



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

SIC and euroSIC

Return Request Rejection (camt.029.001.03)

Version 1.5, with effect from 15 November 2019

## 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.029.001.03" – 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 request rejections are now possible in SIC and euroSIC (use case return request rejection, only SIC, and use case SEPA return request rejection, only euroSIC). Differentiation interbank return request rejection and originator return request rejection. New schema "camt.029.001.03.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"> <li>Layout adaptation according to the new Brand Identity Guidelines.</li> <li>Information about acknowledgment removed.</li> </ul>	All 3.1
1.4	20.02.2018	Details about messages in the SIC or SWIFT FIN message standard removed from the documentation structure diagram.	1
		Column «SIC» in table 1 removed.	3.1
		Pre-value dated payments are no longer permitted (description of the <Assgnmt>/<Id> and <CxlDtls>/<TxInfAndSts>/<CxlStsId> elements has been changed).	4.1, 4.4
		Definition of element <CxlDtls>/<TxInfAndSts>/<CxlStsRsnInf>/<AddtlInf> changed.	4.4
		SEPA definitions of the following elements changed: <ul style="list-style-type: none"> <li>CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn</li> <li>CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf</li> </ul>	4.4
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: <ul style="list-style-type: none"> <li>Assgnmt/Id</li> </ul>	4.1
		Following elements changed: <ul style="list-style-type: none"> <li>CxlDtls/TxInfAndSts/CxlStsId</li> <li>CxlDtls/TxInfAndSts/OrgnlTxId</li> </ul>	4.4

Version	Date	Amendment description	Section(s)
1.1	30.06.2014	XML schema changed	all
		Following element changed:	4.1
		<ul style="list-style-type: none"> <li>Assgnmt/Assgne</li> </ul>	
		Following elements changed:	4.4
		<ul style="list-style-type: none"> <li>CxlDtls/TxInfAndSts/CxlStsId</li> <li>CxlDtls/TxInfAndSts/OrgnlInstrId</li> <li>CxlDtls/TxInfAndSts/OrgnlTxId</li> <li>CxlDtls/TxInfAndSts/CxlStsRsnInf/Orgtr/Id/OrgId/BICOrBEI</li> <li>CxlDtls/TxInfAndSts/OrgnlTxRef/SttlmInf/ClrSys</li> <li>CxlDtls/TxInfAndSts/OrgnlTxRef/PmtTpInf/SvcLvl...</li> <li>CxlDtls/TxInfAndSts/OrgnlTxRef/RmtInf...</li> <li>CxlDtls/TxInfAndSts/OrgnlTxRef/UltmtDbtr/Id/OrgId/BICOrBEI</li> <li>CxlDtls/TxInfAndSts/OrgnlTxRef/Dbtr...</li> <li>CxlDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct...</li> <li>CxlDtls/TxInfAndSts/OrgnlTxRef/DbtrAgt...</li> <li>CxlDtls/TxInfAndSts/OrgnlTxRef/Cdtr...</li> <li>CxlDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct...</li> </ul>	
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.

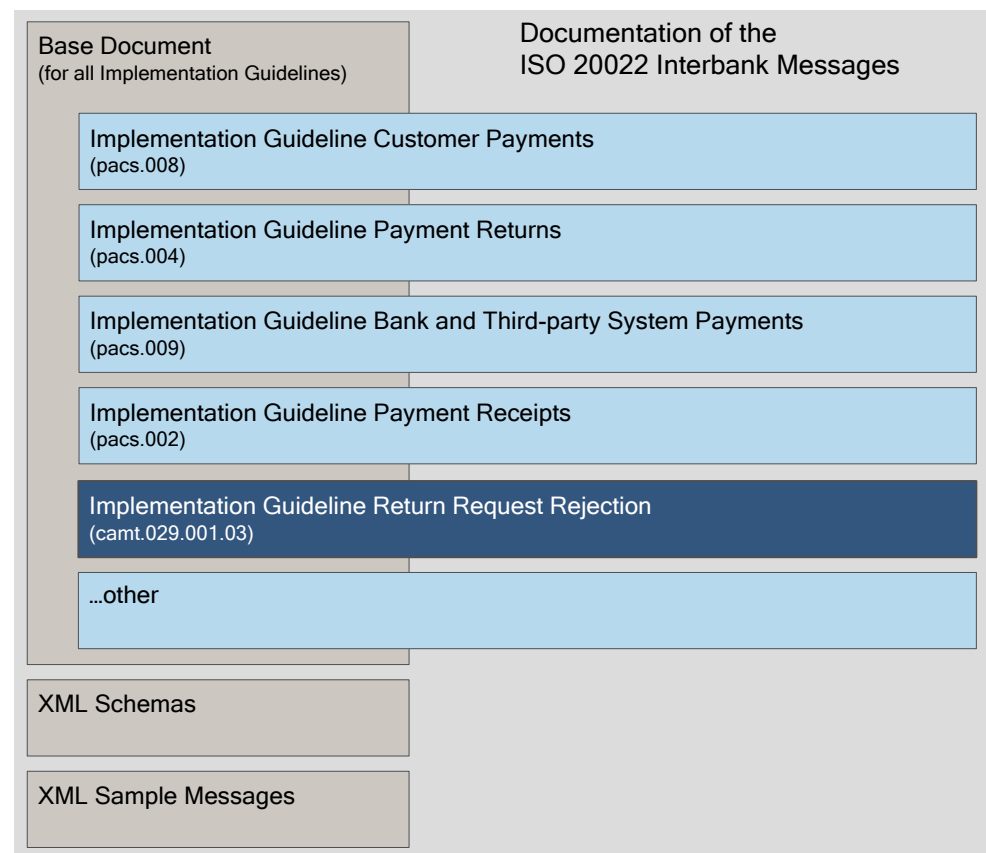
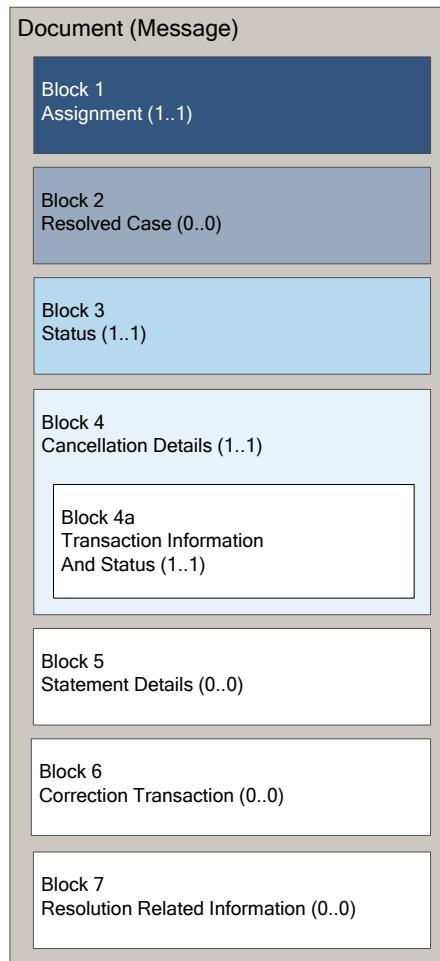


Figure 1: Documentation structure

## 2 ISO definitions

The "Resolution of Investigation" message (camt.029.001.03) is sent from the creditor agent (the instructed participant) to the RTGS systems and from the RTGS systems to the debtor agent (the instructing participant) in order to reject a received return request. It is used on the basis of the ISO 20022 XML schema "camt.029.001.03".



The "camt.029.001.03" message is essentially structured as follows:

- **Block 1:** "Assignment" element. This block must occur exactly once.
- **Block 2:** "Resolved Case" element. This block is not used in the RTGS systems.
- **Block 3:** "Status" element. This block must occur exactly once.
- **Block 4:** "Cancellation Details" element. This block must occur at least once and can occur n times in the ISO definition. In the RTGS systems, this block is only permitted once.
- **Block 4a:** "Transaction Information And Status" element. This block must occur exactly once.
- **Block 5:** "Statement Details" element. This block is not used in the RTGS systems.
- **Block 6:** "Correction Transaction" element. This block is not used in the RTGS systems.
- **Block 7:** "Resolution Related Information" element. This block is not used in the RTGS systems.

Figure 2: Basic message structure of the "camt.029.001.03" message



## 3 Business specifications for the RTGS systems

### 3.1 Use case

The "Resolution of Investigation" message is used in the following situation in the RTGS systems:

Use case	Input/Output	ISO 20022
SEPA return request rejection (euroSIC only)	I/O	camt.029.001.03
Return request rejection (SIC only)	I/O	camt.029.001.03

Table 1: Situations where the ISO 20022 message type "camt.029.001.03" is used

#### Use case "SEPA return request rejection"

With the use case "SEPA return request rejection" the creditor agent can reject a SEPA return request received from the debtor agent according to the "SEPA Credit Transfer Scheme Rulebook", section 4.3.2 (Recall Processing Flow). The SEPA return request rejection message (camt.029.001.03) is formally validated and then forwarded immediately via system manager SECB Swiss Euro Clearing Bank to the debtor agent.

#### Use case "Return request rejection"

With the use case "Return request rejection" the creditor agent can reject a return request received from the debtor agent. The return request rejection message (camt.029.001.03) is formally validated and then forwarded immediately to the debtor agent.

#### Prüfung auf referenzierte Kundenzahlung durch das 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 rejection and originator return request rejection

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

- Interbank return request rejection
- Rejection of return requests made by the originator

The following characteristics distinguish the two kinds of return request rejection:

### **Interbank return request rejection (Interbank Negative Response to a Recall):**

- The "Status" element, "Confirmation" subelement, may only contain the value "RJCR" (Rejected Cancellation Request).
- The "Cancellation Status Reason Information" element, "Additional Information" subelement, may only be used for clarifying the rejection reason if the value "LEGL" has been used in the "Reason" element, "Code" subelement.

### **Originator return request rejection (Interbank Negative Response to a Request for Recall by the Originator):**

- The "Status" element, "Confirmation" subelement, may only contain the value "RJCR" (Rejected Cancellation Request).
- The "Cancellation Status Reason Information" element, "Additional Information" subelement, must be used beginning with the value "AT51", followed by the reference of the return request of the originator bank. If, in camt.056 "AC03" (Wrong IBAN) was given as the reason, then another ten repetitions of the element may be supplied. These must begin with the value "AT57" followed by information which allows the money to be returned to the debtor. "AT57" is optional, when publishing the information, the data protection requirements must be observed.

### 3.3 Use of references

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

#### 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 the message from the instructing participant to the RTGS systems, this is generated by the instructing participant (Assigner). The `<Id>` is used in combination with `<Assgnr>` in the RTGS systems for duplicate checking at message level ("technical" duplicate checking).

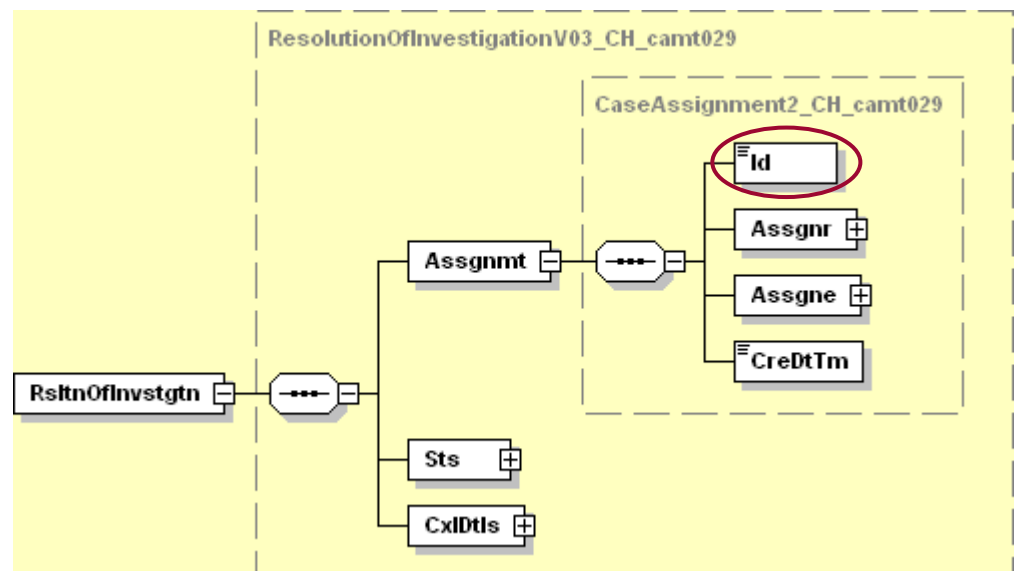


Figure 3: Message Identification

### 3.3.2

### Other references

#### Identification of the return request rejection "Cancellation Status Identification"

The "Cancellation Status Identification" is the unique reference of the return request rejection. 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. This identification is also sent in the receipt to the instructing participant as the transaction reference.

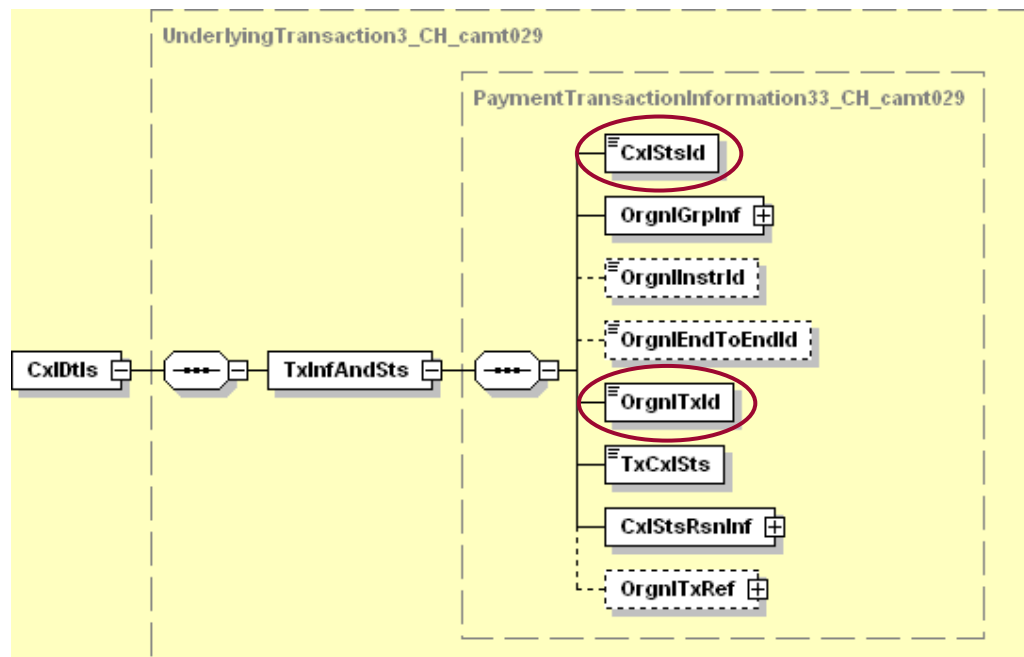


Figure 4: Identification of the return request rejection and transaction identification of the original transaction

#### Original Transaction Identification

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

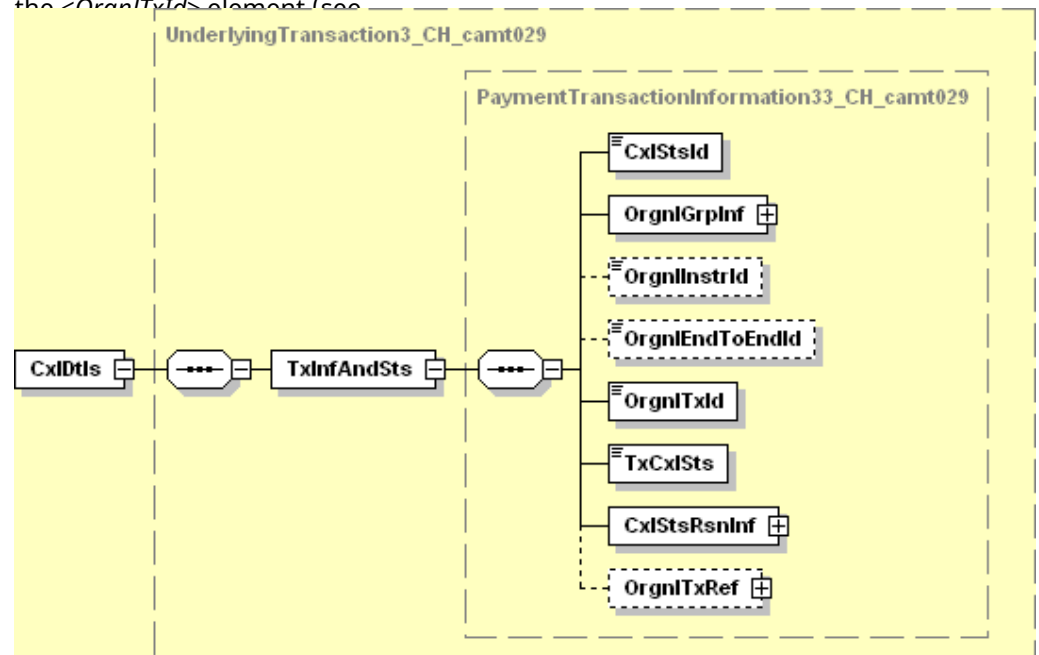


Figure 4).

### Information content in the original message

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

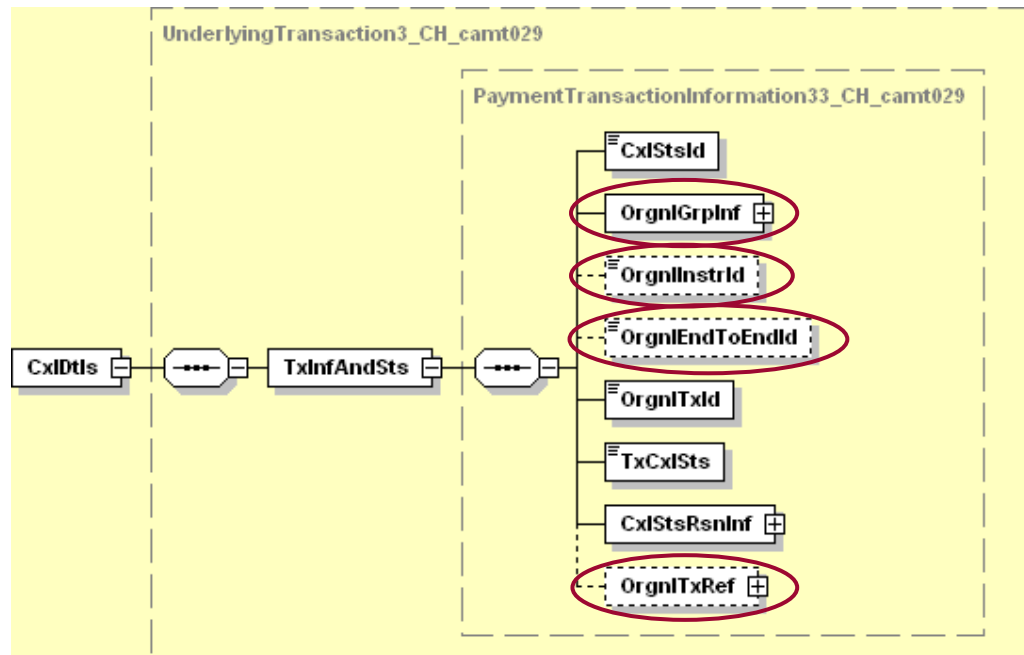


Figure 5: Elements for information from the original message

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

In the use case "SEPA return request rejection" 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:

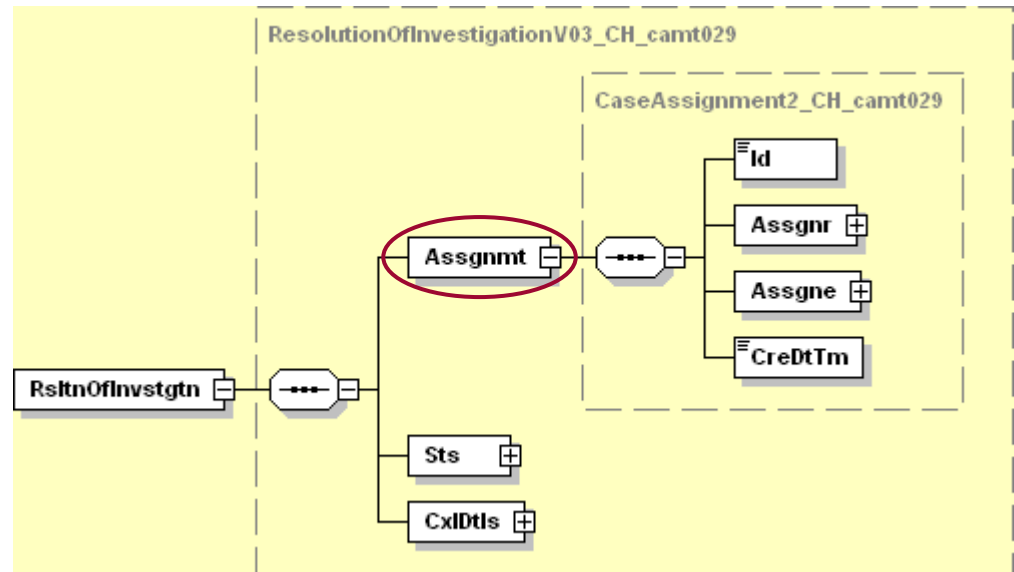


Figure 6: Assignment (Assgnmt)

The following table specifies all the elements of the "Assignments" of the "camt.029.001.03" 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 +Resolution Of Investigation V03	RsltnOfInvstgtn	1..1	1..1	<b>Rejection of Request for Return</b>	
Assignment	Assgnmt	1..1	1..1	<b>Assignment</b>	
Assignment +Identification	Id	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 <Assgnr> 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 detected at either message level or transaction level.	
Assignment +Assigner	Assgnr	1..1	1..1	<b>Instructing Participant</b> Own identification of the instructing participant. Is used together with <Id> for duplicate checking.	
Assignment +Assigner ++Agent	Agt	1..1	1..1	<b>Agent</b>	
Assignment +Assigner ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++BIC	BIC	0..1	0..1	<b>Identification of Instructing Participant (BIC)</b> 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 rejection: Must be used.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> 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 rejection: 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	<b>Clearing System Identification</b> 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	<b>Clearing System Identification (code)</b> 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	<b>Clearing System Identification (proprietary)</b> Is currently not supported.	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> IID (=6n), must be contained in the bank master data, active, and not concatenated.	
Assignment +Assignee	Assgne	1..1	1..1	<b>Instructed Participant</b> Own identification of the instructed participant.	
Assignment +Assignee ++Agent	Agt	1..1	1..1	<b>Agent</b>	
Assignment +Assignee ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>	

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 ++++BIC	BIC	0..1	0..1	<b>Identification of Instructed Participant (BIC)</b> 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.	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructed Participant (proprietary)</b> This element must not be used at the same time as <BIC>. Must contain a valid identification of an active participant.	SEPA return request rejection: Must not be used.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> 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	<b>Clearing System Identification (code)</b> 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	<b>Clearing System Identification (proprietary)</b> 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	<b>Member Identification</b> IID (=6n), must be contained in the bank master data and active.	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	<b>Other Organisation Identification</b>	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	<b>Assigned Identification of the Instructed Participant</b> Message from RTGS system to participant: In case of a concatenation or direct routing, the identification of the instructed participant assigned by the RTGS system will be complemented by the system. Message from participant to RTGS system: Must not be used.	
Assignment +Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b>	

Table 2: Assignment (Assgnmt, Block 1)

## 4.2 Resolved Case (RslvdCase, Block 2)

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

## 4.3 Status (Sts, Block 3)

The "Status" (Block 3 of the message) contains the following data:

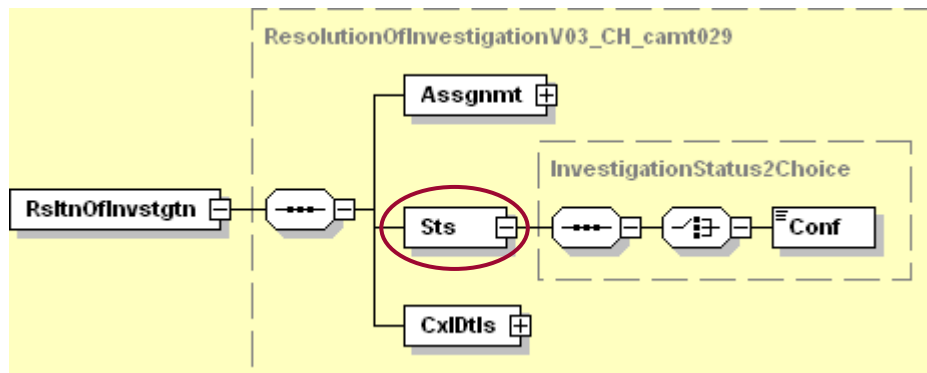


Figure 7: Status (Sts)

The following table specifies all the elements of the "Status" of the "camt.029.001.03" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Status	Sts	1..1	1..1	<b>Status</b> Only sub-element <Conf> is allowed.	
Status +Confirmation	Conf	1..1	1..1	<b>Confirmation</b> Only RJCR is allowed.	

Table 3: Status (Sts, Block 3)

## 4.4 Cancellation Details (CxlDtIs, Block 4)

The "Cancellation Details" (Block 4 of the message) contain the following details of the return request rejection:

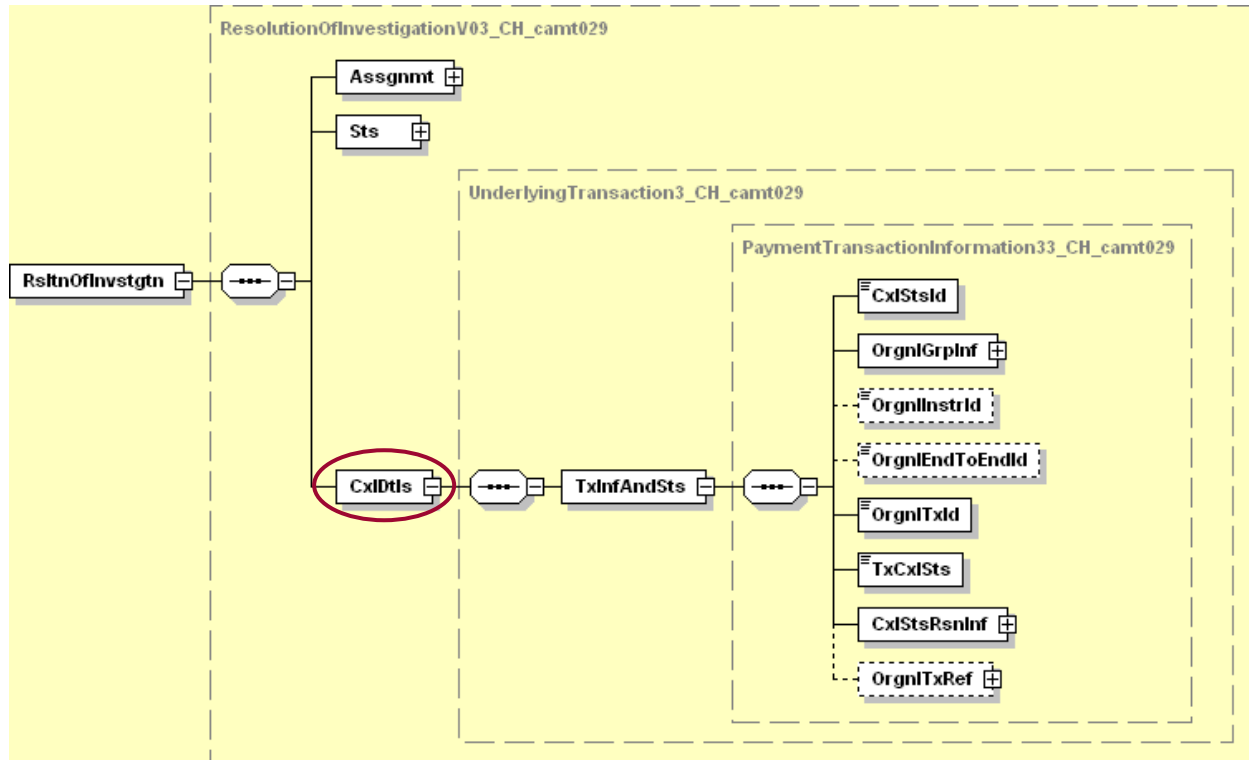


Figure 8: Cancellation Details (CxlDtIs)

The following table specifies all the elements of the "Cancellation Details" of the "camt.029.001.03" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details	CxlDtls	0..n	1..1	<b>Cancellation Details</b>	
Cancellation Details +Transaction Information And Status	TxInfAndSts	0..n	1..1	<b>Transaction Information And Status</b> Information specifying the requested payment and the reason for the rejection of the return request.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Identification	CxlStsId	0..1	1..1	<b>Cancellation Status Identification</b> Unique identification of the rejection of the return request. 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.	
Cancellation Details +Transaction Information And Status ++Original Group Information	OrgnlGrpInf	0..1	1..1	<b>Original Group Identification</b>	
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	<b>Original Message Identification</b>	
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	<b>Original Message Name Identification</b>	SEPA return request rejection: Only "pacs.008.001.02" is allowed. Return request rejection: Only "pacs.008" or "pacs.008.001.02" is allowed.
Cancellation Details +Transaction Information And Status ++Original Instruction Identification	OrgnlInstrId	0..1	0..1	<b>Original Instruction Identification</b>	
Cancellation Details +Transaction Information And Status ++Original End To End Identification	OrgnlEndToEndId	0..1	0..1	<b>Original Debtor Reference</b>	SEPA return request rejection: Must be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Identification	OrgnITxId	0..1	1..1	<b>Original Transaction Identification</b>	
Cancellation Details +Transaction Information And Status ++Transaction Cancellation Status	TxCxlSts	0..1	1..1	<b>Transaction Cancellation Status</b> Only code RJCR is allowed.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information	CxlStsRsnInf	0..n	1..1	<b>Cancellation Status Reason Information</b>	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator	Orgtr	0..1	1..1	<b>Originator</b> "Name" or "Identification" must be provided.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Name	Nm	0..1	0..1	<b>Name</b> This element must not be used at the same time as <Id>. Maximum of 70 characters permitted.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification	Id	0..1	0..1	<b>Identification</b> This element must not be used at the same time as <Nm>. Only sub-element <OrgId> may be used.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	<b>Organisation Identification</b>	SEPA return request rejection: Only <BICOrBEI> is permitted.



ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++BICOr BEI	BICOrBEI	0..1	0..1	<b>BIC or BEI</b> 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.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other	Othr	0..n	0..1	<b>Identification of Account Owner (proprietary)</b> This element must not be used at the same time as <BICOrBEI>.	SEPA return request rejection: Must not be provided.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other +++++Identification	Id	1..1	1..1	<b>Member Identification</b> IID (=6n)	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason	Rsn	0..1	1..1	<b>Reason</b>	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason ++++Code	Cd {Or	1..1	1..1	<b>Reason for the cancellation status (code)</b> The following codes are allowed: CUST: Customer Decision – Creditor’s Refusal LEGL: Legal Decision – Legal reason	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	SEPA	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason ++++Proprietary	Prtry  Or}	1..1	1..1	<b>Reason for the cancellation status (proprietary)</b> The following codes are allowed: ARDT: The transaction has already been returned AC04: ClosedAccountNumber AM04: InsufficientFunds NOAS: NoAnswerFromCustomer NOOR: NoOriginalTransactionReceived		
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Additional Information	AddtlInf	0..n	0..11	<b>Additional Information</b> Interbank return request rejection: may only be used, when the value "LEGL" has been used in the "Reason" element, "Code" subelement (up to two times in order to clarify the rejection reason). Originator return request rejection: must be used in the first occurrence beginning with the value "AT51" followed by the reference of the return request of the originator bank. If, in camt.056 "AC03" (Wrong IBAN) was given as the reason, then another ten repetitions of the element may be supplied. These must begin with the value "AT57" followed by information which allows the money to be returned to the debtor. "AT57" is optional, when publishing the information, the data protection requirements must be observed. Not checked in the RTGS systems.		
Cancellation Details +Transaction Information And Status ++Original Transaction Reference	OrgnlTxRef	0..1	0..1	<b>Original Transaction Reference</b> All subelements from <OrgnlTxRef> are only subject to a schema test through the RTGS platform.	SEPA return request rejection: 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 rejection: The element may be supplied.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..1			
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Settlement Information	SttlmInf	0..1	0..1	<b>Settlement Information</b>	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information	PmtTpInf	0..1	0..1	<b>Payment Type Information</b>	SEPA return request rejection: Must be provided.
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Remittance Information	RmtInf	0..1	0..1	<b>Remittance Information</b>	SEPA return request rejection: Either element <Strd> or element <Ustrd> must be provided.
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor	UltmtDbtr	0..1	0..1	<b>Ultimate Debtor</b>	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor	Dbtr	0..1	0..1	<b>Debtor</b>	SEPA return request rejection: Sub-element <Nm> must be used and it may optionally be used together with the sub-elements <PstlAdr> and <Id>.
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Account	DbtrAcct	0..1	0..1	<b>Debtor Account</b>	SEPA return request rejection: The element must be provided.
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent	DbtrAgt	0..1	0..1	<b>Debtor Agent</b>	SEPA return request rejection: Only the <BIC> element may be supplied.
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent	CdtrAgt	0..1	0..1	<b>Creditor Agent</b>	SEPA return request rejection: Only the <BIC> element may be supplied.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor	Cdtr	0..1	0..1	<b>Creditor</b>	SEPA return request rejection: Sub-element <Nm> must be used and it may optionally be used together with the sub-elements <PstlAdr> and <Id>.
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Account	CdtrAcct	0..1	0..1	<b>Creditor Account</b>	SEPA return request rejection: The element must be provided.
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor	UltmtCdtr	0..1	0..1	<b>Ultimate Creditor</b>	

Table 4: Cancellation Details (CxlDtls, Block 4)

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**4.5 Statement Details (StmntDtls, Block 5)**

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The level "*Statement Details*" (Block 5 of the message) is not used by the RTGS systems.

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**4.6 Correction Transaction (CrrctnTx, Block 6)**

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The level "*Correction Transaction*" (Block 6 of the message) is not used by the RTGS systems.

---

**4.7 Resolution Related Information (RsltNrltInf, Block 7)**

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The level "*Resolution Related Information*" (Block 7 of the message) is not used by the RTGS systems.

## 5 Examples

### 5.1 Example SEPA return request rejection

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

The Remote Bank Frankfurt rejects the SEPA return request for a payment that was executed twice by mistake received from the Banque Commerciale, Fribourg.

#### Business elements of the SEPA return request rejection

Business element	Content
Payment type	SEPA return request rejection
Message identification	MSGID-0001
Identification of instructing participant (BIC)	SECGDEFFXXX
Identification of instructed participant (BIC)	BCFRCHBBXXX
Creation date and time of the message	2014-03-13T12:10:10
Status	RJCR
Identification of the return request rejection	029-189
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
Status of the return request	RJCR
Return request information and status (BIC)	RMTBDEFFXXX
Rejection reason (code)	CUST
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 rejection using ISO 20022 camt.029

RsItnOfInvstgtn	Assgnmt	Id	MSGID-0001			
		Assgnr	Agt	FinInstnId	BIC	SECGDEFFXXX
				Assgne	Agt	FinInstnId
	CreDtTm	2014-03-13T12:10:10				
	Sts	Conf	RJCR			
	CxlDtls	TxInfAndSts	CxlStsId	029-189		
			OrgnlGrpInf	OrgnlMsgId	MSGID-20120217-090615-01	
				OrgnlMsgNmId	pacs.008	
			OrgnlEndToEndId	1234567890		
OrgnlTxId			20120217000004			
TxCxlSts		RJCR				
CxlStsRsnInf		Orgtr	Id	OrgId	BICOrBEI	RMTBDEFFXXX
					Rsn	Cd
OrgnlTxRef		SttlmInf	SttlmMtd	CLRG		
			ClrSys	Prtry	ABE	
	PmtTplnf	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 rejection

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

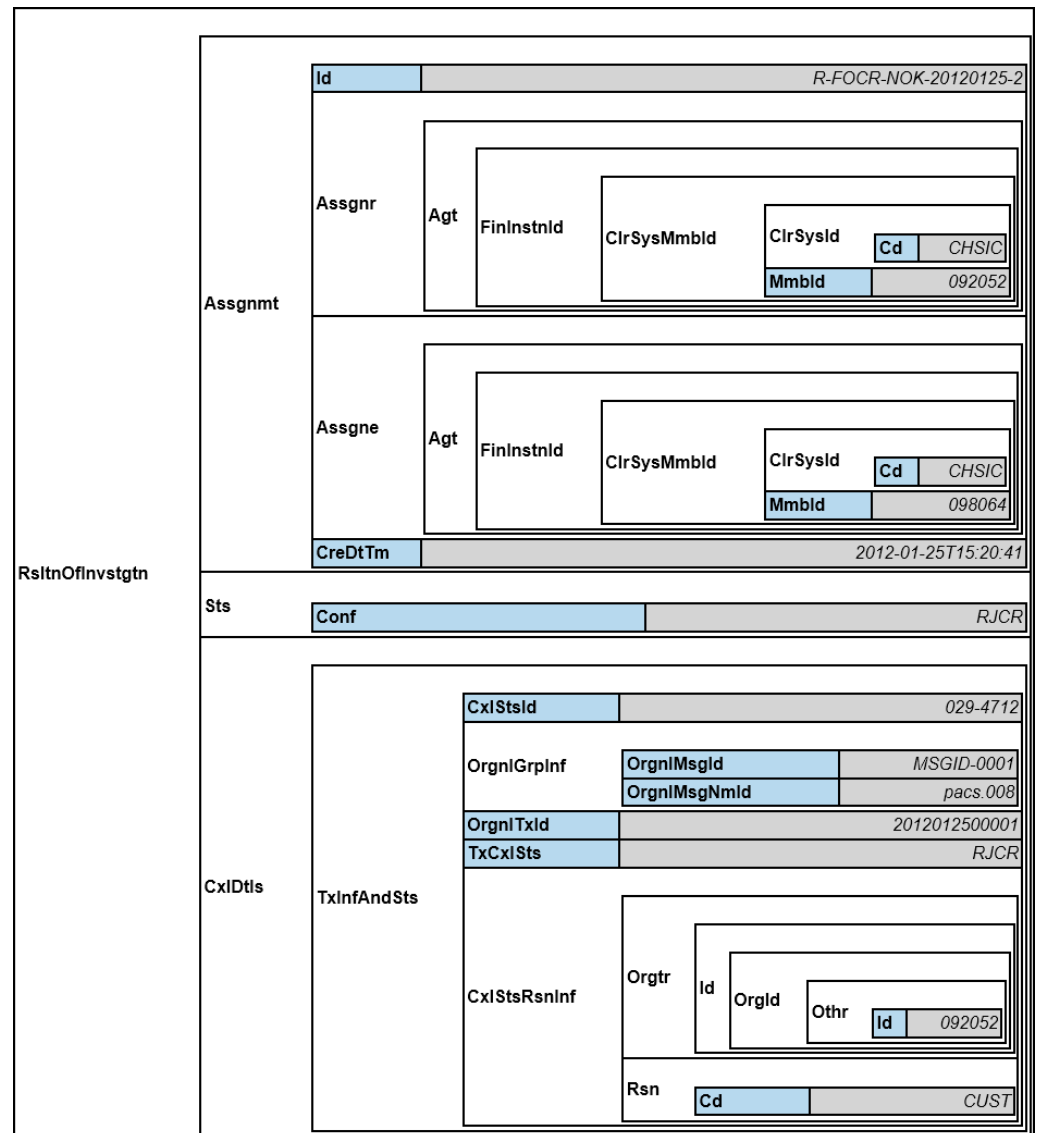
Banque Commerciale, Fribourg, rejects the return request received from Remote Bank Frankfurt for a payment that was executed twice by mistake.

### Business elements of the return request rejection

Business element	Content
Payment type	Return request rejection
Message identification	R-FOCR-NOK-20120125-2
Identification of instructing participant	092052 (CHSIC)
Identification of instructed participant	098064 (CHSIC)
Creation date and time of the message	2012-01-25T15:20:41
Status	RJCR
Identification of the return request rejection	029-4712
Message identification of the original payment	MSGID-0001
Message type of the original payment	pacs.008
Transaction reference of the original payment	2012012500001
Status of the return request rejection	RJCR
Return request information and status	092052 (CHSIC)
Rejection reason (code)	CUST



### Depiction of the return request rejection using camt.029.001.03



For XML versions of the example see Appendix A.

## Appendix A: XML schema and example

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### XML schema

The XML schema for "camt.029.001.03" for the RTGS systems

- ***camt.029.001.03.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\_029\_Beispiel\_Ablehnung\_SEPA-Rückzahlungsbegehren.xml***
- ***camt\_029\_Beispiel\_Ablehnung\_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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