Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Cash Management Receipts (camt.025)

Version 1.3 – 16.04.2015

General notes

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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.025" – 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	16.05.2014	Use case designations in table 1 rectified	3.1
		Permitted message types of acknowledged message supplemented with camt.029 and camt.056	4.2
1.2	01.10.2014	Following element changed: • RctDtls/OrgnlMsgId/OrgtrNm	4.2
1.3	16.04.2015	Document name changed, Logo replaced, Wording adapted to the terminology of the RTGS plattform.	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.

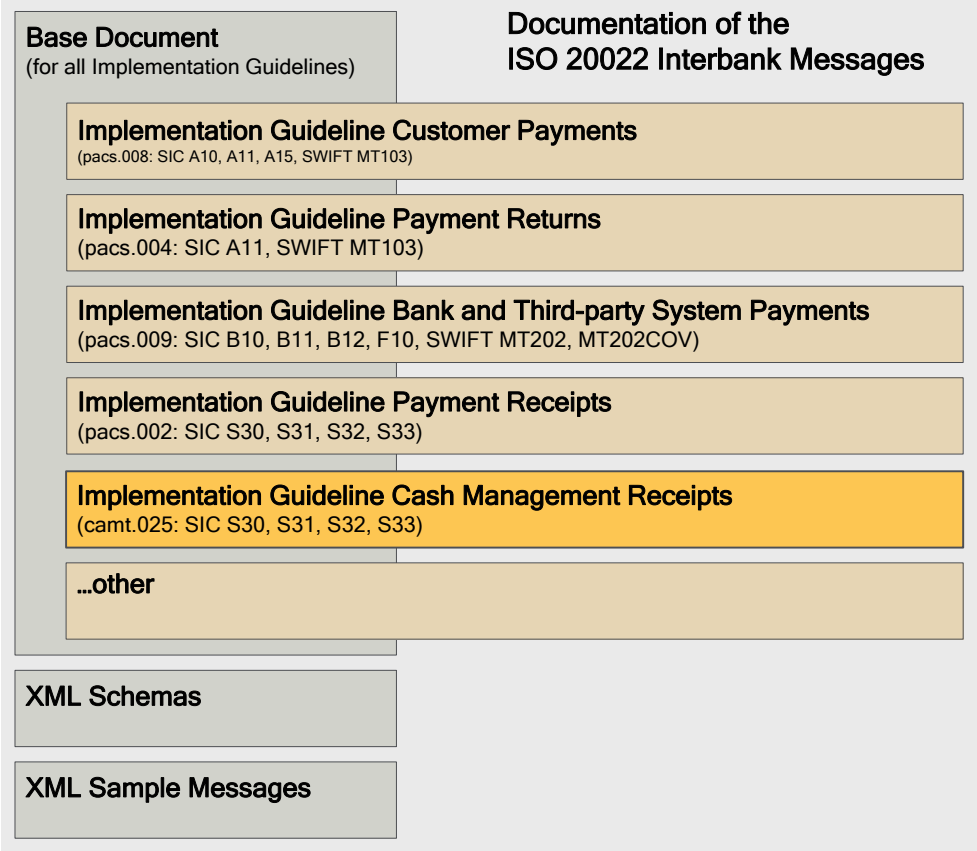
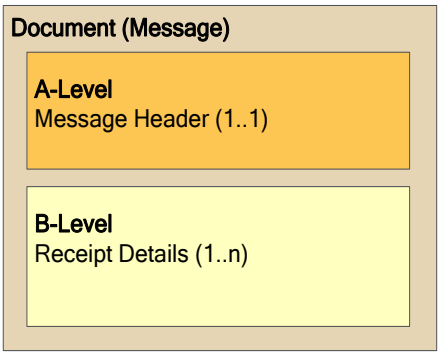


Figure 1: Documentation structure

2 SWIFT MX definitions

The "Receipt" message (camt.025) is sent from the participant to the RTGS systems and from the RTGS systems to the participant, to acknowledge that a camt message has been received. It is used on the basis of the SWIFT MX schema "camt.025.001.03" that has been modified for the RTGS systems and is 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.025.001.03.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 *"Receipt Details"*. This block must occur exactly once.

Figure 2: Basic message structure of the "camt.025" message

3 Business specifications for the RTGS systems

3.1 General

The "Receipt" message is used in the RTGS systems for acknowledging cash management messages (information and control messages) as follows:

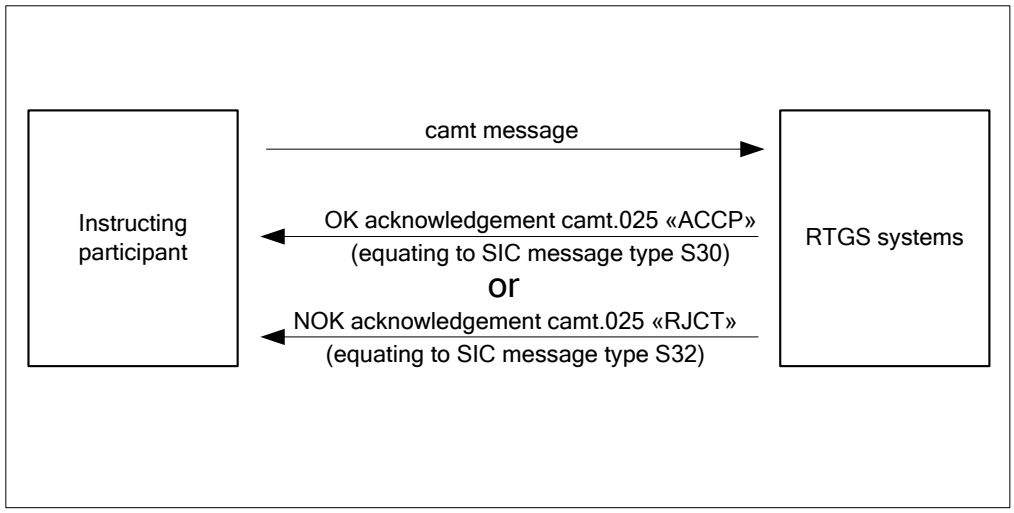


Figure 3: Acknowledgement of a cash management message by the RTGS systems

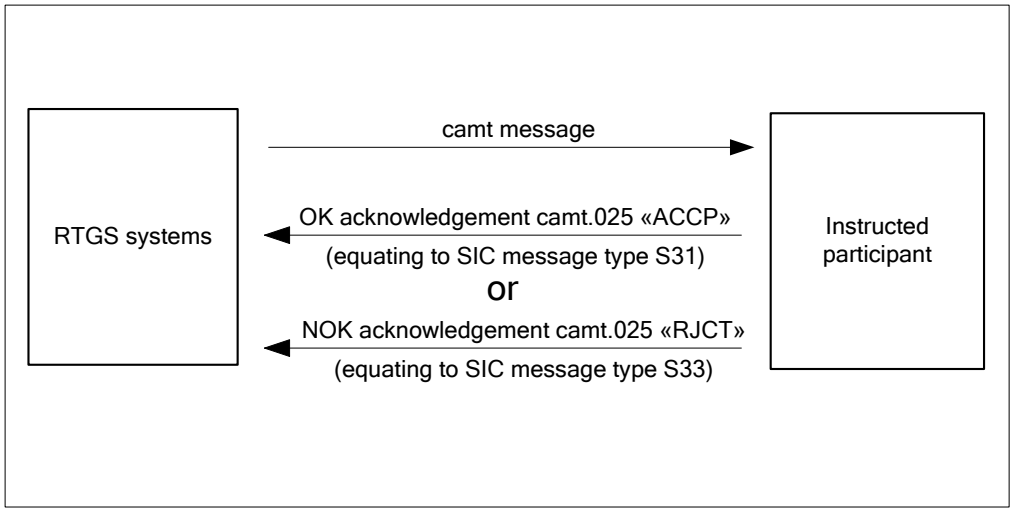


Figure 4: Acknowledgement of a cash management message by the participant

Note: NOK messages (camt.025 with the status "RJCT" equating to SIC message type S33) from the participant to the RTGS systems must only be sent in the event of an error in authenticating the message that has been received.

Acknowledgement using "camt.025" occurs in the following use cases:

Use case	Input/Output	ISO/MX message
Cancellation	O	camt.008
Clearing stop times for the current day	I	camt.019
Start of day-end processing (DEP)	I	camt.019
Notification of general settlement stop/general settlement restart	I	camt.019
Notification of general system stop/general system restart	I	camt.019
Negativ answer to a request for return	I/O	camt.029
Sight deposit account transfers by system managers	I/O	camt.050
Sight deposit account transfer	I/O	camt.050
Recapitulation for participants	I	camt.052
Recapitulation for system managers	I	camt.052
Recapitulation for third-party systems	I	camt.052
Detailed recapitulation	I	camt.052
Cancellation log for payments	I	camt.052
Settlement confirmation	I	camt.054
Request for return	I/O	camt.056

Table 1: Use cases for "camt.025" in the RTGS systems

The "Input/Output" column in the table indicates whether the message was created by the participant (I) or by the RTGS systems (O).

3.2 References in the "Receipt" message (camt.025)

Along the processing chain, two references are sent in the "camt.025" message:

A-Level: *MsgHdr/MsgId* – unique message identification for the "camt.025" message

B-Level: *RctDtls/OrgnlMsgId/MsgId* – message identification for the acknowledged message

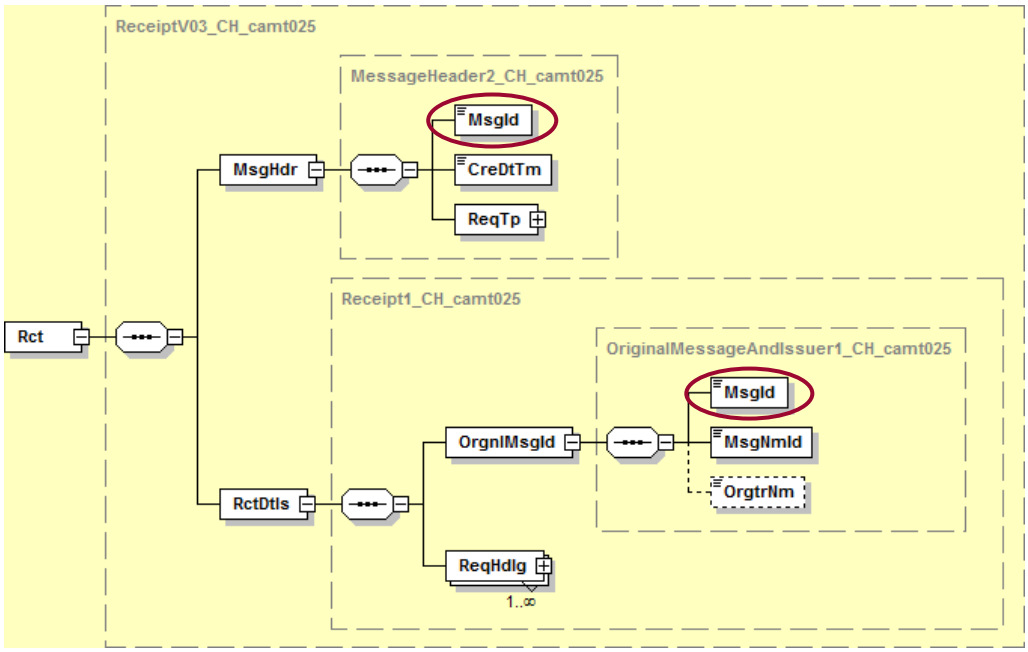


Figure 5: References in the "camt.025" message

3.3 Naming of the parties

In the "camt.025" message, in the *RctDtls/OrgnlMsgId/OrgtrNm* element, in the case of an acknowledgement from the RTGS systems to the participant, the participant is identified who sent the message to be acknowledged, or, in the case of an acknowledgement from the participant to the RTGS systems, the acknowledging participant.

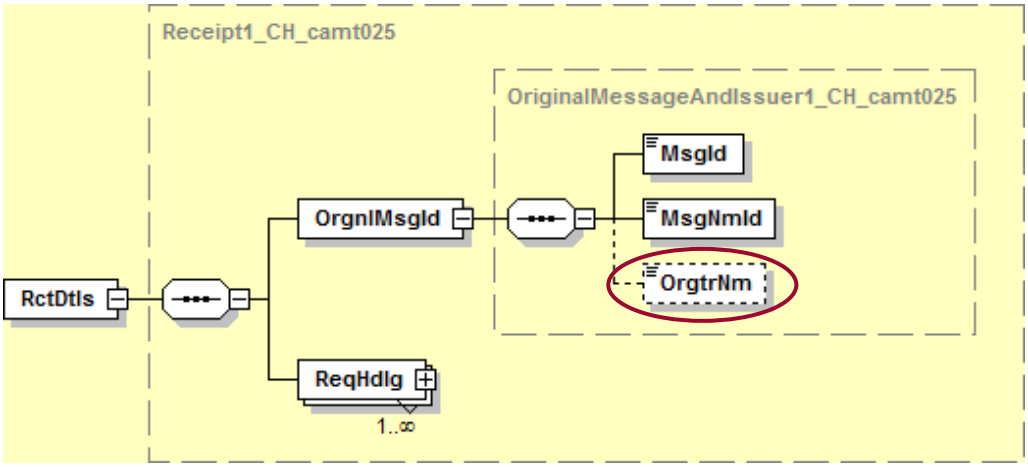


Figure 6: Details of participants

Participants are identified solely using the relevant IID.

3.4 Transaction status

The transaction status of the message being acknowledged is shown in the "camt.025" message in the <*ReqHdlg*> element. This element must be sent once and may only contain the subelement <*StsCd*>:

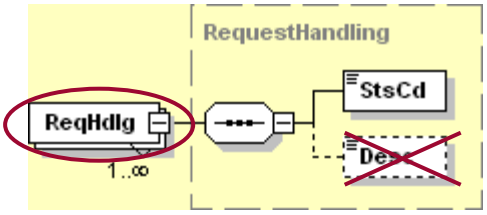


Figure 7: Indicating the transaction status

The following status values are provided for in the *ReqHdlg/StsCd* element:

Code	Description
ACCP (Accepted Customer Profile)	Received message is correct.
ACWC (Accepted With Change)	Received message is correct, the value date has been changed.
RJCT (Rejected)	Received message cannot be validated.

Table 2: Permitted status values in the ReqHdlg/StsCd element

In the case of an NOK acknowledgement from the RTGS systems to the participant, further instances of the <*ReqHdlg*> element are sent which each contain a 3-digit error code in accordance with the Swiss RTGS Handbook in the <*StsCd*> element and also, in the <*Desc*> element, the Xpath for the incorrect element in the message being acknowledged:

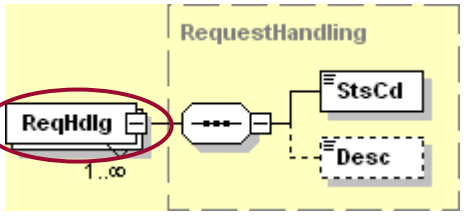


Figure 8: Indicating the error code and XPath in an acknowledgement by the RTGS systems

3.5 Acknowledging messages that cannot be validated

If a message that is sent cannot be validated for technical reasons (e.g. blank message, no XML message), this is confirmed by the RTGS systems with a generic NOK message.

To show the status of the message, the code "RJCT" is entered in the sub-element <*StsCd*> in the first instance of the <*ReqHdlg*> element.

In a second instance of the <*ReqHdlg*> element, the SIC error code "118" is entered in the <*StsCd*> sub-element (see section 3.6) and "n/a" in the <*Desc*> sub-element.

3.6 Error codes

In the "camt.025" message, the 3-digit error codes are used in accordance with the Swiss RTGS Handbook.

3.7 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:

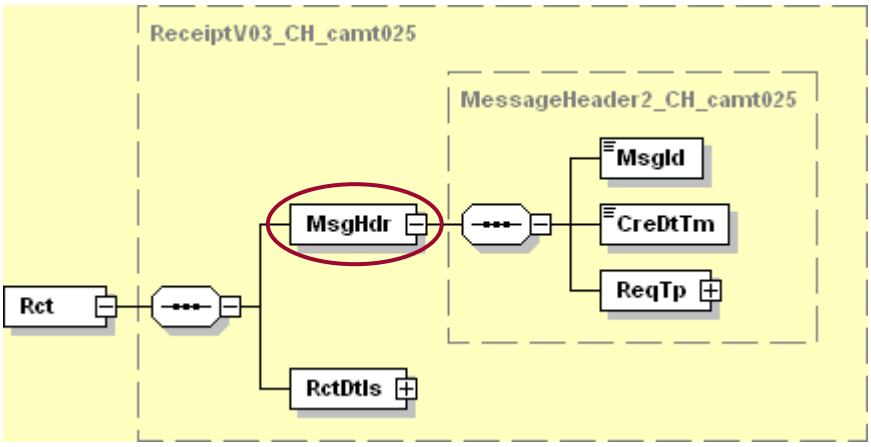


Figure 9: Message Header (MsgHdr)

The following table specifies all the elements of the *"Message Header"* of the "camt.025" 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**
Document +Rct	Rct	1..1	1..1		
MsgHdr	MsgHdr	1..1	1..1		
MsgHdr +MsgId	MsgId	1..1	1..1	**Message Identification**	
MsgHdr +CreDtTm	CreDtTm	0..1	1..1	**Creation Date Time**	
MsgHdr +ReqTp	ReqTp	0..1	1..1		
MsgHdr +ReqTp ++Prtry	Prtry	1..1	1..1		
MsgHdr +ReqTp ++Prtry +++Id	Id	1..1	1..1	**RTGS Code** Fix «CSC» for SIC, «CEC» for euroSIC.	

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

4.2 Receipt Details (RctDtls, B-Level)

The *"Receipt Details"* element (B-Level of the message) contains the information about the message being acknowledged.

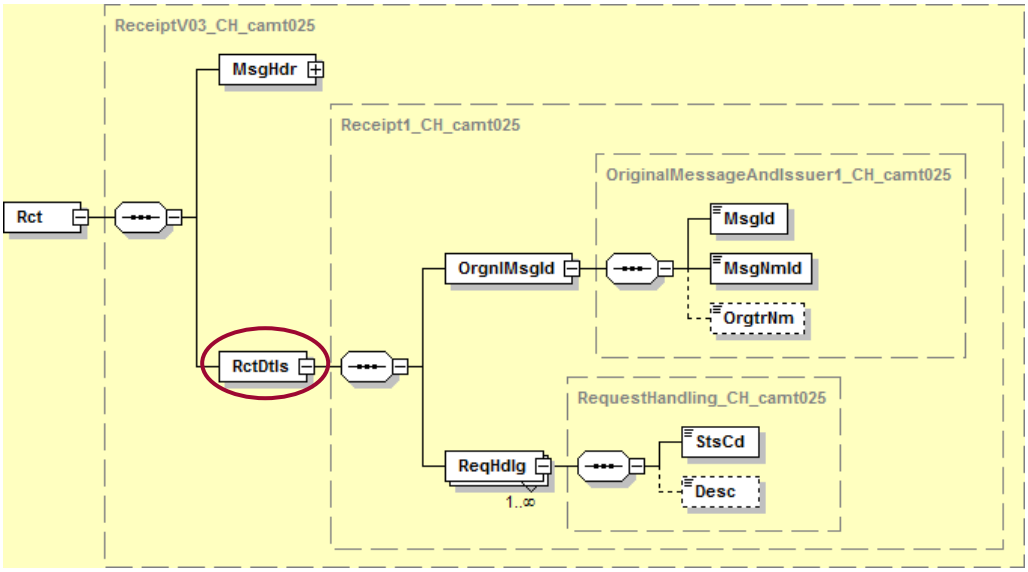


Figure 10: Receipt Details (RctDtls)

The following table specifies all the elements of the *"Receipt Details"* of the "camt.025" 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**
RctDtls	RctDtls	1..n	1..1		
RctDtls +OrgnlMsgId	OrgnlMsgId	1..1	1..1		
RctDtls +OrgnlMsgId ++MsgId	MsgId	1..1	1..1	**Original Message Identification** If the message identification of the message being acknowledged is not available, fill in with the value "UNKNOWN".	**MT S30/S31/S32/S33: F13**
RctDtls +OrgnlMsgId ++MsgNmId	MsgNmId	0..1	1..1	**Original Message Name Identification** Permitted message types: camt.008 camt.019 camt.029 camt.050 camt.052 camt.054 camt.056	
RctDtls +OrgnlMsgId ++OrgtrNm	OrgtrNm	0..1	0..1	**Member Identification** If the Element <MsgNmId> contains the value camt.008, camt.029, camt.050 or camt.056 this Element must be provided. For all other message types, the element may be omitted. If provided, the content of this element will be ignored. The identification of the instructing participant must be provided. In camt.050 the information can be obtained from Dbtr/FinInstnId/ClrSysMmbId/MmbId, for camt.008 the information can be obtained from the provided sub-element of CclTx/PmtId/LngBizId/InstgAgt/FinInstnId, for camt.029 and camt.056 the information can be obtained from element Asgnr/Agt/FinInstnId/BIC	**MT S30/S31/S32/S33: F12**
RctDtls +ReqHdlg	ReqHdlg	0..n	1..n	**Status Reason Information** At least one <ReqHdlg> block must be created to show the transaction status of the received message. Message from participant to RTGS system: Exactly one <ReqHdlg> block must be present. NOK message from RTGS system to participant: One additional <ReqHdlg> block containing information about the reason for rejection will be created for each identified error.	
RctDtls +ReqHdlg ++StsCd	StsCd	1..1	1..1	**Transaction Status or Status Report Reason** The following ISO codes are used to indicate the transaction status of the received message: ACCP = Received message is correct. ACWC = Received message is correct, the value date has been changed (only used in messages from the RTGS system to the participant RJCT = The message contains errors and could not be processed. NOK message from the RTGS system to the participant: Proprietary 3-digit SIC error codes will be provided in this element within an additional <ReqHdlg> block for each identified error. Error codes in accordance with the Swiss RTGS Handbook.	**MT S32: F99**

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	**XML Tag**	**Mult.**	**Mult.**	**Definition**	**SIC**
RctDtls +ReqHdlg ++Desc	Desc	0..1	0..1	**Erroneous Element** Location of the incorrect element as an XPath. Use only permitted in NOK messages from the RTGS system to participants. Must not be used in the <ReqHdlg> instance containing the transaction status (ACCP/ACWC/RJCT). "n/a" will be provided if the error cannot be unambiguously assigned to one element.	**MT S32: F99**

Table 4: Receipt Details (RctDtlsf, B-Level)

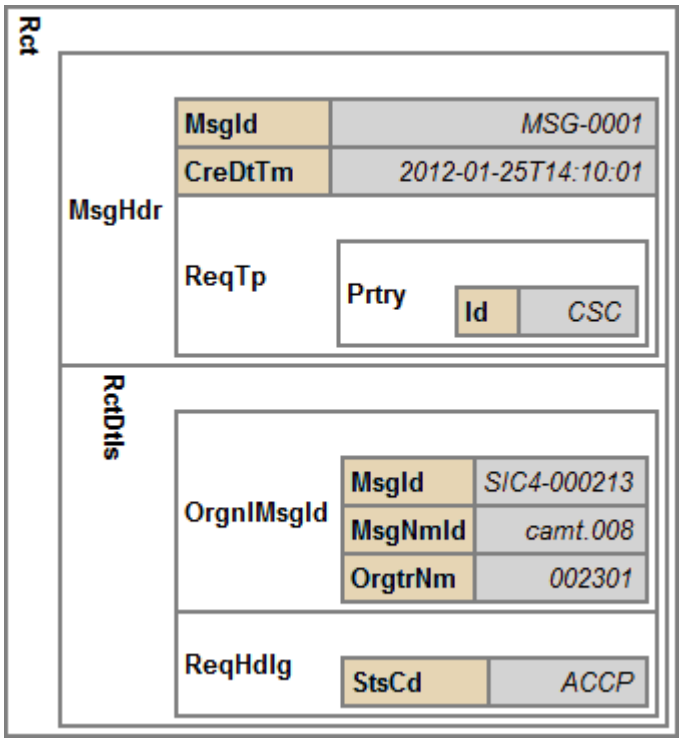
5 Example

The example shows acknowledgement of a cash management message by the participant.

Business elements of the acknowledgement

Business element	Content
Message identification	MSG-0001
Creation date time	2012-01-25T14:10:01
RTGS code	CSC
Message identification of the acknowledged message	SIC4-000213
Message name of the acknowledged message	camt.008
Identification of participant	002301
Transaction status	ACCP

Depiction of the acknowledgement using ISO 20022 camt.025



For XML version of the example see Appendix A.

Appendix A: XML schema and example

XML schema

The XML schema for "camt.025" for the the RTGS systems

- ***camt.025.001.03.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_025_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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