



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Return Request (camt.056)

Version 1.5, with effect from 15 November 2019

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.056" – 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)
1.5	20.02.2019	Return requests now possible in SIC and euroSIC (use case return request, only SIC, and use case SEPA return request, only euroSIC). Differentiation interbank return request and return request by the originator. New schema "camt.056.001.01.ch.01.xsd", new examples.	3.1, 3.2, 3.3, 4, 5, Appendix A
1.4.1	15.06.2018	Publication as "Minor" version: <ul style="list-style-type: none"> Layout adaptation according to the new Brand Identity Guidelines. Information about acknowledgment removed. Information about acknowledgment updated. 	All 3.1 3.3.2
1.4	20.02.2018	Details about messages in the SIC or SWIFT FIN message standard removed from the documentation structure diagram.	1
		Description of the message structure has been changed. Block 4a has been newly inserted, previous block 4a becomes block 4b. In the RTGS systems, block 4b must occur exactly once.	2, 4.4
		Column «SIC» in table 1 removed.	3.1
		Definition of the element <Id> in the "Assignment" has been changed (pre-value date omitted).	4.1
		New XML schema version: Code "CUST" has been added in element <Underlying>/<TxInf>/<CxlRsnInf>/<Rsn>/<Cd>.	4.4
		Only one «Transaction Information» admitted in «Underlying».	4.4
		Definition of the following elements in the "Underlying" have been changed: <ul style="list-style-type: none"> <TxInf>/<CxlId> <TxInf>/<OrgnlIntrBkSttlmAmt, Ccy> <TxInf>/<CxlRsnInf>/<Orgtr> <TxInf>/<CxlRsnInf>/<Rsn>/<Cd> <TxInf>/<CxlRsnInf>/<Rsn>/<Prtry> <TxInf>/<CxlRsnInf>/<AddtlInf> <TxInf>/<OrgnlTxRef>/<Dbtr> <TxInf>/<OrgnlTxRef>/<CdtrAgt>/<FinInstnId> <TxInf>/<OrgnlTxRef>/<Cdtr> 	4.4

Version	Date	Amendment description	Section(s)
		SEPA definition of the following elements in the "Underlying" have been changed:	4.4
		<ul style="list-style-type: none"> • <TxInf>/<CxId> • <TxInf>/<CxIRsnInf>/<Orgtr> • <TxInf>/<CxIRsnInf>/<Rsn> • <TxInf>/<CxIRsnInf>/<Rsn>/<Cd> • <TxInf>/<CxIRsnInf>/<Rsn>/<Prtry> • <TxInf>/<CxIRsnInf>/<AddtlInf> • <TxInf>/<OrgnlTxRef> • <TxInf>/<OrgnlTxRef>/<Dbtr> 	
		<ul style="list-style-type: none"> • <TxInf>/<OrgnlTxRef>/<CdtrAgt>/<FinInstnId> • <TxInf>/<OrgnlTxRef>/<Cdtr> 	
1.3	16.04.2015	Document name changed, Logo replaced, Wording adapted to the terminology of the RTGS platform.	all
	21.03.2016	Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines.	all
1.2	01.10.2014	XML schema changed	all
		Following element changed:	4.1
		<ul style="list-style-type: none"> • Assgnmt/Id 	
		Following elements changed:	4.4
		<ul style="list-style-type: none"> • Undrlyg/TxInf/CxId • Undrlyg/TxInf/OrgnlTxId 	
1.1	30.06.2014	XML schema changed	all
		Following element removed:	4.3
		<ul style="list-style-type: none"> • CtrlData/CtrlSum 	
		Following elements changed:	4.4
		<ul style="list-style-type: none"> • Undrlyg/TxInf • Undrlyg/TxInf/CxId • Undrlyg/TxInf/OrgnlInstrId • Undrlyg/TxInf/OrgnlTxId • Undrlyg/TxInf/CxIRsnInf/Orgtr/Id/OrgId/BICOrBEI • Undrlyg/TxInf/OrgnlTxRef... 	
1.0	16.05.2014	First edition	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.

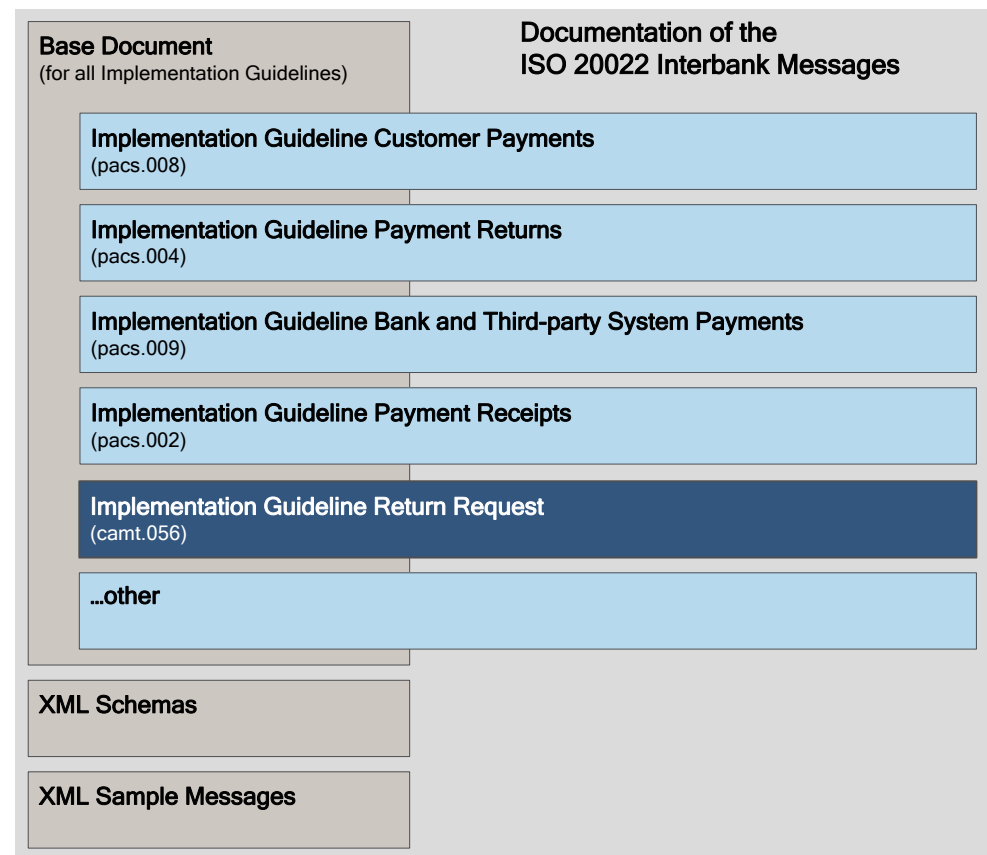
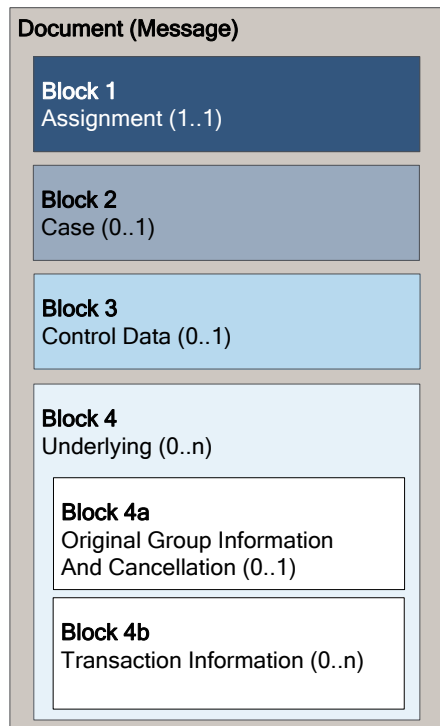


Figure 1: Documentation structure

2 ISO definitions

The "FI to FI Payment Cancellation Request" message (camt.056) is sent from the debtor agent (the instructing participant) to the RTGS systems and from the RTGS systems to the creditor agent (the instructed participant) in order to request the return of a payment that has been executed. It is used on the basis of the ISO 20022 XML schema "camt.056.001.01".



The "camt.056" message is essentially structured as follows:

- **Block 1:** "Assignment" element. This block must occur exactly once.
- **Block 2:** "Case" element. This block can occur 0..1 times in the ISO definition. In the RTGS systems this block is not used and therefore not permitted.
- **Block 3:** "Control Data" element. This block can occur once.
- **Block 4:** "Underlying" element. This block can occur 0..1 times in the ISO definition. In the RTGS systems, this block must occur at least once.
- **Block 4a:** "Original Group Information and Cancellation" element. This block can occur 0..1 times in the ISO definition. In the RTGS systems this block is not used and therefore not permitted.
- **Block 4b:** "Transaction Information" element. This block can occur 0..n times in the ISO definition. In the RTGS systems, this block must occur exactly once.

Figure 2: Basic message structure of the "camt.056" message

3 Business specifications for the RTGS systems

3.1 Use case

The "FI to FI Payment Cancellation Request" message is used in the following situation in the RTGS systems:

Use case	Input/Output	ISO 20022
SEPA return request (euroSIC only)	I/O	camt.056
Return request (SIC only)	I/O	camt.056

Table 1: Situations where the "camt.056" message is used

Use case "SEPA return request"

With the use case "SEPA return request" the debtor agent can request the return of an already executed SEPA credit transfer according to the "SEPA Credit Transfer Scheme Rulebook", section 4.3.2 (Recall Processing Flow). The SEPA return request message (camt.056) is formally validated and then forwarded immediately via system manager SECB Swiss Euro Clearing Bank to the creditor agent. He is obliged to react to the SEPA return request either by returning the original payment amount minus any applicable charges using a "Payment Return" (pacs.004) or to reject the SEPA return request with the use case "SEPA return request rejection" (camt.029).

Use case "Return request"

With the use case "Return request" the debtor agent can request the return of an already executed credit transfer. The return request message (camt.056) is formally validated and then forwarded immediately to the creditor agent. He is obliged to react to the return request either with a "Payment Return" (pacs.004) or to reject the return request with the use case "Return request rejection" (camt.029.001.03).

Check for referenced customer payment through the RTGS system

It is not checked by the RTGS systems whether the referenced customer payment was actually processed in the RTGS systems.

3.2 **Differentiation interbank return request and return request by the originator**

A distinction must be drawn between two kinds of return request/SEPA return request, which are not validated in the SIC/euroSIC:

- Interbank return request
- Return request by the originator

The following characteristics distinguish the two kinds of return request:

Interbank return request (Interbank Recall):

- In the "Originator" element, the bank which triggers the return must be identified with the "Identification" element. In the case of "non-financial institution" the "Name" element must be used.
- In the "Reason" element is the reason
 - in the "Code" element, only the value "DUPL" (duplicate payment") is permitted or
 - in the "Proprietary" element, the value "TECH" (technical problem) or "FRAD" (fraudulent origin).
- The "Additional Information" element is only permitted in the case of the reason "FRAD" and contains additional information on the reason for the return request.

Return request by the originator (Request for Recall by the Originator):

- In the "Originator" element, the originator which triggers the return must be identified with the "Name" element.
- In the "Reason" element is the reason
 - in the "Code" element, only the value "CUST" (requested by customer) is permitted or
 - In the "Proprietary" element, the value "AM09" (wrong amount) or "AC03" (wrong IBAN).
- The "Additional Information" element is permitted and contains additional information on the reason for the return request.

3.3 Use of references

The mandatory references described below must be used in the use cases "SEPA return request" and "Return request".

3.3.1 Message reference

Message Identification "Assignment" (Block 1)

The message identification is a "technical" reference which is generated by the producer of the message. In a message from the instructing participant to the RTGS systems, this is generated by the instructing participant (Assigner). The *<Id>* in combination with *<Assgnr>* is used in the RTGS systems for duplicate checking at message level ("technical" duplicate checking).

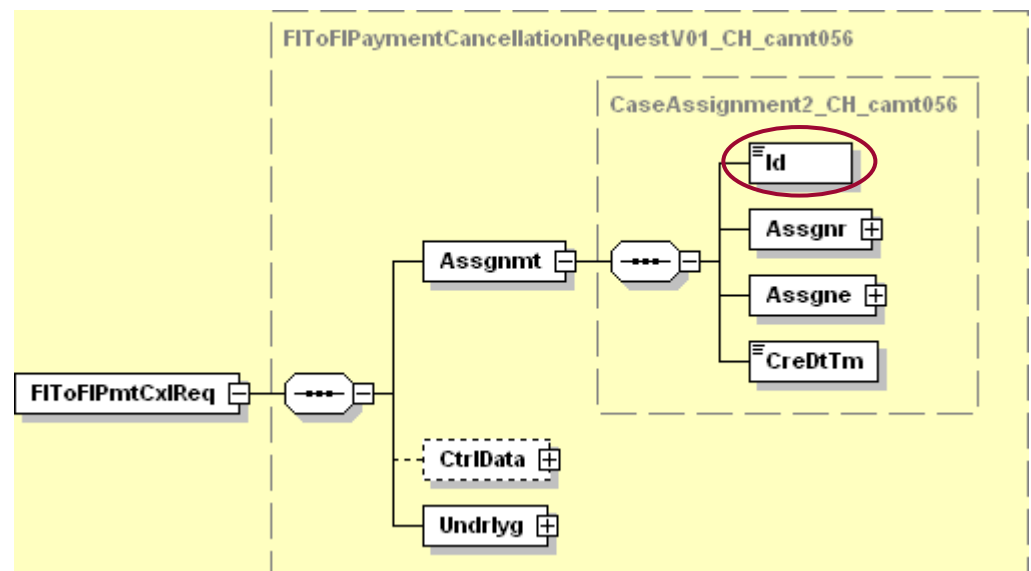


Figure 3: Message Identification

3.3.2

Other references

Identification of the return request "Cancellation Identification"

The identification of the return request is the unique reference of the return request. This reference is assigned by the instructing participant when the transaction is being set up and is forwarded unchanged by the RTGS systems to the instructed participant. The identification of the return request is also sent in a possible receipt to the instructing participant as the transaction reference.

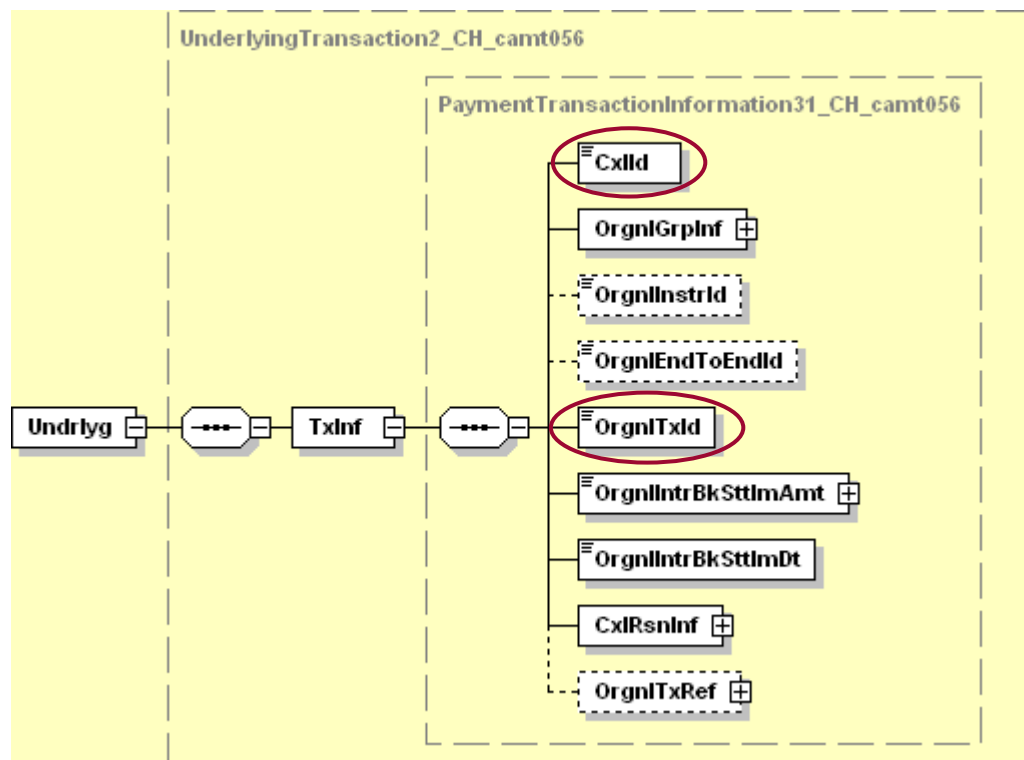


Figure 4: Identification of the return request and transaction identification of the original transaction

Original Transaction Identification

The transaction reference number for the original payment must be given and sent in the `OrgnlTxRef` element (see

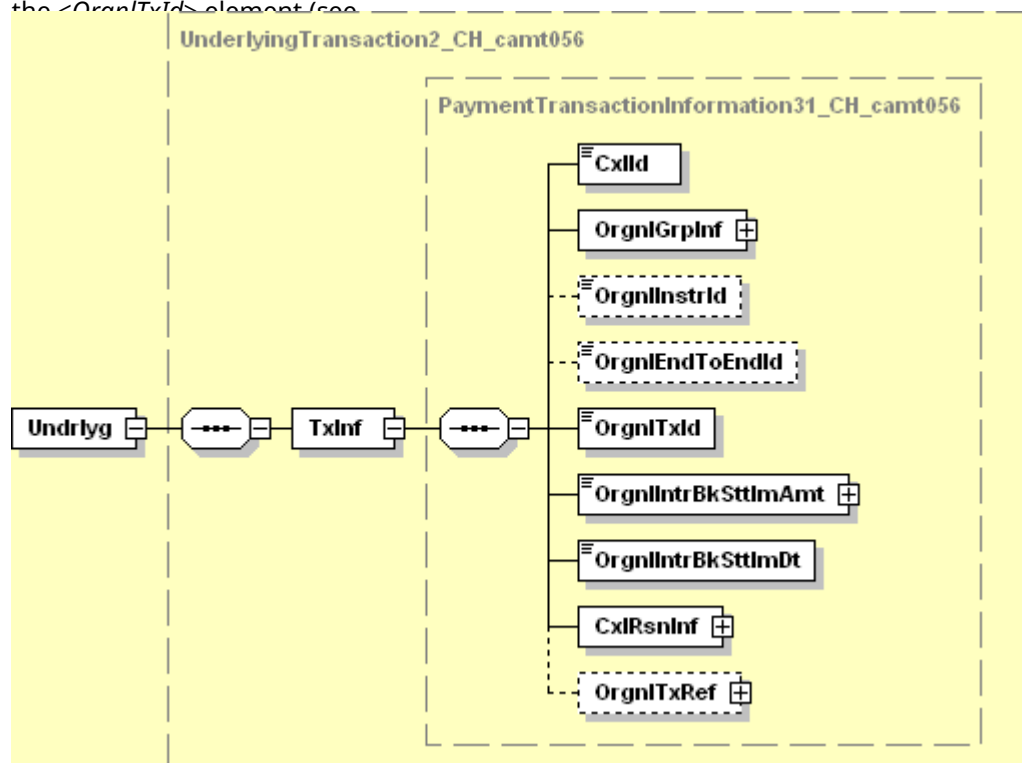


Figure 4).

Information content in the original message

Information from the original payment must be sent in the use case "SEPA return request" in the "TxInf" and "OrgnlTxRef" elements, in the use case "Return request" the delivery of the «OrgnlTxRef» part is optional:

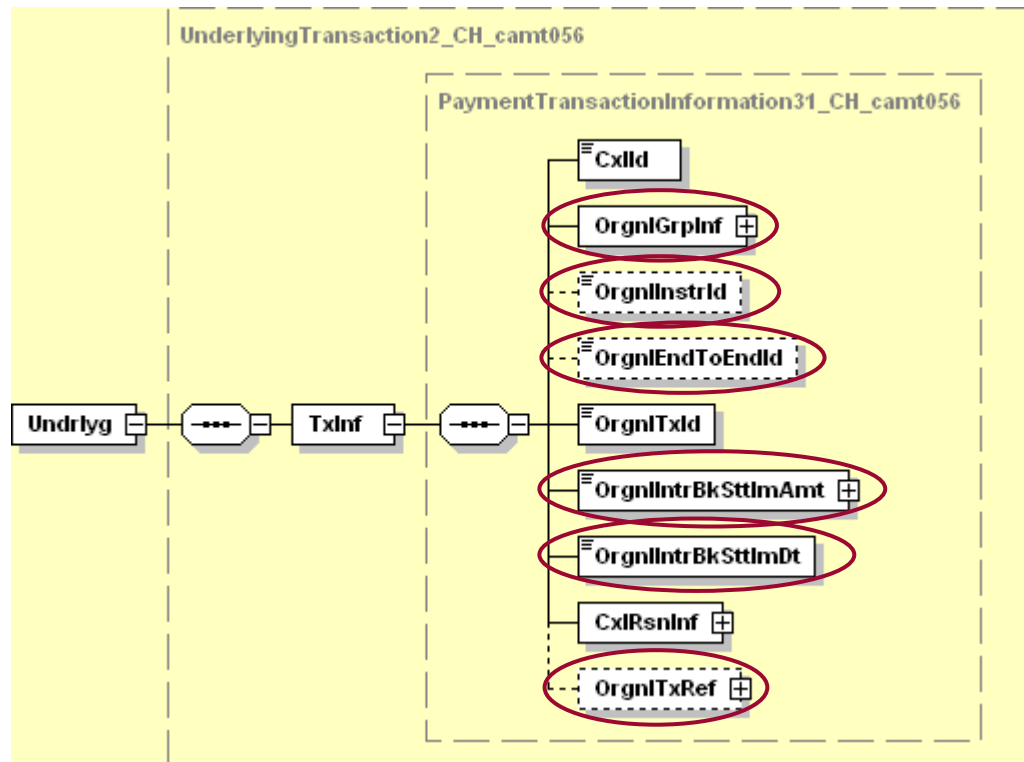


Figure 5: Elements for information from the original message

The transaction level contains both elements from the original payment and elements relating to the return request itself.

In the use case "SEPA return request" the "Original Transaction Reference" element at the original payment level, an exact copy of the same elements from the original payment should be sent.

3.4 Further business specifications

Further business specifications can be found in the Base Document.

4 Technical specifications for the RTGS systems

4.1 Assignment (Assgnmt, Block 1)

The "Assignment" (Block 1 of the message) occurs exactly once in the message and contains the following elements:

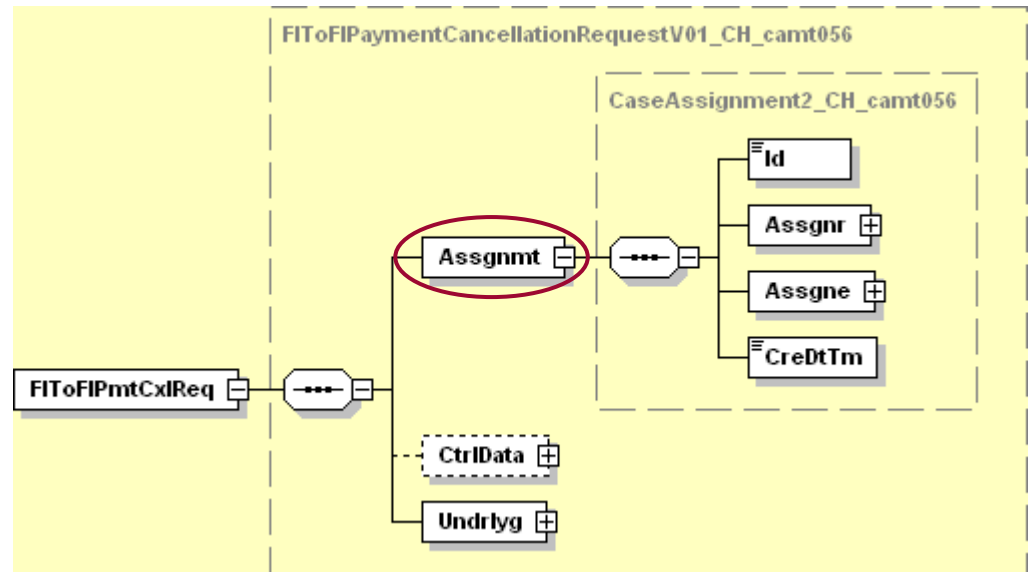


Figure 6: Assignment (Assgnmt)

The following table specifies all the elements of the "Assignments" of the "camt.056" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Use Case specific Definitions
Document +FITo FIPayment Cancellation Request V01	FIToFIPmtCxlReq	1..1	1..1	Request for Return	
Assignment	Assgnmt	1..1	1..1	Assignment	
Assignment +Identification	Id	1..1	1..1	Message Identification Only the SWIFT character set excluding spaces is permitted for this element. It is used together with <Assgnr> 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: To be processed successfully, no duplicates must be detected at either message level or transaction level.	
Assignment +Assigner	Assgnr	1..1	1..1	Instructing Participant Own identification of the instructing participant. Is used together with <Id> for duplicate checking.	
Assignment +Assigner ++Agent	Agt	1..1	1..1	Agent	
Assignment +Assigner ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++BIC	BIC	0..1	0..1	Identification of Instructing Participant (BIC) SWIFT address with 8 or 11 alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant. Must not be concatenated.	SEPA return request: Must be used.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) This element must not be used at the same time as <BIC>. Must contain a valid identification of an active participant. Must not be concatenated.	SEPA return request: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Use Case specific Definitions
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the used address type.	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd {Or	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (IID, 6 digits).	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	1..1	Clearing System Identification (proprietary) Is currently not supported.	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	Member Identification IID (=6n), must be contained in the bank master data, active, and not concatenated.	
Assignment +Assignee	Assgne	1..1	1..1	Instructed Participant Own identification of the instructed participant.	
Assignment +Assignee ++Agent	Agt	1..1	1..1	Agent	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Use Case specific Definitions
Assignment +Assignee ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++BIC	BIC	0..1	0..1	Identification of Instructed Participant (BIC) SWIFT address with 8 or 11 alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant.	SEPA return request: Must be used.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) This element must not be used at the same time as <BIC>. Must contain a valid identification of an active participant.	SEPA return request: Must not be used.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	0..1	Clearing System Identification Must be used to unambiguously identify the used address type.	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd {Or	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (IID, 6 digits).	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	1..1	Clearing System Identification (proprietary) Is currently not supported.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Use Case specific Definitions
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	Member Identification IID (=6n), must be contained in the bank master data and active.	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	Other Organisation Identification	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Message from RTGS system to participant: In case of a concatenated IID or direct routing, the identification of the instructed participant will be assigned by the RTGS system and provided in this element. Message from participant to RTGS system: Must not be used.	
Assignment +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time	

Table 2: Assignment (Assgnmt, Block 1)

4.2 Case (Case, Block 2)

The level "Case" (Block 2 of the message) is not used by the RTGS systems.

4.3 Control Data (CtrlData, Block 3)

The "Control Data" (Block 3 of the message) contains the following control data:

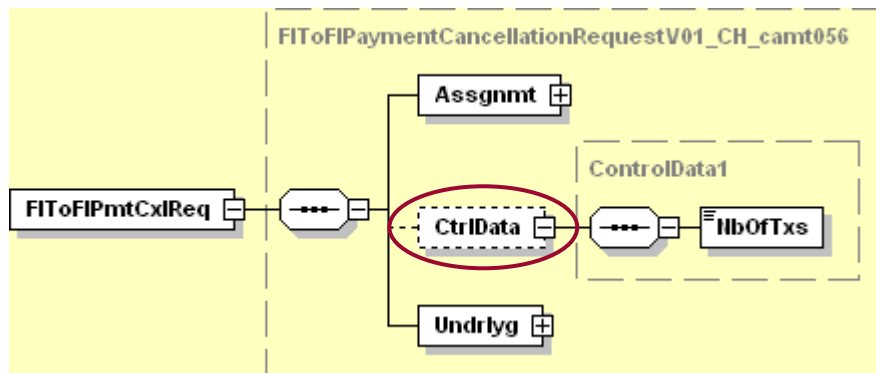


Figure 7: Control Data (CtrlData)

The following table specifies all the elements of the "Control Data" of the "camt.056" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Use Case specific Definitions
Control Data	CtrlData	0..1	0..1	Control Data	
Control Data +Number Of Transactions	NbOfTxS	1..1	1..1	Number of Transactions	

Table 3: Control Data (CtrlData, Block 3)

4.4 Underlying (Undrlyg, Block 4)

The "Underlying" (Block 4 of the message) contains one "Transaction Information" (Block 4b of the message), each of them containing the following information about an individual original payment:

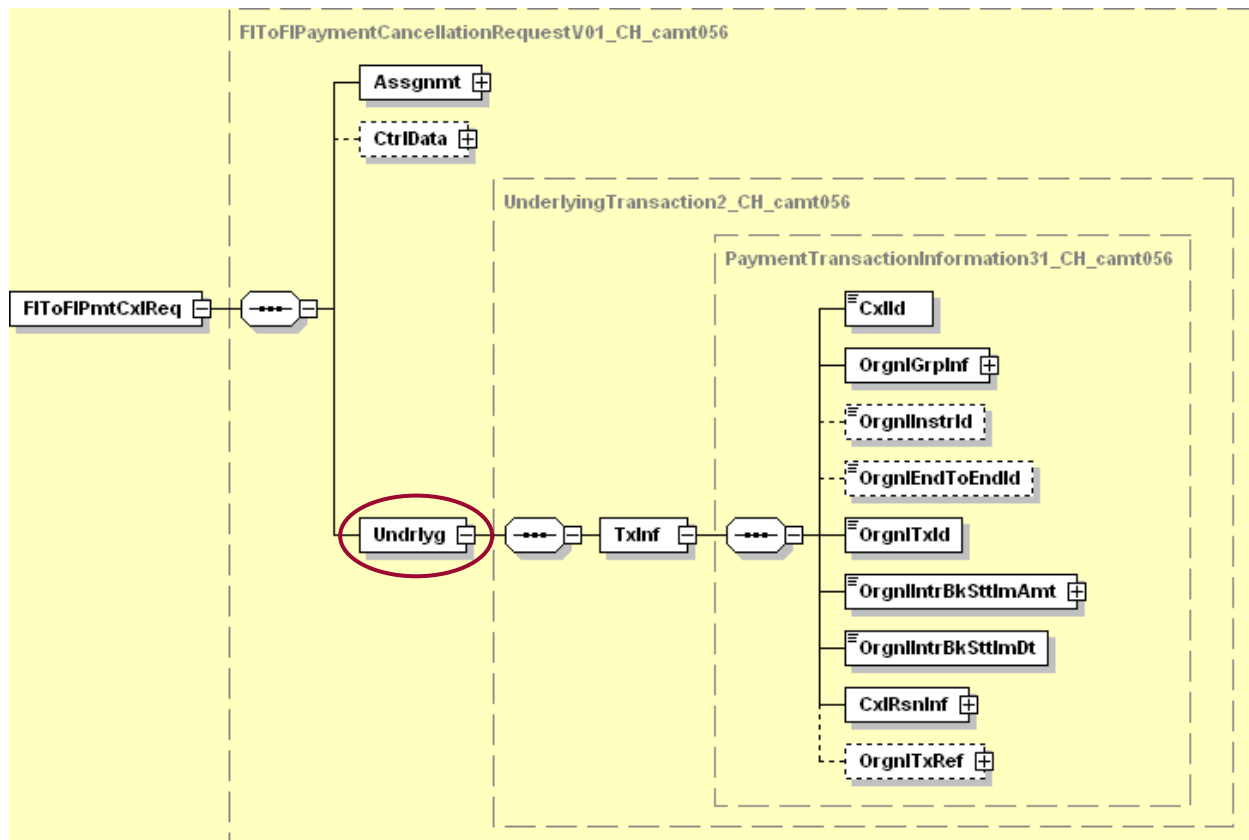


Figure 8: Underlying (Undrlyg)

The following table specifies all the elements of the "Underlying" of the "camt.056" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Use Case specific Definitions
Underlying	Undrlyg	1..n	1..1	Underlying Information regarding the payment instruction to be cancelled.	
Underlying +Transaction Information	TxInf	0..n	1..1	Transaction Information Information specifying the requested payment and the reason for the request.	
Underlying +Transaction Information ++Cancellation Identification	CxlId	0..1	1..1	Cancellation Identification Unique identification of the Request for Return. Only the SWIFT character set excluding spaces is permitted for this element. Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <InstgAgt> for duplicate checking at message level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level.	
Underlying +Transaction Information ++Original Group Information	OrgnlGrpInf	0..1	1..1	Original Group Identification	
Underlying +Transaction Information ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification	
Underlying +Transaction Information ++Original Group Information +++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	Original Message Name Identification	SEPA return request: Only "pacs.008.001.02" is allowed. Return request: Only "pacs.008" or "pacs.008.001.02" is allowed.
Underlying +Transaction Information ++Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Instruction Identification	
Underlying +Transaction Information ++Original End To End Identification	OrgnlEndToEndId	0..1	0..1	Original Debtor Reference	SEPA return request: Must be used.
Underlying +Transaction Information ++Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Use Case specific Definitions
Underlying +Transaction Information ++Original Interbank Settlement Amount	OrgnlIntrBkSttlmAmt	0..1	1..1	Original Settlement Amount Must contain no more than 11 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 999,999,999.99.	
	Ccy			Currency Code	SEPA return request: The currency code must be "EUR". Return request: The currency code must be "CHF".
Underlying +Transaction Information ++Original Interbank Settlement Date	OrgnlIntrBkSttlmDt	0..1	1..1	Original Interbank Settlement Date Requested value date of the original payment.	
Underlying +Transaction Information ++Cancellation Reason Information	CxlRsnInf	0..n	1..1	Cancellation Reason Information	
Underlying +Transaction Information ++Cancellation Reason Information +++Originator	Orgtr	0..1	1..1	Originator "Name" or "Identification" must be provided. In the case of Request for Recall by the Originator, "Name" must be used (Reason Code CUST, AM09 or AC03), "Identification" element is not allowed.	
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Name	Nm	0..1	0..1	Name This element must not be used at the same time as <Id>. Maximum of 70 characters permitted. In the case of Request for Recall by the Originator: Must be used.	
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification	Id	0..1	0..1	Identification This element must not be used at the same time as <Nm>. Only sub-element <OrgId> may be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Use Case specific Definitions
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Organisation Identification	SEPA return request: Only <BICOrBEI> is permitted.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification +++++BICOr BEI	BICOrBEI	0..1	0..1	BIC or BEI SWIFT address with 8 or 11 alphanumeric characters. This element must not be used at the same time as <Other>. Must contain a valid value according to ISO 9362.	
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other	Othr	0..n	0..1	Other Organisation Identification This element must not be used at the same time as <BICOrBEI>.	SEPA return request: Must not be provided.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other +++++Identification	Id	1..1	1..1	Identification IID (=6n)	
Underlying +Transaction Information ++Cancellation Reason Information +++Reason	Rsn	0..1	1..1	Reason	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Use Case specific Definitions
Underlying +Transaction Information ++Cancellation Reason Information +++Reason ++++Code	Cd {Or	1..1	1..1	Cancellation Reason Information (code) Interbank return request: only code DUPL (Duplicate payment) allowed. Return request by the originator: only code CUST (Requested by Customer) allowed.	
Underlying +Transaction Information ++Cancellation Reason Information +++Reason ++++Proprietary	Prtry Or}	1..1	1..1	Cancellation Reason Information (proprietary) Interbank return request: only code TECH (Technical Problem) und FRAD (Fraudulent Origin) allowed. Rückzahlungsbegehren aufgrund Auftraggeber: only code AM09 (Wrong Amount) and AC03 (Wrong IBAN) allowed.	
Underlying +Transaction Information ++Cancellation Reason Information +++Additional Information	AddtlInf	0..n	0..1	Additional Information Additional information explaining the reason code for the return request Interbank return request: only permitted with the code FRAD Return request by the originator: permitted for all envisaged reasons (CUST, AM09, AC03).	
Underlying +Transaction Information ++Original Transaction Reference	OrgnlTxRef	0..1	0..1	Original Transaction Reference All subelements from <OrgnlTxRef> are only subject to a schema test through the RTGS platform.	SEPA return request: The element must be supplied. The corresponding elements must contain an exact copy of the content of the elements of the original payment. Return request: The element may be supplied.
Underlying +Transaction Information ++Original Transaction Reference +++Settlement Information	SttlmInf	0..1	0..1	Settlement Information	
Underlying +Transaction Information ++Original Transaction Reference +++Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information	SEPA return request: Must be provided.
Underlying +Transaction Information ++Original Transaction Reference +++Remittance Information	RmtInf	0..1	0..1	Remittance Information	SEPA return request: Either element <Strd> or element <Ustrd> must be provided.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Use Case specific Definitions
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor	Dbtr	0..1	0..1	Debtor	SEPA return request: Sub-element <Nm> must be used and it may optionally be used together with the sub-elements <PstlAdr> and <Id>.
Underlying +Transaction Information ++Original Transaction Reference +++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account	SEPA return request: The element must be provided.
Underlying +Transaction Information ++Original Transaction Reference +++Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent	SEPA return request: Only the <BIC> element may be supplied.
Underlying +Transaction Information ++Original Transaction Reference +++Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent	SEPA return request: Only the <BIC> element may be supplied.
Underlying +Transaction Information ++Original Transaction Reference +++Creditor	Cdtr	0..1	0..1	Creditor	SEPA return request: Sub-element <Nm> must be used and it may optionally be used together with the sub-elements <PstlAdr> and <Id>.
Underlying +Transaction Information ++Original Transaction Reference +++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account	SEPA return request: The element must be provided.
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor	

Table 4: Underlying (Undrlyg, Block 4)

5 Examples

5.1 Example SEPA return request

This use case concerns a SEPA return request of the debtor agent to the creditor agent for the return of an already executed SEPA credit transfer.

The Banque Commerciale, Fribourg made a transfer of EUR 5,000 to the account of the watch wholesaler Buxtehude at the Remote Bank Frankfurt. The payment was executed twice by mistake. Therefore, the Banque Commerciale sends a SEPA return request for the duplicate payment to the Remote Bank Frankfurt.

Business elements of the SEPA return request

Business element	Content
Payment type	SEPA return request
Message identification	1235984
Identification of instructing participant (BIC)	BCFRCHBBXXX
Identification of instructed participant (BIC)	SECGDEFFXXX
Creation date and time of the message	2014-03-12T15:10:10
Identification of the SEPA return request	CXR20140312-122
Message identification of the original payment	MSGID-20120217-090615-01
Message type of the original payment	pacs.008
Debtor's payment reference of the original payment	1234567890
Transaction reference of the original payment	20120217000004
Settlement amount of the original payment	5000
Currency code	EUR
Value date of the original payment	2014-02-20
Requestor's name	Horlogerie du Joux, Mueller et Cie.
Return request reason	DUPL
Settlement method	CLRG
Designation of the clearing system	ABE
Service agreement	SEPA
Debtor's name	Horlogerie du Joux, Mueller et Cie.
Debtor's account (IBAN)	CH5598064001234567890
Identification of the debtor agent (BIC)	BCFRCHBBXXX
Identification of the creditor agent (BIC)	RMTBDEFFXXX
Creditor's name	Uhrengrosshandel Buxtehude, Peter Maier und Co.
Creditor's account (IBAN)	DE47100100001234567890

Depiction of the SEPA return request using ISO 20022 camt.056

FIToFIPmtCxlReq	Assgnmt	Id		1235984		
		Assgnr	Agt	FinInstnId	BIC	BCFRCHBBXXX
				FinInstnId	BIC	SECGDEFFXXX
		CreDtTm	2014-03-12T15:10:10			
	Undrlyg	TxInf	CxlId	CXR20140312-122		
			OrgnlGrpInf	OrgnlMsgId	MSGID-20120217-090615-01	
				OrgnlMsgNmId	pacs.008	
			OrgnlEndToEndId	1234567890		
			OrgnlTxId	20120217000004		
			OrgnlIntrBkSttlmAmt	5000.00 EUR		
OrgnlIntrBkSttlmDt			2012-02-20			
CxlRsnInf		Orgtr	Nm	Horlogerie du Joux, Mueller et Cie.		
		Rsn	Cd	DUPL		
OrgnlTxRef		SttlmInf	SttlmMtd	CLRG		
			ClrSys	Prtry	ABE	
		PmtTpInf	SvcLvl	Cd	SEPA	
		Dbtr	Nm	Horlogerie du Joux, Mueller et Cie.		
		DbtrAcct	Id	IBAN	CH5598064001234567890	
		DbtrAgt	FinInstnId	BIC	BCFRCHBBXXX	
		CdtrAgt	FinInstnId	BIC	RMTBDEFFXXX	
	Cdtr	Nm	Uhrengrosshandel Buxtehude, Peter Maier und Co.			
	CdtrAcct	Id	IBAN	DE47100100001234567890		

For XML versions of the example see Appendix A.

5.2 Example return request

This use case concerns a return request of the debtor agent to the creditor agent.

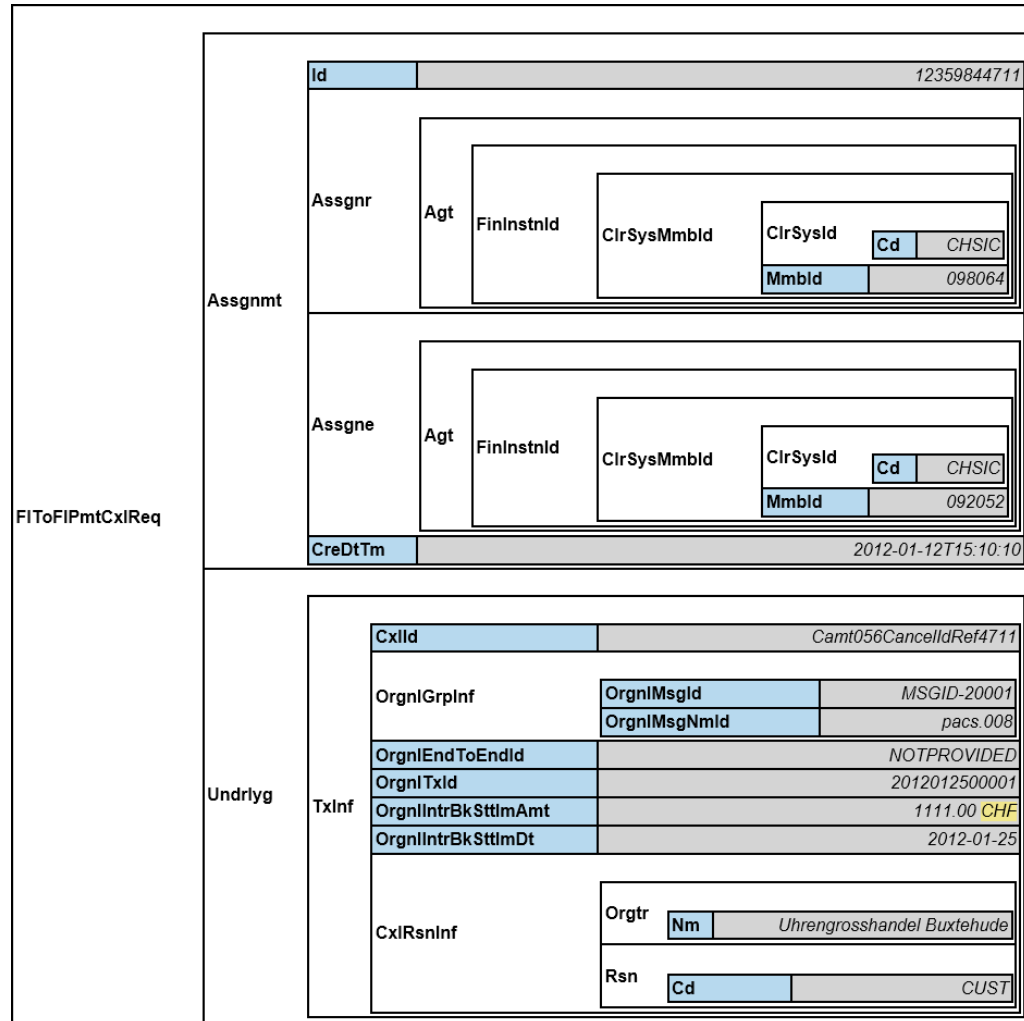
Remote Bank Frankfurt transferred CHF 1,111 on behalf of the timepiece wholesaler Buxtehude to Horlogerie du Joux to their account with Banque Commerciale, Fribourg.

The payment was executed twice by mistake by the originator, the timepiece wholesaler Buxtehude. Therefore, Remote Bank Frankfurt makes a return request for the duplicate payment to Banque Commerciale, Fribourg.

Business elements of the return request

Business element	Content
Payment type	Return request
Message identification	12359844711
Identification of instructing participant	098064 (CHSIC)
Identification of instructed participant	092052 (CHSIC)
Creation date and time of the message	2012-01-12T15:10:10
Identification of the return request	Camt056CancelIdRef4711
Message identification of the original payment	MSGID-0001
Message type of the original payment	pacs.008
Transaction reference of the original payment	2012012500001
Settlement amount of the original payment	1111,00
Currency code	CHF
Value date of the original payment	2012-01-25
Requestor's name	Uhrengrosshandel Buxtehude
Return request reason	CUST

Depiction of the return request using ISO 20022 camt.056



For XML versions of the example see Appendix A.

Appendix A: XML schema and example

XML schema

The XML schema for "pacs.056" for the RTGS systems

- ***camt.056.001.01.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_056_Beispiel_SEPA_Rückzahlungsbegehren.xml***
- ***camt.056_Beispiel_Rückzahlungsbegehren.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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