



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Cash Management Receipts (camt.025)

Version 1.7, with effect from 15 November 2019

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.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(s) |
|---------|------------|--|------------|
| 1.7 | 20.03.2019 | New message types camt.027, camt.029.001.03/08 and camt.087. | 3, 4.2 |
| 1.6 | 20.02.2019 | Version withdrawn | Alle |
| 1.5.1 | 15.06.2018 | Publication as "Minor" version: Layout adaptation according to the new Brand Identity Guidelines. | all |
| 1.5 | 20.02.2018 | Details about messages in the SIC or SWIFT FIN message standard removed from the documentation structure diagram. | 1 |
| | | Note about SWIFT InterAct messages added. | 3.1 |
| | | Transaction status ACWC (Accepted With Change) no longer permitted. | 3.4, 4.2 |
| 1.4 | 21.03.2016 | Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines. | all |
| | | Note on validity added. | Foreword |
| | | Message is also used for acknowledging "camt.007" and "camt.048". | 3.1, 4.2 |
| | | Notes added, saying that the "MsgNmId" und "OrgtrNm" elements contain "UNKNOWN" if the type of the original message could not be identified. | 4.2 |
| 1.3 | 16.04.2015 | Document name changed, Logo replaced, Wording adapted to the terminology of the RTGS platform. | all |
| 1.2 | 01.10.2014 | Following element changed: • RctDtls/OrgnlMsgId/OrgtrNm | 4.2 |
| 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 |
| 1.0 | 01.01.2014 | First edition | all |

Table of contents

| | | |
|--|---|-----------|
| 1 | Overview of documentation structure | 6 |
| 2 | SWIFT MX definitions | 7 |
| 3 | Business specifications for the RTGS systems | 8 |
| 3.1 | General | 8 |
| 3.2 | References in the "Receipt" message (camt.025)..... | 10 |
| 3.3 | Naming of the parties | 11 |
| 3.4 | Transaction status | 11 |
| 3.5 | Acknowledging messages that cannot be validated | 12 |
| 3.6 | Error codes | 12 |
| 3.7 | Further business specifications | 12 |
| 4 | Technical specifications for the RTGS systems..... | 13 |
| 4.1 | Message Header (MsgHdr, A-Level) | 13 |
| 4.2 | Receipt Details (RctDtls, B-Level) | 15 |
| 5 | Example..... | 19 |
| Appendix A: XML schema and example..... | | 20 |
| Appendix B: Table of figures..... | | 20 |
| Appendix C: Table of tables | | 21 |

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.

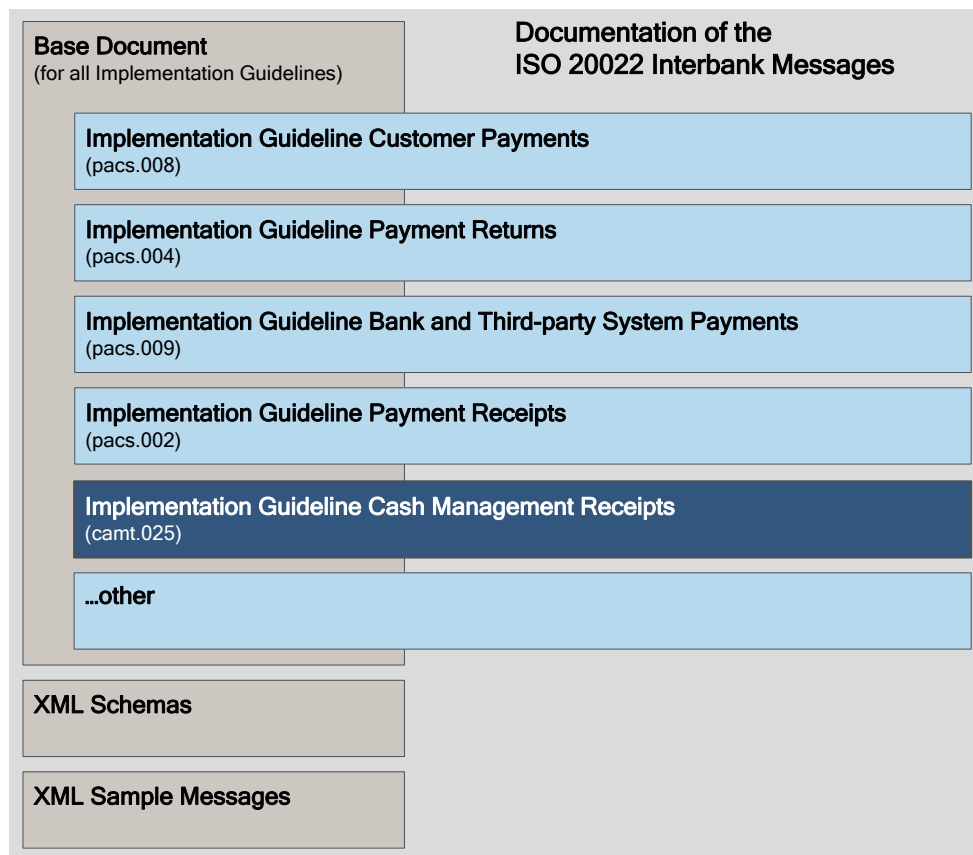
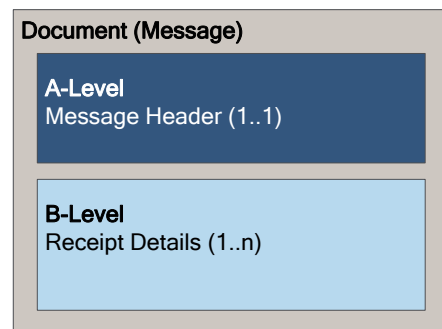


Figure 1: Documentation structure

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, "Message Header" element. This block must occur exactly once.
- **B-Level:** Transaction level, "Receipt Details" element. 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:

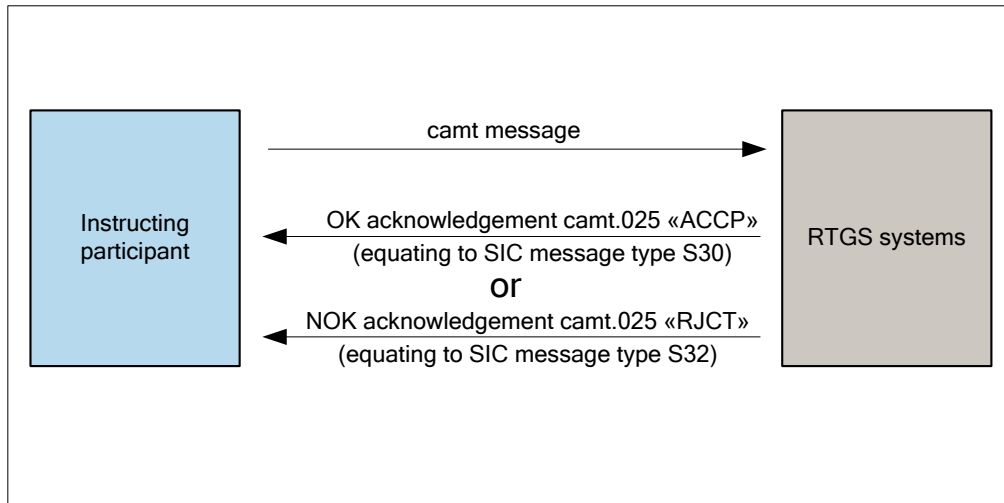


Figure 3: Acknowledgement of a cash management message by the RTGS systems

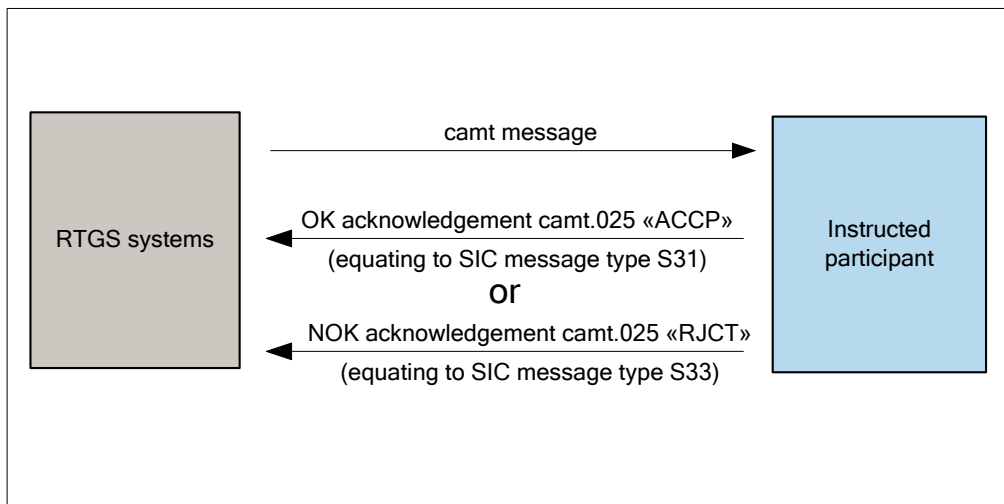


Figure 4: Acknowledgement of a cash management message by the participant

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 |
|--|--------------|-----------------|
| Settlement order modification | O | camt.007 |
| 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 |
| SEPA missing incoming payment query | I/O | camt.027 |
| Negativ answer to a SEPA request for return | I/O | camt.029.001.03 |
| Negativ answer to a request for return | I/O | camt.029.001.03 |
| SEPA investigation resolution | I/O | camt.029.001.08 |
| Liquidity reservation | O | camt.048 |
| Sight deposit account transfer by the system manager | 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 |
| SEPA Request for return | I/O | camt.056 |
| Request for return | I/O | camt.056 |
| SEPA value date adjustment request | I/O | camt.087 |

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).

Note about SWIFT InterAct messages

- SWIFT InterAct messages sent via the SWIFT gateway are acknowledged by the RTGS systems only in case of a negative validation with a NOK message. If the validation is positive, the RTGS systems do not send an acknowledgement.
- SWIFT InterAct messages received via the SWIFT gateway must not be acknowledged. The RTGS systems do not expect any acknowledgements from the participant.

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

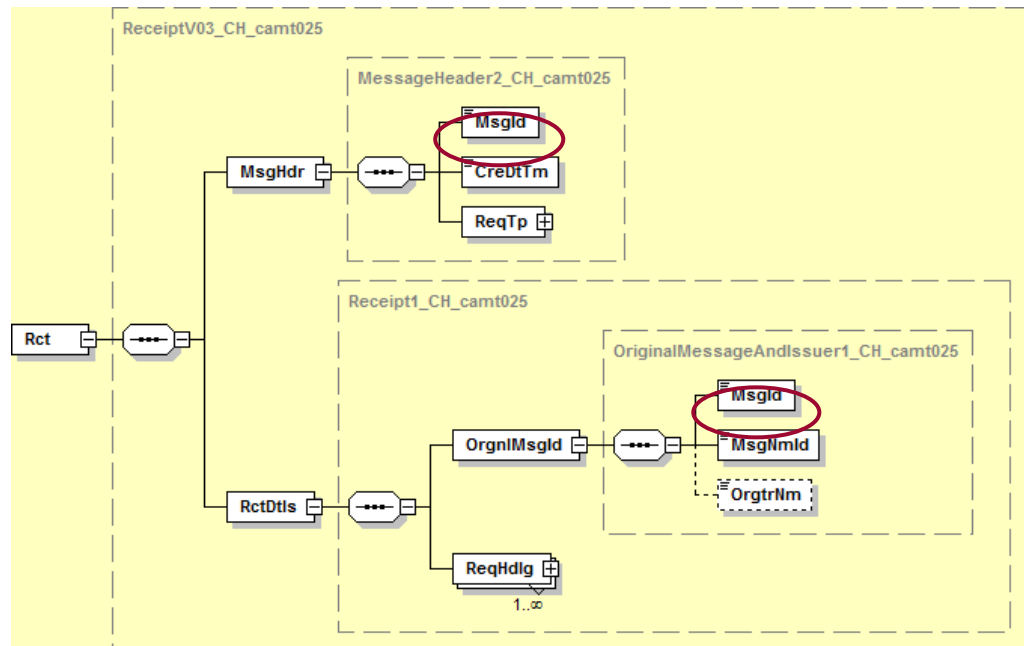


Figure 5: References in the "camt.025" message

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.

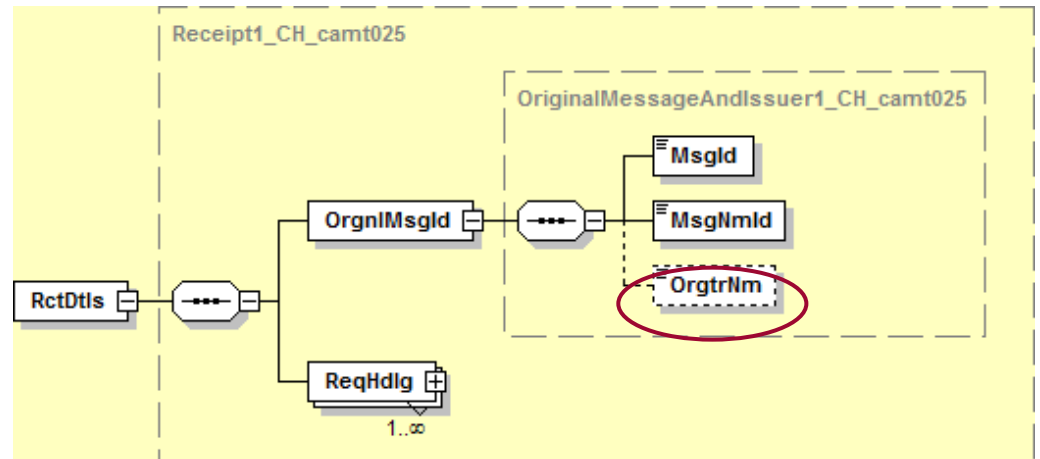


Figure 6: Details of participants

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>*:

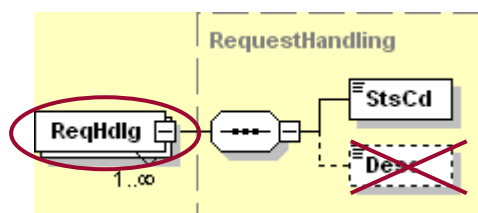


Figure 7: Indicating the transaction status

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

| Code | Description |
|-------------------------------------|---------------------------------------|
| ACCP (Accepted Customer Profile) | Received message is correct. |
| 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:

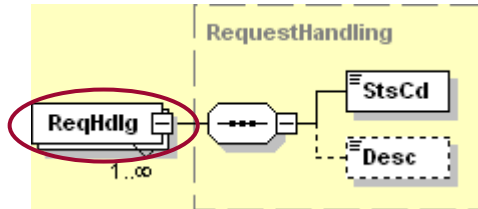


Figure 8: Indicating the error code and XPath in an acknowledgement by the RTGS systems

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:

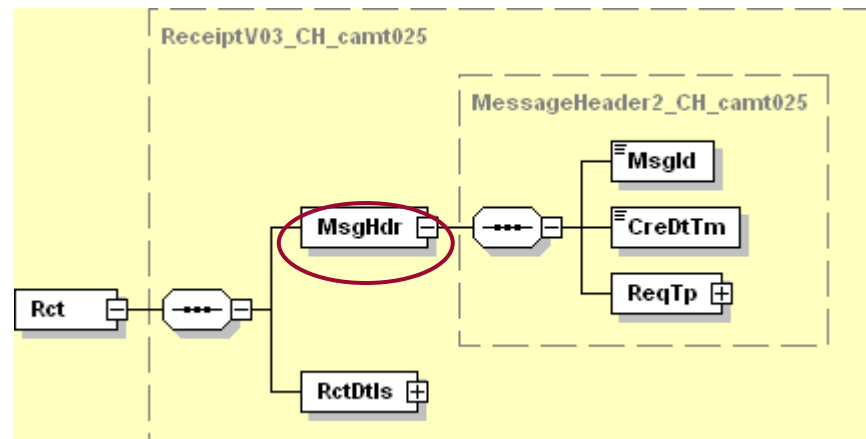


Figure 9: Message Header (MsgHdr)

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.

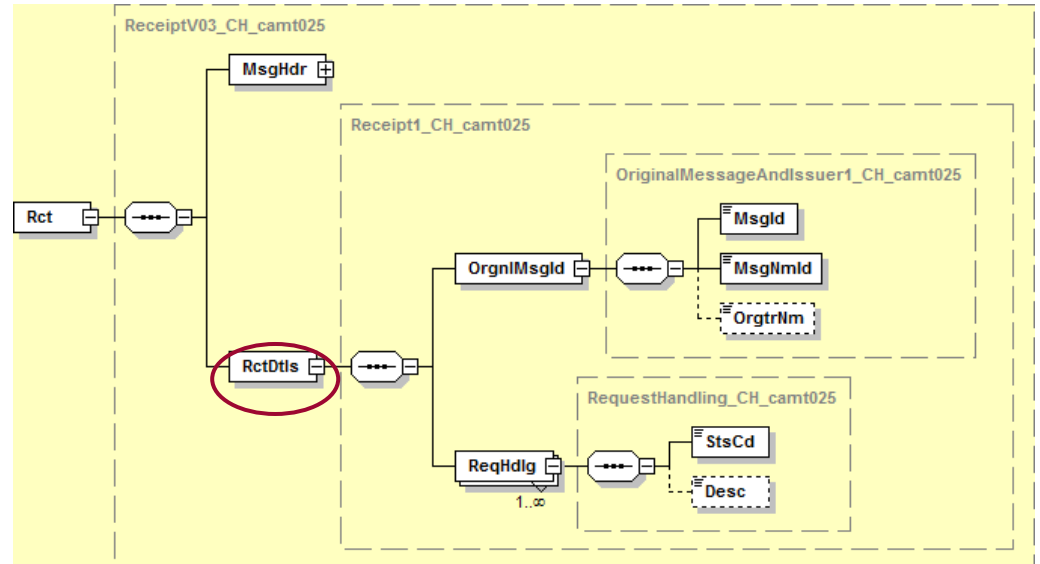


Figure 10: Receipt Details (RctDtls)

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 |
| RctDtIs | RctDtIs | 1..n | 1..1 | | |
| RctDtIs +OrgnIMsgId | OrgnIMsgId | 1..1 | 1..1 | | |
| RctDtIs +OrgnIMsgId ++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 |
| RctDtIs +OrgnIMsgId ++MsgNmId | MsgNmId | 0..1 | 1..1 | Original Message Name Identification Permitted message types: camt.007 camt.008 camt.019 camt.027 camt.029 camt.048 camt.050 camt.052 camt.054 camt.056 camt.087 The element contains UNKNOWN if the type of the original message could not be identified. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | | |
|------------------------------------|---------|-------|-----------------------------------|---|-------------------------|
| Message Item | XML Tag | Mult. | Mult. | Definition | SIC |
| RctDtIs +OrgnMsgId ++OrgtrNm | OrgtrNm | 0..1 | 0..1 | Member Identification If the element <MsgNmId> contains the value camt.007, camt.008, camt.027, camt.029, camt.048, camt.050, camt.056 or camt.087 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. For camt.050 the information can be obtained from Dbtr/FinInstnId/ClrSysMmbId/MmbId, for camt.007 the information can be obtained from the provided sub-element of ModfyTx/Mod/PmtId/LngBizId/InstgAgt/FinInstnId, for camt.008 the information can be obtained from the provided sub-element of CcITx/PmtId/LngBizId/InstgAgt/FinInstnId, for camt.048 the information can be obtained from the provided sub-element of ModfyRsvatn/RsvatnId/Cur/AcctOwnr/FinInstnId, for camt.027, camt.029, camt.056 and camt.087 the information can be obtained from the provided sub-element of Assgnr/Agt/FinInstnId. The element contains UNKNOWN if the type of the original message could not be identified. | MT S30/S31/S32/S33: F12 |
| RctDtIs +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. | |
| RctDtIs +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. 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/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)

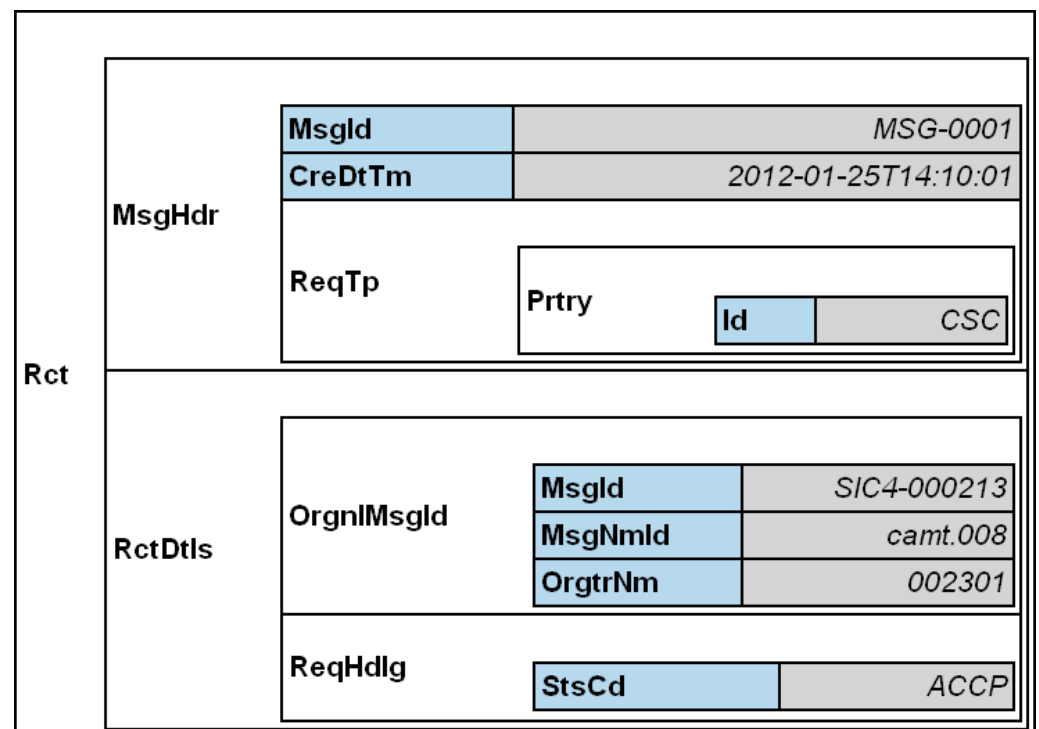
5 Example

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.

Appendix B: Table of figures

| | | |
|------------|---|----|
| Figure 1: | Documentation structure | 6 |
| Figure 2: | Basic message structure of the "camt.025" message..... | 7 |
| Figure 3: | Acknowledgement of a cash management message by the RTGS systems..... | 8 |
| Figure 4: | Acknowledgement of a cash management message by the participant..... | 8 |
| Figure 5: | References in the "camt.025" message | 10 |
| Figure 6: | Details of participants..... | 11 |
| Figure 7: | Indicating the transaction status | 11 |
| Figure 8: | Indicating the error code and XPath in an acknowledgement by the RTGS systems | 12 |
| Figure 9: | Message Header (MsgHdr) | 13 |
| Figure 10: | Receipt Details (RctDtls) | 15 |

Appendix C: Table of tables

| | | |
|----------|---|----|
| Table 1: | Use cases for "camt.025" in the RTGS systems | 9 |
| Table 2: | Permitted status values in the ReqHdlg/StsCd element..... | 11 |
| Table 3: | Message Header (MsgHdr, A-Level)..... | 14 |
| Table 4: | Receipt Details (RctDtIsf, B-Level)..... | 18 |