



# **Implementation Guidelines for ISO 20022 Interbank Messages**

SIC and euroSIC

Sight Deposit Account Transfers (System Managers)  
(camt.050)

## General notes

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## About this document

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### 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.050" – 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	30.06.2014	Following elements changed: <ul style="list-style-type: none"> <li>• LqdyCdtTrf/Cdtr</li> <li>• LqdyCdtTrf/Dbtr</li> </ul>	4.2
1.2	16.04.2015	Document name changed, Logo replaced, Wording adapted to the terminology of the RTGS platform.	all

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# 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.

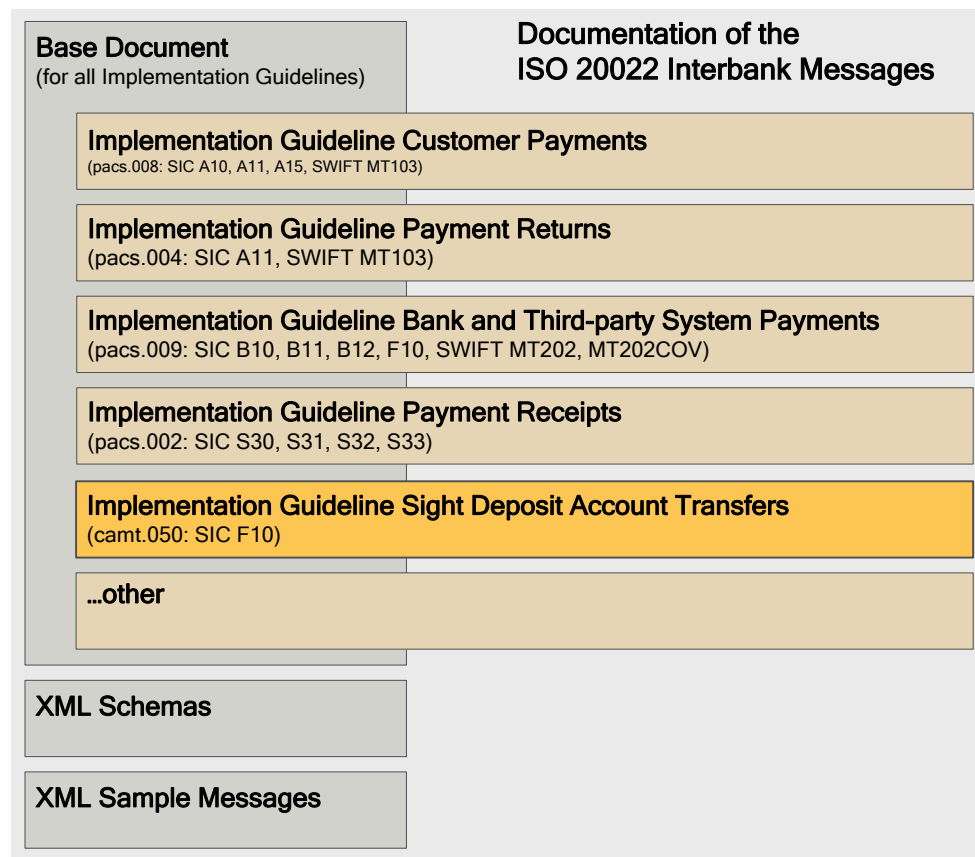
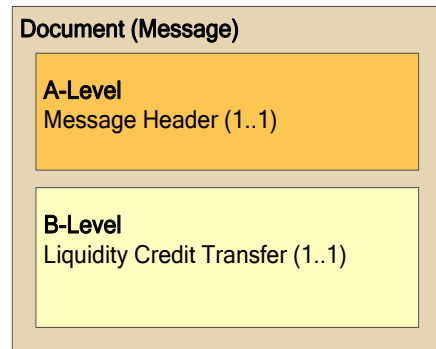


Figure 1: Documentation structure

## 2 SWIFT MX definitions

The "Liquidity Credit Transfer" message (camt.050) is sent from the system manager to the RTGS systems and from the RTGS systems to the system manager, to increase or reduce the liquidity on the settlement account of a participant. It is used on the basis of the SWIFT MX schema "camt.050.001.03" that has been modified for the RTGS systems and compatible with them.

The structure of the message is based on the ISO 20022 standard but is not (yet) a message published by ISO for inclusion in the standard.



The "camt.050.001.03.ch.01" message is essentially structured as follows:

- **A-Level:** Message level, element "Message Header". This block must occur exactly once.
- **B-Level:** Transaction level, element "Liquidity Credit Transfer". This block must occur exactly once.

Figure 2: Basic message structure of the "camt.050" message

### 3 Business specifications for the RTGS systems

#### 3.1 Use cases

The sight deposit account transfer "camt.050" is used in the following situations in the RTGS systems:

Use case	ISO 20022 message
Transfer to sight deposit account by system manager	camt.050
Transfer from sight deposit account by system manager	camt.050

Table 1: Use cases for "camt.050" in the RTGS systems

These use cases are only available to the system manager.

#### 3.2 Acknowledging the message

The "camt.050" message is always acknowledged by the RTGS systems with the "camt.025" message.

#### 3.3 References in the "Liquidity Credit Transfer" message (camt.050)

Along the processing chain, various references are sent in the "camt.050" message:

A-Level: *MsgHdr/MsgId* – unique message identification for the "camt.050" message

B-Level: *LqdtCdtTrf/LqdtTrfId/InstrId* – unique transaction identification

*LqdtCdtTrf/LqdtTrfId/EndToEndId* – payment reference of the debtor

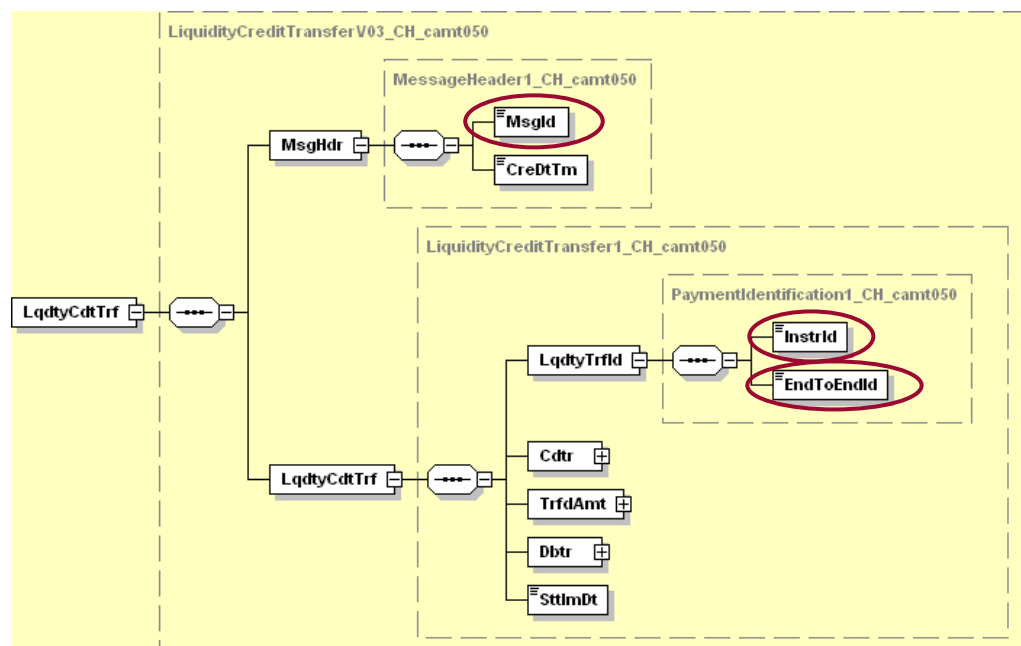


Figure 3: References in the "camt.050" message



### 3.4 Naming of the parties

In the "camt.050" message, both the debtor and the creditor are shown in the B-Level of the message, in the relevant `<FinInstnId>` element.

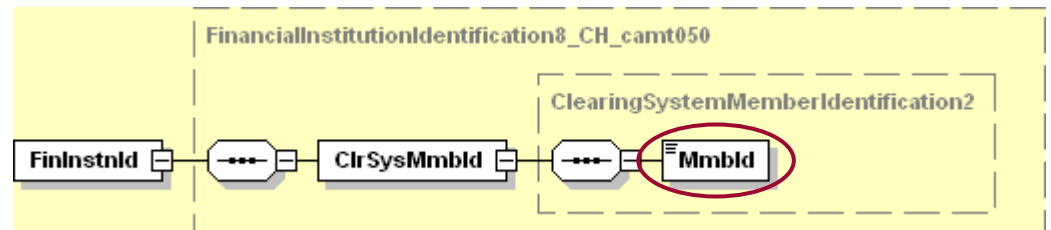


Figure 4: Identifying the participants

At present, participants are only identified using the relevant IID.

### 3.5 Use cases

The two use cases are distinguished on the basis of the contents of the sub-element `<Mmbld>` in the `<Cdtr>` and `<Dbtr>` elements:

Use case	Cdtr	Dbtr
Transfer to sight deposit account by system manager	IID of the system manager	IID of the participant
Transfer from sight deposit account by system manager	IID of the participant	IID of the system manager

Table 2: Distinguishing the use cases for "camt.050" in the RTGS systems

### 3.6 Further business specifications

Further business specifications can be found in the Base Document.

## 4 Technical specifications for the RTGS systems

### 4.1 Message Header (MsgHdr, A-Level)

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

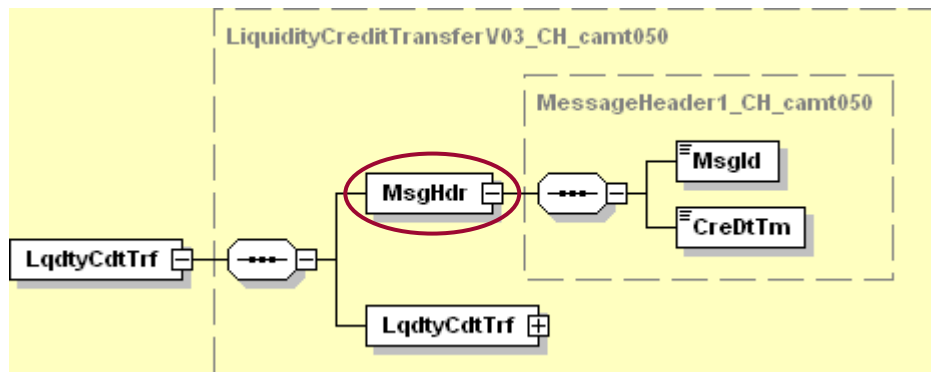


Figure 5: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.050" 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	SIC F10
Document +LqdtCdtTrf	LqdtCdtTrf	1..1	1..1		
MsgHdr	MsgHdr	1..1	1..1		
MsgHdr +MsgId	MsgId	1..1	1..1	<b>Message Identification</b> Only the SWIFT character set excluding spaces is permitted for this element. It is used together with <Dbtr> for duplicate checking at message level and may only occur once within the permitted value dates. Permitted value dates are 5 days pre-value date, 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.	
MsgHdr +CreDtTm	CreDtTm	0..1	1..1	<b>Creation Date Time</b>	

Table 3: Message Header (MsgHdr, A-Level)

## 4.2 Liquidity Credit Transfer (LqdyCdtTrf, B-Level)

The "Liquidity Credit Transfer" element (B-Level of the message) contains the information for liquidity transfer.

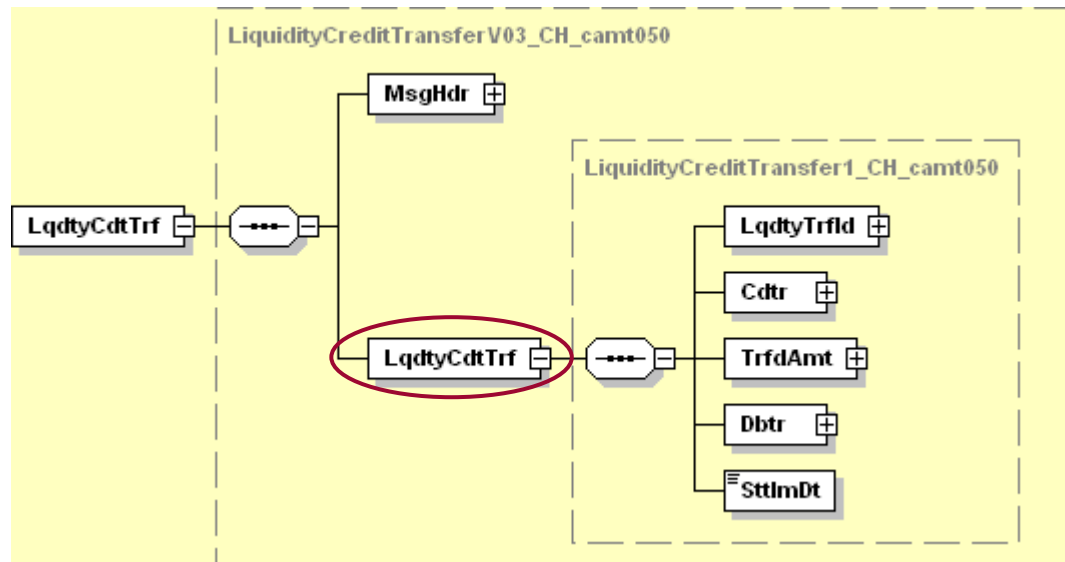


Figure 6: Liquidity Credit Transfer (LqdyCdtTrf)

The following table specifies all the elements of the "Liquidity Credit Transfer" of the "camt.050" 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	SIC F10
LqdyCdtTrf	LqdyCdtTrf	1..1	1..1	<b>Liquidity Credit Transfer</b> Either the <Dbtr> element or the Cdtr> element must contain the IID of the system manager.	
LqdyCdtTrf +LqdyTrfId	LqdyTrfId	0..1	1..1		
LqdyCdtTrf +LqdyTrfId ++InstrId	InstrId	0..1	1..1	<b>Transaction Identification</b> Only the SWIFT character set excluding spaces is permitted for this element. Must contain the special character "+" in the first position. It is used together with <Dbtr> for duplicate checking at message level and may only occur once within the permitted value dates. Permitted value dates are 5 days pre-value date, 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.	F03
LqdyCdtTrf +LqdyTrfId ++EndToEndId	EndToEndId	1..1	1..1	<b>Debtor Reference</b> The element contains "NOTPROVIDED" if there is no known identification.	F49A
LqdyCdtTrf +Cdtr	Cdtr	0..1	1..1	<b>Creditor</b>	
LqdyCdtTrf +Cdtr ++FinInstnId	FinInstnId	1..1	1..1		
LqdyCdtTrf +Cdtr ++FinInstnId +++ClrSysMmbld	ClrSysMmbld	0..1	1..1		
LqdyCdtTrf +Cdtr ++FinInstnId +++ClrSysMmbld	Mmbld	1..1	1..1	<b>Member Identification</b> Creditor If the <Dbtr> element contains the BC number of the system manager, the IID of the participant must be entered here.	F18
++++Mmbld					
LqdyCdtTrf +TrfdAmt	TrfdAmt	1..1	1..1		
LqdyCdtTrf +TrfdAmt ++AmtWthCcy	AmtWthCcy	1..1	1..1	<b>Settlement Amount</b>	F17A
	Ccy			<b>Currency Code</b> The currency code must be "CHF" or "EUR". The currency must correspond to the currency of the respective RTGS system.	F15
LqdyCdtTrf +Dbtr	Dbtr	0..1	1..1	<b>Debtor</b> Use is mandatory, is used in combination with <MsgId> / <InstrId> for duplicate checking.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	Mult.	Definition	SIC F10
LqdyCdtTrf +Dbtr ++FinInstnId	FinInstnId	1..1	1..1		
LqdyCdtTrf +Dbtr ++FinInstnId +++ClrSysMmbld	ClrSysMmbld	0..1	1..1		
LqdyCdtTrf +Dbtr ++FinInstnId +++ClrSysMmbld ++++Mmbld	Mmbld	1..1	1..1	<b>Member Identification</b> Debtor If the <Cdt> element contains the BC number of the system manager, the IID of the participant must be entered here.	<b>F02</b>
LqdyCdtTrf +SttlmDt	SttlmDt	0..1	1..1	<b>Settlement Date</b> This date determines the settlement date on the system manager's sight deposit account.	<b>F16</b>

Table 4: Liquidity Credit Transfer (LqdyCdtTrf, B-Level)

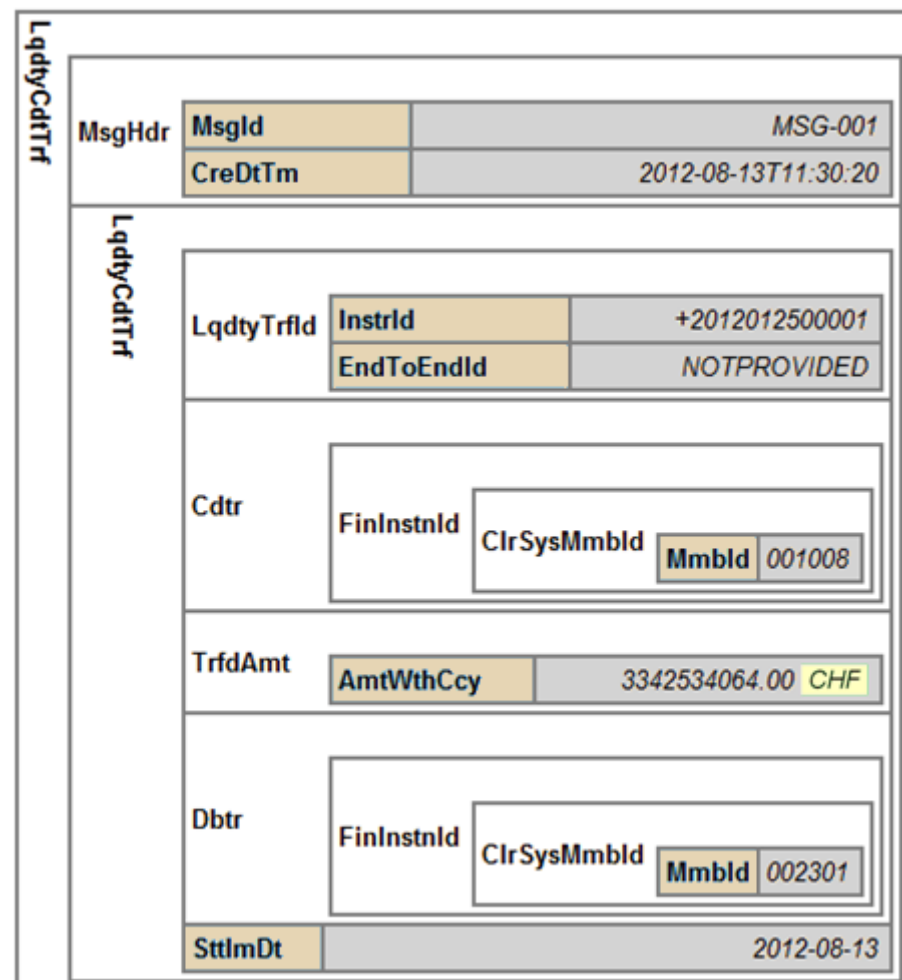
## 5 Example

The example shows a reduction by the system manager (001008) in the liquidity available to the participant using a sight deposit account transfer from the settlement account of the participant (002301).

### Business elements of the sight deposit account transfer

Business element	Content
Message identification	MSG-0001
Transaction identification	+2012012500001
Debtor identification	002301
Creditor identification	001008
Settlement amount	3342534064,00
Settlement date	2012-08-13

### Depiction of the sight deposit account transfer using ISO 20022 camt.050



For XML version of the example see Appendix A.

## Appendix A: XML schema and example

### XML schema

The XML schema for "camt.050" for the RTGS systems

- ***camt.050.001.03.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\_050\_Beispiel.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.

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