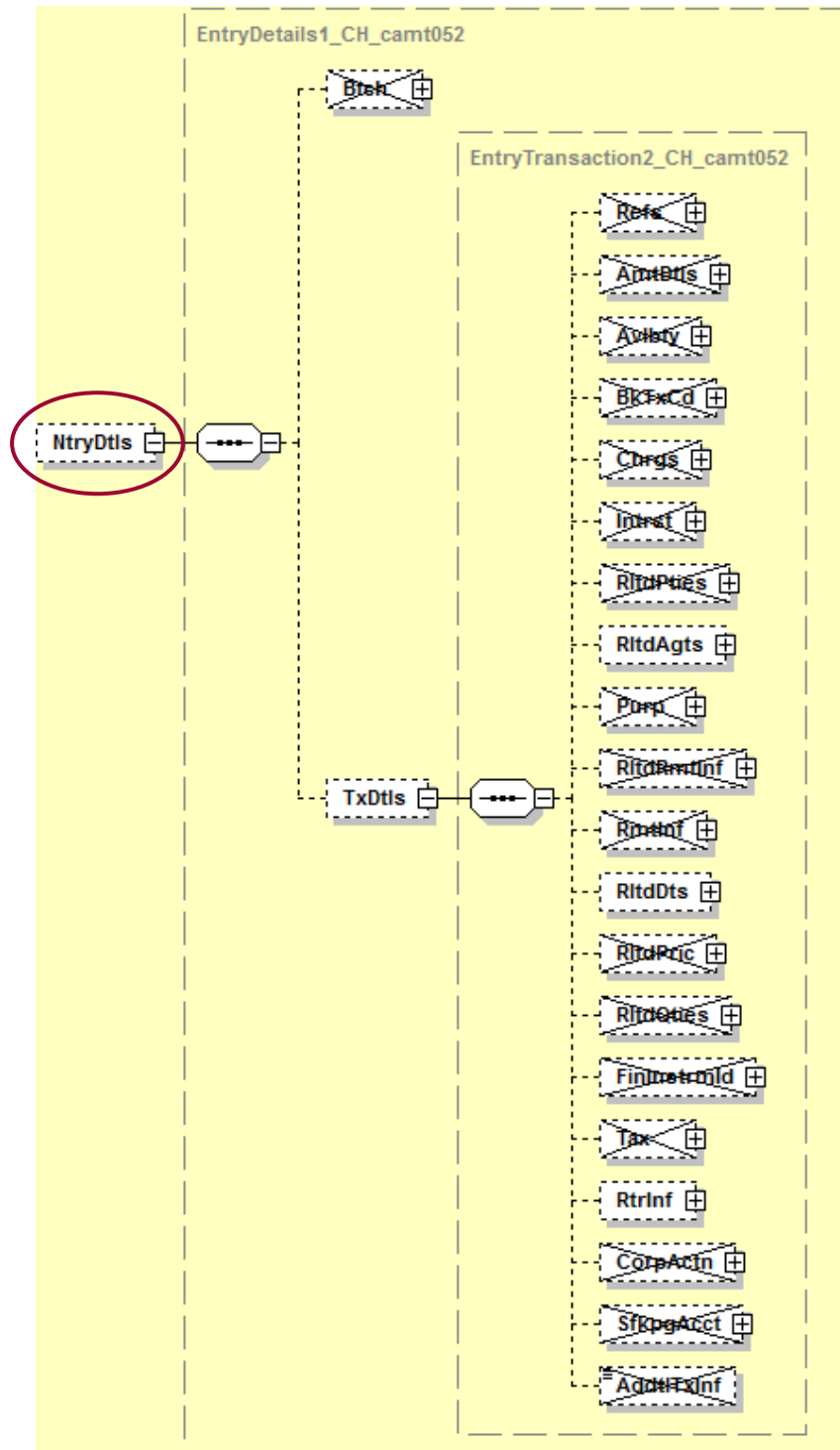


Figure 13: Entry Details (NtryDtls, D-Level)

The following table specifies all the elements of the "Entry Details" of the "camt.052" 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	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Report +Entry ++Entry Details	NtryDtls	0..n	0..1				
Report +Entry ++Entry Details +++Transaction Details	TxDtls	0..n	0..1				
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents	RltdAgts	0..1	0..1	Related Agents Depending on the balance identifier for the transaction, for incoming payments the instructing participant will be provided in the sub-element <DbtrAgt> and for outgoing payments the instructed participant will be provided in the sub-element <CdtrAgt>.			
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Debtor Agent	DbtrAgt	0..1	0..1				
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Debtor Agent +++++Financial Institution Identification	FinInstnId	1..1	1..1				
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Debtor Agent +++++Financial Institution Identification +++++Clearing System Member Identification	ClrSysMmbld	0..1	0..1				

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Debtor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	0..1				
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Debtor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Code "CHSIC" will be provided.			
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Debtor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification +++++Member Identification	Mmbld	1..1	1..1	Identification of Instructing Participant (proprietary) IID (6 digits).			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Creditor Agent	CdtrAgt	0..1	0..1				
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Creditor Agent ++++++Financial Institution Identification	FinInstnId	1..1	1..1				
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Creditor Agent ++++++Financial Institution Identification +++++++Clearing System Member Identification	ClrSysMmbld	0..1	0..1				
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Creditor Agent ++++++Financial Institution Identification +++++++Clearing System Member Identification +++++++Clearing System Identification	ClrSysId	0..1	0..1				

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Creditor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Code "CHSIC" will be provided.			
Report +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Creditor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Member Identification	Mmbld	1..1	1..1	Identification of Instructed Participant (proprietary) IID (6 digits).			
Report +Entry ++Entry Details +++Transaction Details ++++Related Dates	RltdDts	0..1	0..1	Related Date	DETREC: Not used.		
Report +Entry ++Entry Details +++Transaction Details ++++Related Dates +++++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	Settlement Date	CNCREC: Scheduled settlement date for the cancelled payment.		
Report +Entry ++Entry Details +++Transaction Details ++++Return Information	RtrInf	0..1	0..1	Cancellation Information	DETREC: Not used.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	List-specific definition	SIC L80/L84/L56	SWIFT MT950
Report +Entry ++Entry Details +++Transaction Details ++++Return Information +++++Reason	Rsn	0..1	1..1	Status Code			
Report +Entry ++Entry Details +++Transaction Details ++++Return Information +++++Reason +++++Proprietary	Prtry	1..1	1..1	Status Code (proprietary)	CNCREC: Processing code to provide information about the reason for the cancellation. The following values are defined: PTTDY = Cancelled manually in wait file value date today PTPVQ = Cancelled manually in wait file pre-value date SYLTE = Cancelled due to cut-off (only in euroSIC) SYDBC = Cancelled due to IID deletion DPACS = Cancelled in wait file due to individual settlement or debit stop DPLOF = Cancelled in wait file due to insufficient balance		

Table 9: Entry Details (NtryDtls, D-Level)

5 Example of a detailed recapitulation

This example shows a "camt.052" message for list type DETREC including 4 transactions.

For XML version of the example see Appendix A.

GrpHdr	MsgId	SIC4-001			
	CreDtTm	2012-08-17T17:30:47			
	MsgRcpt	<div><div><div><div><div><div>Id</div><div>Othr</div><div><div><div>Id</div><div>082310</div></div><div><div>SchmeNm</div><div>Prtry</div><div>CHSIC</div></div></div></div></div></div></div></div>			
	MsgPgntn	PgNb	1		
		LastPgInd	true		
AddtlInf	DETREC				
Acct	Id	1			
	CreDtTm	2012-08-17T17:30:47			
	FrToDt	FrDtTm	2011-08-16T17:30:00		
		ToDtTm	2011-08-17T17:30:00		
	RptgSrc	Prtry	CSC		
	Id	Othr	Id	082310	
	Ccy	CHF			
	Ownr	Nm	Schweizer Bank		
		PstlAdr	AdrLine	Bankgasse 2	
			AdrLine	CH 8001 Zuerich	
	Bal	Tp	CdOrPrtry	Prtry	AVLBL
		Amt	250.12 CHF		
		CdtDbtInd	CRDT		
Dt		Dt	2012-08-17		
TxSummary		TtlNtries	NbOfNtries	4	
		TtlNetNtryAmt	250.12		
		CdtDbtInd	CRDT		
	TtlCdtNtries	NbOfNtries	2		
		Sum	1250.12		
	TtlDbtNtries	NbOfNtries	2		
		Sum	1000		

Bk To Cstm Acc Rpt	Rpt	Ntry	<table><tr><td>Amt</td><td colspan="3">1000.12 CHF</td></tr><tr><td>CdtDbtInd</td><td colspan="3">CRDT</td></tr><tr><td>Sts</td><td colspan="3">BOOK</td></tr><tr><td>BookgDt</td><td>DtTm</td><td colspan="2">2012-08-17T08:00:17</td></tr><tr><td>BkTxCd</td><td>Prtry</td><td>Cd</td><td colspan="2">CSTPMT</td></tr><tr><td>AddtlInflnd</td><td>MsgNmld</td><td colspan="3">pacs.008</td></tr><tr><td></td><td>Msgld</td><td colspan="3">PACS008CH_3456</td></tr><tr><td>NtryDtls</td><td>TxDtls</td><td>RtdAgts</td><td>DbitAgt</td><td>FinInstnId</td><td>ClrSysMnblId</td><td>ClrSysId</td><td>Cd</td><td>CHSIC</td><td>MmblId</td><td>090000</td></tr></table>	Amt	1000.12 CHF			CdtDbtInd	CRDT			Sts	BOOK			BookgDt	DtTm	2012-08-17T08:00:17		BkTxCd	Prtry	Cd	CSTPMT		AddtlInflnd	MsgNmld	pacs.008				Msgld	PACS008CH_3456			NtryDtls	TxDtls	RtdAgts	DbitAgt	FinInstnId	ClrSysMnblId	ClrSysId	Cd	CHSIC	MmblId	090000
			Amt	1000.12 CHF																																									
			CdtDbtInd	CRDT																																									
Sts	BOOK																																												
BookgDt	DtTm	2012-08-17T08:00:17																																											
BkTxCd	Prtry	Cd	CSTPMT																																										
AddtlInflnd	MsgNmld	pacs.008																																											
	Msgld	PACS008CH_3456																																											
NtryDtls	TxDtls	RtdAgts	DbitAgt	FinInstnId	ClrSysMnblId	ClrSysId	Cd	CHSIC	MmblId	090000																																			
Ntry	<table><tr><td>Amt</td><td colspan="3">100 CHF</td></tr><tr><td>CdtDbtInd</td><td colspan="3">DBIT</td></tr><tr><td>Sts</td><td colspan="3">BOOK</td></tr><tr><td>BookgDt</td><td>DtTm</td><td colspan="2">2012-08-17T09:00:47</td></tr><tr><td>BkTxCd</td><td>Prtry</td><td>Cd</td><td colspan="2">ESRPMT</td></tr><tr><td>AddtlInflnd</td><td>MsgNmld</td><td colspan="3">A15</td></tr><tr><td></td><td>Msgld</td><td colspan="3">MTA15_789</td></tr><tr><td>NtryDtls</td><td>TxDtls</td><td>RtdAgts</td><td>CdtrAgt</td><td>FinInstnId</td><td>ClrSysMnblId</td><td>ClrSysId</td><td>Cd</td><td>CHSIC</td><td>MmblId</td><td>040000</td></tr></table>	Amt	100 CHF			CdtDbtInd	DBIT			Sts	BOOK			BookgDt	DtTm	2012-08-17T09:00:47		BkTxCd	Prtry	Cd	ESRPMT		AddtlInflnd	MsgNmld	A15				Msgld	MTA15_789			NtryDtls	TxDtls	RtdAgts	CdtrAgt	FinInstnId	ClrSysMnblId	ClrSysId	Cd	CHSIC	MmblId	040000		
Amt	100 CHF																																												
CdtDbtInd	DBIT																																												
Sts	BOOK																																												
BookgDt	DtTm	2012-08-17T09:00:47																																											
BkTxCd	Prtry	Cd	ESRPMT																																										
AddtlInflnd	MsgNmld	A15																																											
	Msgld	MTA15_789																																											
NtryDtls	TxDtls	RtdAgts	CdtrAgt	FinInstnId	ClrSysMnblId	ClrSysId	Cd	CHSIC	MmblId	040000																																			
Ntry	<table><tr><td>Amt</td><td colspan="3">900 CHF</td></tr><tr><td>CdtDbtInd</td><td colspan="3">DBIT</td></tr><tr><td>Sts</td><td colspan="3">BOOK</td></tr><tr><td>BookgDt</td><td>DtTm</td><td colspan="2">2012-08-17T09:01:40</td></tr><tr><td>BkTxCd</td><td>Prtry</td><td>Cd</td><td colspan="2">CSTPMT</td></tr><tr><td>AddtlInflnd</td><td>MsgNmld</td><td colspan="3">A10</td></tr><tr><td></td><td>Msgld</td><td colspan="3">MTA10_12789</td></tr></table>	Amt	900 CHF			CdtDbtInd	DBIT			Sts	BOOK			BookgDt	DtTm	2012-08-17T09:01:40		BkTxCd	Prtry	Cd	CSTPMT		AddtlInflnd	MsgNmld	A10				Msgld	MTA10_12789															
Amt	900 CHF																																												
CdtDbtInd	DBIT																																												
Sts	BOOK																																												
BookgDt	DtTm	2012-08-17T09:01:40																																											
BkTxCd	Prtry	Cd	CSTPMT																																										
AddtlInflnd	MsgNmld	A10																																											
	Msgld	MTA10_12789																																											

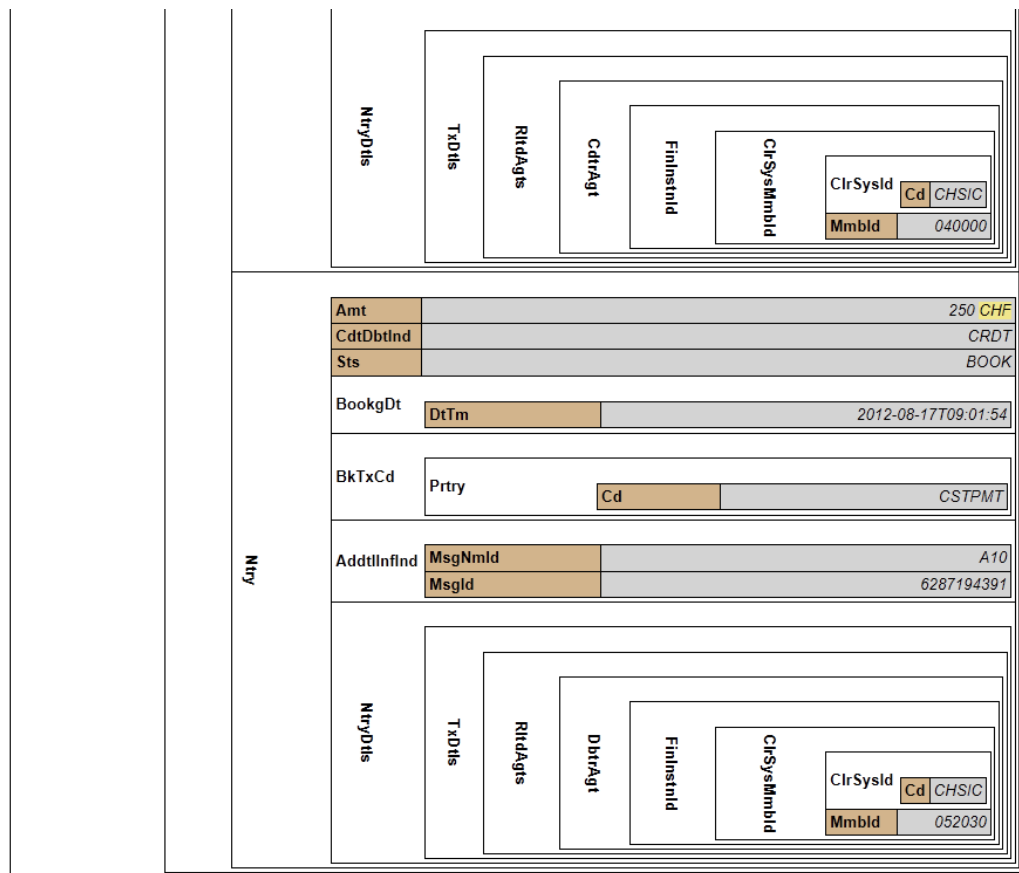


Figure 14: Example "camt.052" – list type DETREC

The following image shows one possible way the complete message could be displayed in print view.

						
Detailed account report						
Msg Id: SIC4-001 Created: 2012 - 08 - 17 17:30:47 Page/End: 1/End						
Settlement Account Information						
BC Number	Currency	Designation				
082310	CHF	Schweizer Bank Bankgasse 2 CH 8001 Zuerich				
Settlement Date			SIC balance			
2012 - 08 - 17 17:30:47			250.12			
Incoming payments			Outgoing payments			
Number	2		Number	2		
Total	1'250.12		Total	1'000.00		
TX Identification	Settlement Time	Other party	Service	Message	C/D	Amount
PACS008CH_3456	20120817 08:00:17	090000	SIC	pacs.008	CRDT	1'000.12
MTA10_789	20120817 09:00:47	040000	LSV	A10	DBIT	100.00
MTA10_12789	20120817 09:01:40	040000	SIC	A10	DBIT	900.00
6287194391	20120817 09:01:54	052030	SIC	A10	CRDT	250.00

Figure 15: Example "camt.052" – list type DETREC – as full report printout

Appendix A: XML schema and example

XML schema

The XML schema for "camt.052" for the RTGS systems

- ***camt.052.001.02.ch.01.xsd***

is published on the SIX Interbank Clearing Ltd website.

It should preferably be opened using specific XML software.

Example

The example shown in section 5 is published on the SIX Interbank Clearing Ltd website as an XML file:

- ***camt_052_Beispiel_DETREC.xml***

Validation Portal

The above mentioned example message as well as this implementation guideline, the XML schema and additional examples can also be downloaded from the SIC & euroSIC Validation Portal Interbank Messages (<https://validation.iso-payments.ch/SIC4>).

After successful registration users can upload their own messages and have them validated against this implementation guideline.

Appendix B: Table of figures

Figure 1:	Documentation structure	6
Figure 2:	Basic message structure of the "camt.052" message	7
Figure 3:	Simplified message structure for the "camt.052" message for list types ACCREC and SVCREC	9
Figure 4:	Delivery of the payment type in the <BkTxCd><Prtry><Cd> element	11
Figure 5:	Delivery of the payment type in the <TtlNtriesPerBkTxCd> (ACCREC, SYSREC, SVCREC) block	11
Figure 6:	Delivery of the payment type in the <Ntry> (DETREC, CNCREC) block	12
Figure 7:	<TxSsumry> element: summary of transactions	13
Figure 8:	<Rtrlnf> element: display of processing codes	14
Figure 9:	<Bal> element: additional information about amounts	15
Figure 10:	Group Header (GrpHdr, A-Level)	17
Figure 11:	Report (Rpt, B-Level)	20
Figure 12:	Entry (Ntry, C-Level)	27
Figure 13:	Entry Details (NtryDtls, D-Level)	30
Figure 14:	Example "camt.052" – list type DETREC	38
Figure 15:	Example "camt.052" – list type DETREC – as full report printout	39

Appendix C: Table of tables

Table 1:	Use cases for recapitulations using the "camt.052" message	8
Table 2:	List types and their code value in the "camt.052" message	8
Table 3:	List of payment types and their codes in ISO 20022 messages	10
Table 4:	Processing codes for cancelled payments	14
Table 5:	Codes for identifying the amount values sent in the <Bal> element	15
Table 6:	Group Header (GrpHdr, A-Level)	19
Table 7:	Report (Rpt, B-Level)	26
Table 8:	Entry (Ntry, C-Level)	29
Table 9:	Entry Details (NtryDtls, D-Level)	35