



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

SEPA Investigation Resolution (camt.029.001.08)

Version 1.1, 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.029.001.08" – 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)
1.1	07.10.2019	Adjustment due to EPC errata concerning <Compstn>/<CdtrAgt> und <Chrgs>/<CdtrAgt> elements	4.9
1.0	20.03.2019	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.

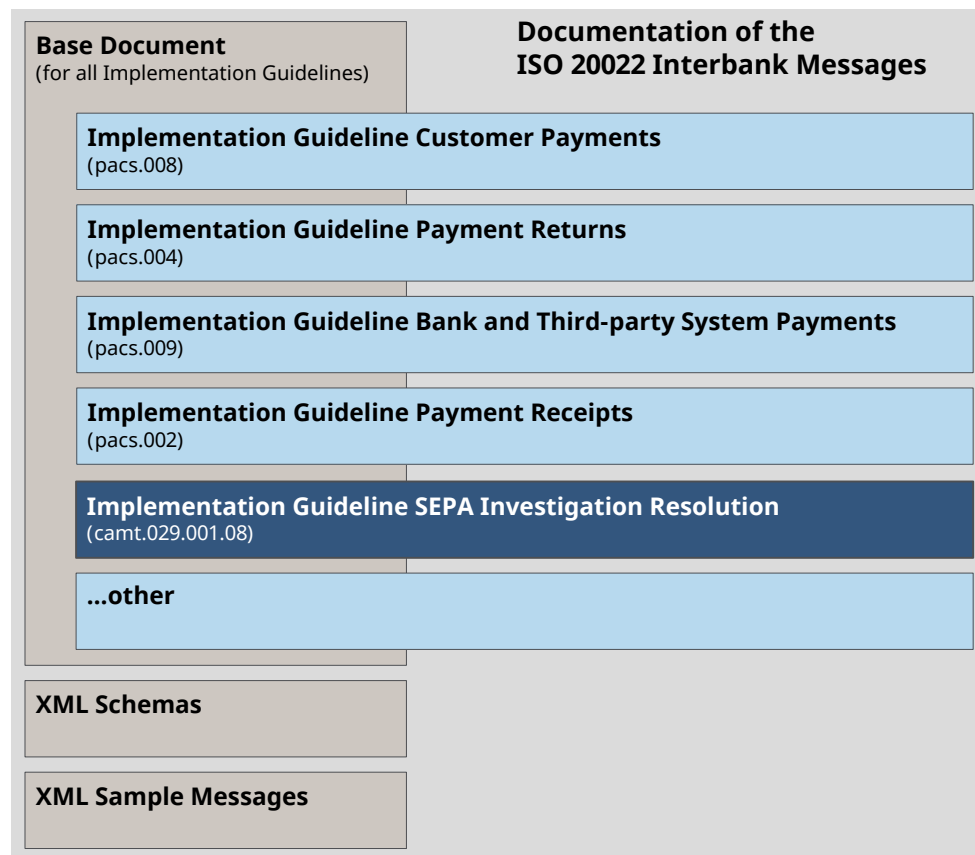
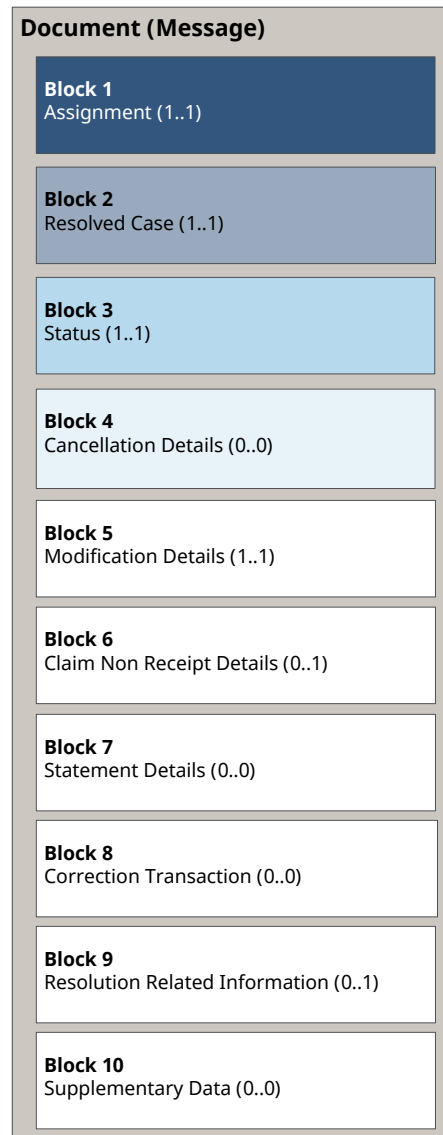


Figure 1: Documentation structure

2 ISO definitions

The "Resolution of Investigation" message (camt.029.001.08) 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.029.001.08".



The "camt.029.001.08" message is essentially structured as follows:

- **Block 1:** "Assignment" element. This block must occur exactly once.
- **Block 2:** "Resolved Case" element. This block must occur exactly once.
- **Block 3:** "Status" element. This block must occur exactly once.
- **Block 4:** "Cancellation Details" element. This block is not used in the RTGS systems.
- **Block 5:** "Modification Details" element. This block must occur exactly once.
- **Block 6:** "Claim Non Receipt Details" element. This block is optional and may occur once.
- **Block 7:** "Statement Details" element. This block is not used in the RTGS systems.
- **Block 8:** "Correction Transaction" element. This block is not used in the RTGS systems.
- **Block 9:** "Resolution Related Information" element. This block is not used in the RTGS systems.
- **Block 10:** "Supplementary Data" element. This block is not used in the RTGS systems.

Figure 2: Basic message structure of the "camt.029.001.08" 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 Investigation Resolution (euroSIC only)	I/O	camt.029.001.08

Table 1: Situations where the ISO 20022 message type "camt.029.001.08" is used

Use case "SEPA investigation resolution"

With the use case "SEPA investigation resolution" the creditor agent addresses its response to the Originator Bank that initiated the SCT inquiry, informing the latter about the positive or negative outcome of

- a previously received "SEPA Missing Incoming Payment Query"
- a previously received "SEPA Value Date Adjustment Request"

In case the cause of a delayed value date booking does not fall within the responsibility of the creditor agent, then the creditor agent has the right to receive interest compensation from the debtor agent.

Handling of a "SEPA investigation resolution"-message sent to euroSIC originating from a participant

The message "SEPA investigation resolution" (camt.029.001.08) originating from a participant (creditor agent) will be formally validated and immediately forwarded to the debtor agent by the system manager SECB Swiss Euro Clearing Bank.

Handling of a "SEPA investigation resolution"-message sent to euroSIC originating from a financial institution within SEPA

The message "SEPA investigation resolution" (camt.029.001.08) originating from a SEPA based creditor agent will be formally validated and immediately forwarded to the debtor agent.

Checking of the referenced customer payment by the RTGS

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

3.2 Differentiation of interbank SEPA investigation resolution scenarios

There are 5 different SEPA investigation resolution scenarios:

- Negative response to a "SEPA Missing Incoming Payment Query" [NRC027]
- Positive response to a "SEPA Missing Incoming Payment Query" [PRC027]
- Negative response to a "SEPA Value Date Adjustment Request" [NRC087]

- Positive response to a "SEPA Value Date Adjustment Request" [PRC087]
- Confirmed positive response to a "SEPA Value Date Adjustment Request" [CPRC087]

Hint: the codes in [] will be used to differentiate the specific element rules applicable for the respective scenarios mentioned above.

The following characteristics distinguish the five kinds of investigation resolution scenarios:

Negative response to a "SEPA Missing Incoming Payment Query" (NRC027, Interbank Negative Response to Claim Non-Receipt):

- A negative response to a "SEPA Missing Incoming Payment Query (camt.027)" means that the creditor agent rejects the request
- Element "Status" sub-element "Confirmation" must only provide the code "RJNR" (Rejected Claim Non Receipt)
- Element "Claim Non Receipt Details" sub-element "Rejected" may only contain the codes "NOOR" (No Original Transaction Received), "RNPR" (Original Transaction Received but Not Processable), "ARJT" (Already Rejected Transaction), "ARDT" (Already Returned Transaction) or "RR04" (Regulatory Reason)

Positive response to a "SEPA Missing Incoming Payment Query" (PRC027, Interbank Positive Response to Claim Non-Receipt):

- A positive response to a "SEPA Missing Incoming Payment Query (camt.027)" means that the creditor agent accepts the request
- Element "Status" sub-element "Confirmation" must only provide the code "ACNR" (Accepted Claim Non Receipt)
- Element "Claim Non Receipt Details" sub-element "Accepted" must be used
- Element "Resolution Related Information" Subelement "Charges" may be used to specify the charges for the handling of this request.

Negative response to a "SEPA Value Date Adjustment Request" (NRC087, Interbank Negative Response to Claim for Value Date Correction):

- A negative response to a "SEPA Value Date Adjustment Request (camt.087)" means that the creditor agent rejects the request
- Element "Status" sub-element "Confirmation" may only contain the codes "RJVA" (Rejected Value date Adjustment), "CVAA" (Correct Value date Already Applied)

Positive response to a "SEPA Value Date Adjustment Request" (PRC087, Interbank Positive Response to Claim for Value Date Correction with request for interest compensation):

- In case of a positive response to a "SEPA Value Date Adjustment Request (camt.087)" with a request for interest compensation the adjustment is only done by the creditor agent after the interest compensation amount has been paid.
As soon as the interest compensation has been received by the creditor agent it will send a confirmation to the debtor agent (see below: Confirmed Positive Response to a "SEPA Value Date Adjustment Request")
- Element "Status" sub-element "Confirmation" may only contain the code "ACVA" (Accepted Value Date Adjustment)

- Element “Resolution Related Information” must provide the sub-elements “InterbankSettlementDate” and “Compensation”
- Element “Resolution Related Information” sub-element “Compensation”/ “Reason” must only provide the code “VADA” (Value Date Adjustment)
- Element “Resolution Related Information” sub-element “Charges” may be used to specify the charges for the handling of this request.

**Confirmed positive response to a “SEPA Value Date Adjustment Request”
(CPRC087, Interbank Confirmed Positive Response to Claim Non-Receipt):**

- A positive response to a “SEPA Value Date Adjustment Request (camt.087)” means that the creditor agent has accepted the request and has already adjusted the value date as per request.
- This response will be used if
 - a) The creditor agent does not request interest compensation or
 - b) The interest compensation based on a previous “Positive Response to Claim for Value Date Correction with request for interest compensation” has already been paid or
 - c) The creditor agent requests interest compensation after execution of the value date adjustment.
- Element “Status” sub-element “Confirmation” may only contain the code “MODI” (Modified As Per Request)
- Element “Resolution Related Information” sub- element “Interbank Settlement Date” must be provided
- Element “Resolution Related Information” sub-element “Charges” may be used to specify the charges for the handling of this request
- In case of a request for interest compensation after a carried out value date adjustment element “Resolution Related Information” sub-element “Compensation”/“Reason” must provide the code “VADA” (Value Date Adjustment).

3.3 Use of references

The mandatory references described below must be used in the use cases "SEPA investigation resolution".

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).

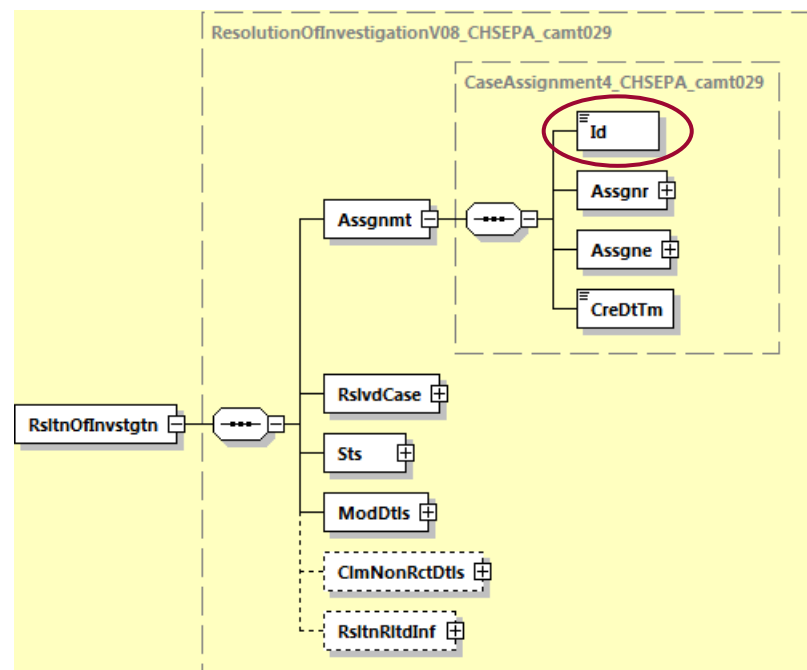


Figure 3: Message Identification

3.3.2 Other references

Identification of the "SEPA investigation resolution" by means of element "Modification Status Identification"

The "SEPA investigation resolution" identification is the unique reference of the investigation resolution. 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.

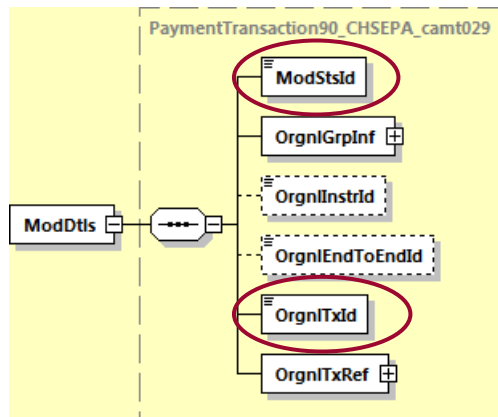


Figure 4: Identification of the SEPA investigation resolution and transaction identification of the original transaction

Original Transaction Identification

The transaction reference number for the original payment must be provided in the `<OrgnlTxId>` element (see Figure 4).

Information content of the original message

Information from the original payment must be sent in the use case "SEPA investigation resolution" in the `"ModDtIs"` and `"OrgnlTxRef"` elements:

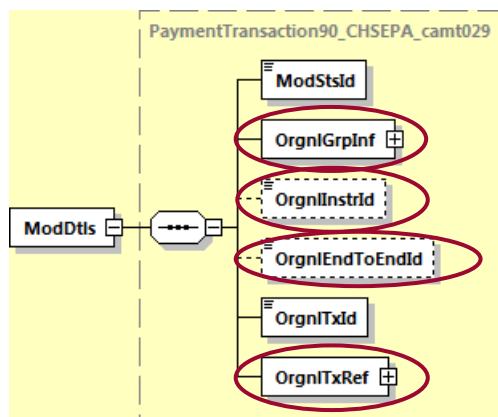


Figure 5: Elements for information from the original message

The transaction level contains both elements from the original payment and elements relating to the investigation resolution itself.

In the use case "SEPA investigation resolution" – with the exception of [NRC027] - the message elements under "*Original Transaction Reference*" must be populated with the same values as the message elements of the original payment to which the claim refers.

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)

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

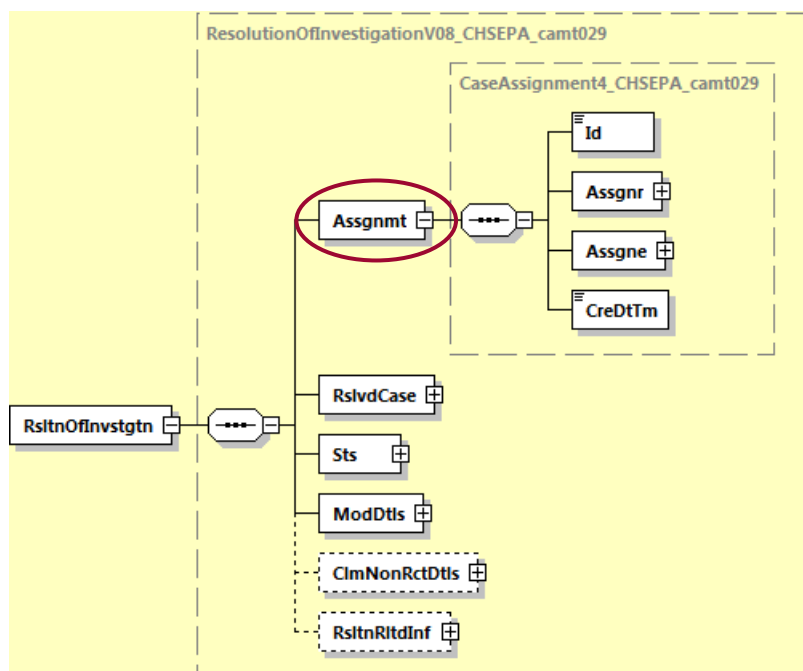


Figure 6: Assignment (Assgnmt)

The following table specifies all the elements of the "Assignments" of the "camt.029.001.08" message that are relevant to the RTGS systems.

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Resolution Of Investigation V08	RsltnOfInvstgtn	1..1	1..1	Resolution of Investigation	Yellow Field
Assignment	Assgnmt	1..1	1..1	Assignment	Yellow Field
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 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.	Yellow Field
Assignment +Assigner	Assgnr	1..1	1..1	Instructing Participant Own identification of the instructing participant. Is used together with <Id> for duplicate checking. For addressing the participant <BIC> must be used.	Instructing Party. Limited to BICFI to identify a bank, AnyBIC to identify a CSM or 'Name' to indicate the CSM when it has no BIC. 'Name' is limited to 70 characters in length. Yellow Field
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 ++++BICFI	BICFI	0..1	1..1	Identification of Instructing Participant (BIC) SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant. Must not be concatenated.	
Assignment +Assignee	Assgne	1..1	1..1	Instructed Participant Own identification of the instructed participant. For addressing the participant <BIC> must be used.	Instructed Party. Limited to BICFI to identify a bank, AnyBIC to identify a CSM or 'Name' to indicate the CSM when it has no BIC. 'Name' is limited to 70 characters in length. Yellow Field

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Assignment +Assignee ++Agent	Agt	1..1	1..1	Agent	
Assignment +Assignee ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	Identification of Instructed Participant (BIC) SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant. Must not be concatenated.	
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 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	Creation Date Time	Yellow Field

Table 2: Assignment (Assgnmt, Block 1)

4.2 Resolved Case (RslvdCase, Block 2)

The level "Resolved Case" (Block 2 of the message) contains the following data:

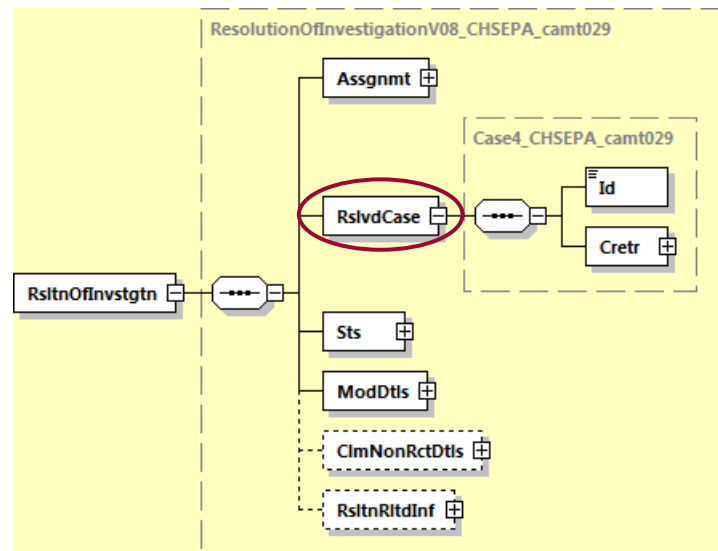


Figure 7: Resolved Case (RslvdCase)

The following table specifies all the elements of the "Resolved Case" of the "camt.029.001.08" message that are relevant to the RTGS systems.

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Resolved Case	RslvdCase	0..1	1..1		Mandatory Yellow Field
Resolved Case +Identification	Id	1..1	1..1	Case Identification Identification originating from element «Case Identification» of the «SEPA Missing Incoming Payment Query (camt.027)» resp. «SEPA-Claim For Value Date Correction (camt.087)», which are resolved by this resolution of investigation.	AT-81 The specific SCT inquiry reference of the Scheme Participant initiating the SCT inquiry. Yellow Field
Resolved Case +Creator	Cretr	1..1	1..1	Creator Identification originating from element «Creator» of the «SEPA Missing Incoming Payment Query (camt.027)» resp. «SEPA-Claim For Value Date Correction (camt.087)», which are resolved by this resolution of investigation.	Limited to BICFI to identify the Originator Bank of the original credit transfer. Yellow Field
Resolved Case +Creator ++Agent	Agt	1..1	1..1	Agent	
Resolved Case +Creator ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Resolved Case +Creator ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	BIC of the Agent	

Table 3: Resolved Case (RslvdCase, Block 2)

4.3 Status (Sts, Block 3)

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

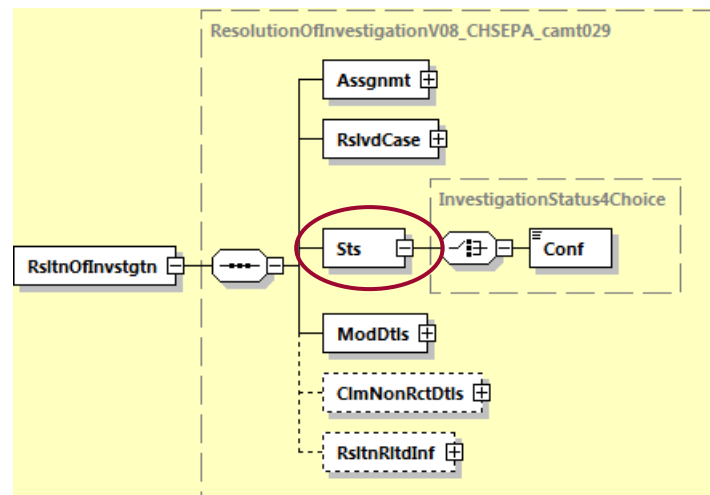


Figure 8: Status (Sts)

The following table specifies all the elements of the "Status" of the "camt.029.001.08" message that are relevant to the RTGS systems.

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Status	Sts	1..1	1..1	Status Only sub-element <Conf> is allowed.	Only 'Confirmation' is allowed. Yellow Field
Status +Confirmation	Conf	1..1	1..1	Confirmation	Yellow Field PRC087: Only ACVA is allowed. NRC087: Only RJVA or CVAA are allowed. PRC027: Only ACNR is allowed. NRC027: Only RJNR is allowed. CPRC087: Only MODI (Modified as per request) is allowed.

Table 4: Status (Sts, Block 3)

4.4 Cancellation Details (CxIDtls, Block 4)

"Cancellation Details" (Block 4 of the message) is not used by the RTGS systems.

4.5 Modification Details (ModDtIs, Block 5)

The level "Modification Details" (Block 5 of the message) contains the following data:

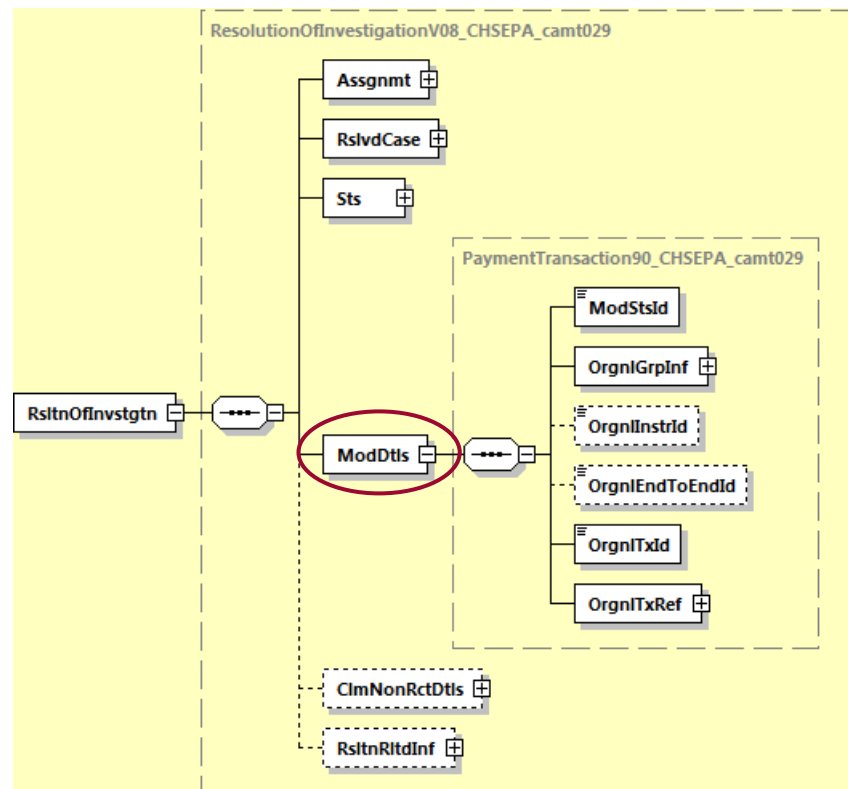


Figure 9: Modification Details (ModDtIs)

The following table specifies all the elements of "Modification Details" of the "camt.029.001.08" message that are relevant to the RTGS systems.

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Modification Details	ModDtIs	0..1	1..1	Modification Details	Mandatory Yellow Field
Modification Details +Modification Status Identification	ModStsId	0..1	1..1	Modification Status Identification Unique identification of the resolution of investigation . 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.	Mandatory Yellow Field
Modification Details +Original Group Information	OrgnlGrpInf	1..1	1..1	Original Group Identification	Yellow Field
Modification Details +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification	Yellow Field
Modification Details +Original Group Information ++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	Original Message Name Identification Only 'pacs.008.001.02' is allowed.	Only 'pacs.008.001.02' is allowed. Yellow Field
Modification Details +Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Instruction Identification	Yellow Field
Modification Details +Original End To End Identification	OrgnlEndToEndId	0..1	0..1	Original Debtor Reference	AT-41 The Originator's reference of the SEPA Credit Transfer Transaction. PRC087: Mandatory, Yellow Field NRC087: Mandatory, Yellow Field PRC027: Mandatory, Yellow Field NRC027: White Field CPRC087: Mandatory, Yellow Field

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Modification Details +Original Transaction Identification	OrgnITxId	0..1	1..1	Original Transaction Identification	AT-43 The Originator Bank's reference of the SEPA Credit Transfer Transaction. Mandatory Yellow Field PRC087: Mandatory NRC087: Mandatory PRC027: Mandatory NRC027: This information must be taken from the camt.027 and is used for allowing the Originator Bank to recognise the transaction.
Modification Details +Original Transaction Reference	OrgnITxRef	0..1	1..1	Original Transaction Reference The provided elements - with the exception of [NRC027] - must be an exact copy of the elements of the original payment. The subelements of <OrgnITxRef> will only be validated against the schema by the RTGS-platform.	Mandatory An exact copy of all attributes of DS-02 of the initially sent pacs.008 to which the claim refers. The yellow shaded message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction. Yellow Field NRC027: Only Debtor Agent and Creditor Agent must be used.
Modification Details +Original Transaction Reference ++Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..1	Settlement Amount	AT-04 Amount of the Credit Transfer in Euro. Yellow Field NRC027: White Field
Modification Details +Original Transaction Reference ++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	Requested Settlement Date	AT-42 Settlement Date of the Credit Transfer in Euro. Yellow Field NRC027: White Field
Modification Details +Original Transaction Reference ++Settlement Information	SttlmInf	0..1	0..1	Settlement Information	Yellow Field NRC027: White Field

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Modification Details +Original Transaction Reference ++Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information	AT-40 Identification code of the Scheme. AT-45 Category Purpose of the Credit Transfer. If the original transaction was sent according to Annex V (Use of Extended Remittance Information) of the SCT Rulebook (refer to section 'Interbank payment with use of the Extended Remittance Information option' below), then 'Local Instrument/Code' must be populated with 'PERI' (Payment with Extended Remittance Information). Yellow Field NRC027: White Field
Modification Details +Original Transaction Reference ++Payment Type Information +++Service Level	SvcLvl	0..1	1..1	Service Level Must be used.	
Modification Details +Original Transaction Reference ++Payment Type Information +++Service Level ++++Code	Cd	1..1	1..1	Service Level (code)	
Modification Details +Original Transaction Reference ++Payment Type Information +++Local Instrument	LclInstrm	0..1	0..1	Payment Type	
Modification Details +Original Transaction Reference ++Payment Type Information +++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose	

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Modification Details +Original Transaction Reference ++Remittance Information	RmtInf	0..1	0..1	Remittance Information	AT-05 Remittance information or AT-61 The unstructured Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction (in case of use of the Extended Remittance Information (ERI) option in the original SEPA Credit Transfer, refer to section 'Interbank payment with use of the Extended Remittance Information option' below). Yellow Field NRC027: White Field
Modification Details +Original Transaction Reference ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor	AT-08 Name of the Originator Reference Party. AT-09 Identification Code of the Originator Reference Party. PRC087: Yellow Field, Only 'Party' is allowed. NRC087: Yellow Field, Only 'Party' is allowed. PRC027: Yellow Field, Only 'Party' is allowed. NRC027: White Field CPRC087: Yellow Field, Only 'Party' is allowed.
Modification Details +Original Transaction Reference ++Debtor	Dbtr	0..1	0..1	Debtor	AT-02 Name of the Originator. AT-03 Address of the Originator. AT-10 Originator's Identification Code. CPRC087: Yellow Field, Only 'Party' is allowed. PRC087: Yellow Field, Only 'Party' is allowed. NRC087: Yellow Field, Only 'Party' is allowed. PRC027: Yellow Field, Only 'Party' is allowed. NRC027: White Field
Modification Details +Original Transaction Reference ++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account	AT-01 Account number of the Originator. Yellow Field NRC027: White Field
Modification Details +Original Transaction Reference ++Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent	AT-06 BIC of the Originator Bank. Yellow Field NRC027: Mandatory
Modification Details +Original Transaction Reference ++Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent	AT-23 The BIC of the Beneficiary Bank. Yellow Field NRC027: Mandatory

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Modification Details +Original Transaction Reference ++Creditor	Cdtr	0..1	0..1	Creditor	AT-21 Name of the Beneficiary. AT-22 Address of the Beneficiary. AT-24 Beneficiary Identification Code. CPRC087: Yellow Field, Only 'Party' is allowed. PRC087: Yellow Field, Only 'Party' is allowed. NRC087: Yellow Field, Only 'Party' is allowed. PRC027: Yellow Field, Only 'Party' is allowed. NRC027: White Field
Modification Details +Original Transaction Reference ++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account	AT-20 Account of the Beneficiary. Yellow Field NRC027: White Field
Modification Details +Original Transaction Reference ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor	AT-28 Name of the Beneficiary Reference Party. AT-29 Identification Code of the Beneficiary Reference Party. Yellow Field CPRC087: Only 'Party' is allowed. PRC087: Only 'Party' is allowed. NRC087: Only 'Party' is allowed. PRC027: Only 'Party' is allowed. NRC027: White Field
Modification Details +Original Transaction Reference ++Purpose	Purp	0..1	0..1	Transaction Purpose	Yellow Field NRC027: White Field

Table 5: Modification Details (ModDtls, Block 5)

4.6 Claim Non Receipt Details (ClnNonRctDtls, Block 6)

The level "Claim Non Receipt Details" (Block 6 of the message) contains the following data:

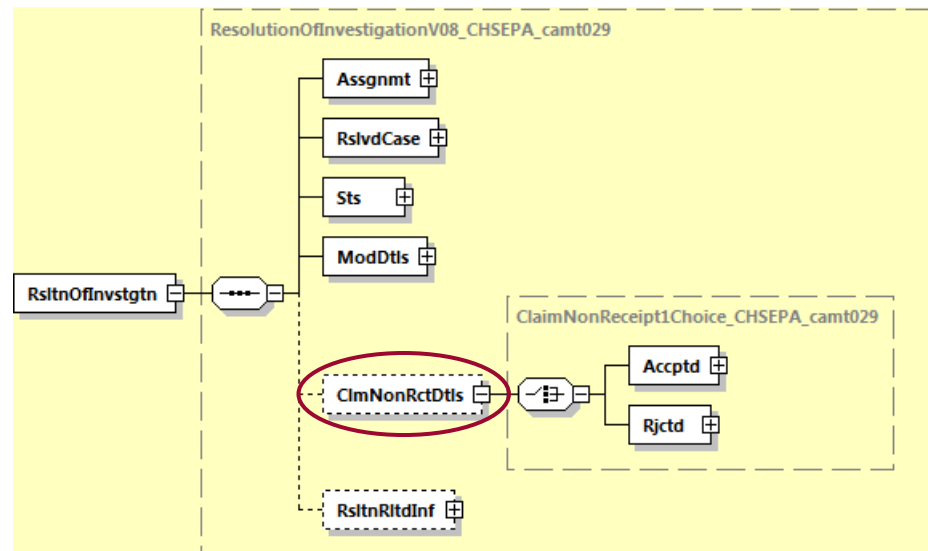


Figure 10: Claim Non Receipt Details (ClnNonRctDtls)

The following table specifies all the elements of "Claim Non Receipt Details" of the "camt.029.001.08" message that are relevant to the RTGS systems.

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Claim Non Receipt Details	ClmNonRctDtls	0..1	0..1	Claim Non Receipt Details	CPRC087: Red Field PRC087: White Field NRC087: Red Field PRC027: Yellow Field, Mandatory NRC027: Yellow Field, Mandatory
Claim Non Receipt Details +Accepted	Accptd {Or	1..1	1..1	Accepted	NRC027: Red Field PRC027: Yellow Field
Claim Non Receipt Details +Accepted ++Date Processed	DtPrcd	1..1	1..1	Date Processed	PRC027: Yellow Field
Claim Non Receipt Details +Accepted ++Original Next Agent	OrgnINxtAgt	1..1	1..1	Original Next Agent	PRC027: Yellow Field PRC027: Yellow Field Only BICFI is allowed. When 'Assigner' of the camt.029 is the Beneficiary Bank it means that the original pacs.008 reached the Beneficiary Bank (the end of the interbank chain), in which case there was no next agent for the pacs.008. Then this (mandatory) element is populated with the BICFI of the Beneficiary Bank.
Claim Non Receipt Details +Rejected	Rjctd Or}	1..1	1..1	Rejected	NRC027: Yellow Field Only Code is allowed. Only NOOR (No Original Transaction Received), RNPR (Original Transaction Received but Not Processable), ARJT (Already Rejected Transaction), ARDT (Already Returned Transaction) or RR04 (Regulatory Reason) are allowed. PRC027: Red Field

Table 6: Claim Non Receipt Details (ClmNonRctDtls, Block 6)

4.7 Statement Details (Stmtdtls, Block 7)

The level "Statement Details" (Block 7 of the message) is not used by the RTGS systems.

4.8 Correction Transaction (CrrctnTx, Block 8)

The level "Correction Transaction" (Block 8 of the message) is not used by the RTGS systems.

4.9 Resolution Related Information (RsltnRltInf, Block 9)

The level "Resolution Related Information" (Block 9 of the message) contains the following data:

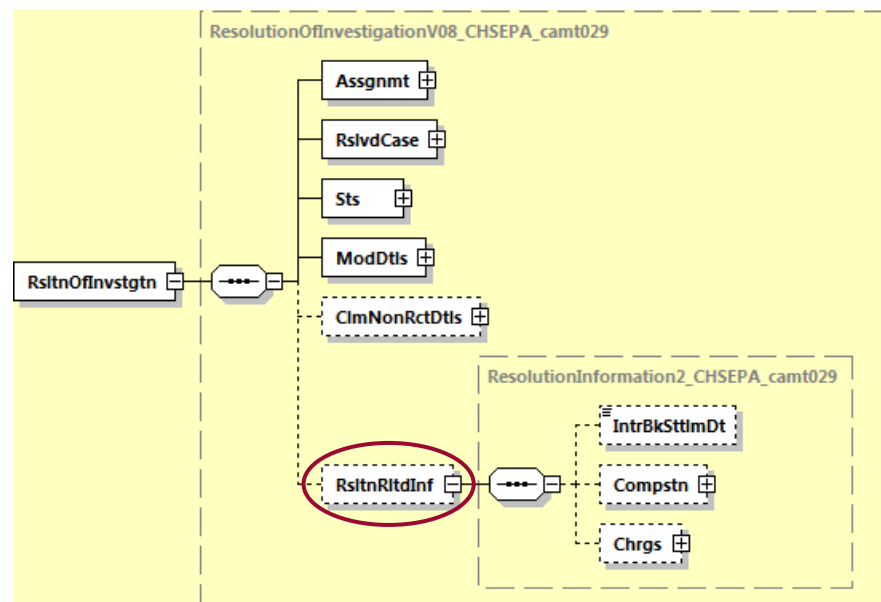


Figure 11: Resolution Related Information (RsltnRltInf)

The following table specifies all the elements of "Resolution Related Information" of the "camt.029.001.08" message that are relevant to the RTGS systems.

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Resolution Related Information	RsltnRltdInf	0..1	0..1	Resolution Related Information	PRC027: Yellow Field, Mandatory Only 'Charges' is allowed. NRC027: Red Field PRC087: Yellow Field, Mandatory NRC087: White Field CPRC087: Yellow Field, Mandatory
Resolution Related Information +Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	Expected Settlement Date	PRC027: Red Field PRC087: Yellow Field, Mandatory CPRC087: Yellow Field, Mandatory
Resolution Related Information +Compensation	Compstn	0..1	0..1	Compensation	PRC027: Red Field PRC087: Yellow Field, Mandatory AT-85 The interest compensation recovered by the Beneficiary Bank from the Originator Bank. Only allowed if compensation is to be received a posteriori, i.e. after application of the value date correction. CPRC087: Yellow Field AT-85 The interest compensation recovered by the Beneficiary Bank from the Originator Bank. Only allowed if compensation is to be received a posteriori, i.e. after application of the value date correction.
Resolution Related Information +Compensation ++Amount	Amt	1..1	1..1	Compensation Amount	PRC087: Yellow Field, Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. CPRC087: Yellow Field, Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.
Resolution Related Information +Compensation ++Debtor Agent	DbtrAgt	1..1	1..1	Debtor Agent paying the compensation amount	PRC087: Yellow Field AT-06 The BIC code of the Originator Bank. Only BICFI is allowed. CPRC087: Yellow Field AT-06 The BIC code of the Originator Bank. Only BICFI is allowed.
Resolution Related Information +Compensation ++Creditor Agent	CdtrAgt	1..1	1..1	Creditor Agent receiving the compensation amount	PRC087: Yellow Field CPRC087: Yellow Field

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	PRC087: Yellow Field CPRC087: Yellow Field
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	Financial Institution Identification (BIC)	PRC087: Yellow Field, Mandatory, AT-23 BIC of the Beneficiary Bank CPRC087: Yellow Field, Mandatory, AT-23 BIC of the Beneficiary Bank
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	Other Organisation Identification	PRC087: Yellow Field CPRC087: Yellow Field
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Financial Institution Identification (IBAN)	PRC087: Yellow Field, Only IBAN is allowed. CPRC087: Yellow Field, Only IBAN is allowed.
Resolution Related Information +Compensation ++Reason	Rsn	1..1	1..1	Reason for the payment compensation	PRC087: Yellow Field Only 'Code' can be used. Only VADA (Compensation requested for value date correction) is allowed. CPRC087: Yellow Field Only VADA (Compensation requested for value date correction) is allowed.

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Resolution Related Information +Charges	Chrgs	0..n	0..1	Charges	PRC027: Yellow Field Only one occurrence is allowed. Mandatory if 'Resolution Related Information' is used. It is the decision of the Beneficiary Bank if it wants to charge a fee to the Originator Bank for handling the SCT inquiry. PRC087: Yellow Field AT-86 Fee for handling the SCT inquiry. It is the decision of the Beneficiary Bank if it wants to charge a fee to the Originator Bank for handling the SCT inquiry. Only one occurrence is allowed. CPRC087: Yellow Field AT-86 Fee for handling the SCT inquiry. It is the decision of the Beneficiary Bank if it wants to charge a fee to the Originator Bank for handling the SCT inquiry. Only one occurrence is allowed.
Resolution Related Information +Charges ++Amount	Amt	1..1	1..1	Amount	PRC027: Yellow Field, Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. PRC087: Yellow Field, Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. CPRC087: Yellow Field, Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.
Resolution Related Information +Charges ++Agent	Agt	1..1	1..1	Agent	PRC027: Yellow Field PRC087: Yellow Field CPRC087: Yellow Field
Resolution Related Information +Charges ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	PRC027: Yellow Field PRC087: Yellow Field CPRC087: Yellow Field
Resolution Related Information +Charges ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	Financial Institution Identification (BIC)	PRC027: Yellow Field, Mandatory, AT-23 BIC of the Beneficiary Bank PRC087: Yellow Field, Mandatory, AT-23 BIC of the Beneficiary Bank CPRC087: Yellow Field, Mandatory, AT-23 BIC of the Beneficiary Bank

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mul	Mul	Definition	SEPA
Resolution Related Information +Charges ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	Other Organisation Identification	PRC027: Yellow Field PRC087: Yellow Field CPRC087: Yellow Field
Resolution Related Information +Charges ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Financial Institution Identification (IBAN)	PRC027: Yellow Field, Only IBAN is allowed. PRC087: Yellow Field, Only IBAN is allowed. CPRC087: Yellow Field, Only IBAN is allowed.

Table 7: Resolution Related Information (RsItnRltdInf, Block 9)

4.10 Supplementary Data (SplmtryData, Block 10)

The level "*Supplementary Data*" (Block 10 of the message) is not used by the RTGS systems.

5 Example

This use case concerns a SEPA Investigation resolution message of the creditor agent to the debtor agent after having received a SEPA Missing Incoming Payment Query message by the later.

The Remote Bank Frankfurt sends a negative response to the SEPA Missing Incoming Payment Query received from the Banque Commerciale, Fribourg.

Business elements of the SEPA investigation resolution

Business element	Content
Payment type	SEPA-Investigation Resolution
Message identification	MSGID-029-0001
Identification of instructing participant (BIC)	SECGDEFFXXX
Identification of instructed participant (BIC)	BCFRCHBBXXX
Creation date and time of the message	2020-03-12T16:11:11
Status	027-4711
Identification of the return request rejection	BCFRCHBBXXX
Message identification of the original payment	MSGID-20120217-090615-01
Message type of the original payment	pacs.008.001.02
Debtor's payment reference of the original payment	1234567890
Transaction reference of the original payment	20120217000004
Status of the return request	BCFRCHBBXXX
Return request information and status (BIC)	RMTBDEFFXXX
Rejection reason (code)	NOOR (No Original Transaction Received)

Depiction of the SEPA investigation resolution using ISO 20022 camt.029

RsltnOfInvstgtn	Assgnmt	Id			MSGID-029-0001			
		Assgnr	Agt	FinInstnId				
				BICFI		SECGDEFFXXX		
		Assgne	Agt	FinInstnId				
				BICFI		BCFRCHBBXXX		
	CreDtTm			2020-03-12T16:11:11				
	RslvdCase	Id			027-4711			
		Cretr	Agt	FinInstnId				
				BICFI		BCFRCHBBXXX		
	Sts	Conf		RJNR				
ModDtls	ModStsId			029-4711				
	OrgnlGrplnf	OrgnlMsgId		MSGID-20120217-090615-01				
		OrgnlMsgNmId		pacs.008.001.02				
	OrgnlEndToEndId			1234567890				
	OrgnlTxId			20120217000004				
	OrgnlTxRef	DbtrAgt	FinInstnId			BICFI		BCFRCHBBXXX
			CdtrAgt			FinInstnId		BICFI
	ClnNonRctDtls	Rjctd		Cd		NOOR		

For XML versions of the example see Appendix A.

Appendix A: XML schema and example

XML schema

The XML schema for "camt.029.001.08" for the RTGS systems

- ***camt.029.001.08.chsepa.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_Negative_Antwort_auf_SEPA-Anfrage_ehlender_Zahlungseingang.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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