



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Settlement Account Query (camt.003) and
Query Response (camt.004)

Version 1.4, with effect from 20 November 2020

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.

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 types "camt.003" and "camt.004" – 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)
1.4	28.02.2020	Payment type "Salary Payment" (SLRPMT) removed.	5.2.2, 6.2.3
		6-digit IID renamed to SIC IID.	6.1.2
1.3	20.03.2019	Republication of Version 1.1.1 with a new publication date	all
1.2	20.02.2019	Version withdrawn	all
1.1.1	15.06.2018	Publication as "Minor" version: Layout adaptation according to the new Brand Identity Guidelines.	all
1.1	30.11.2016	New payment type balance VISSTM (Viseca settlement) for the PMTQRY query type.	5.2.2, 6.2.3
1.0	21.03.2016	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.

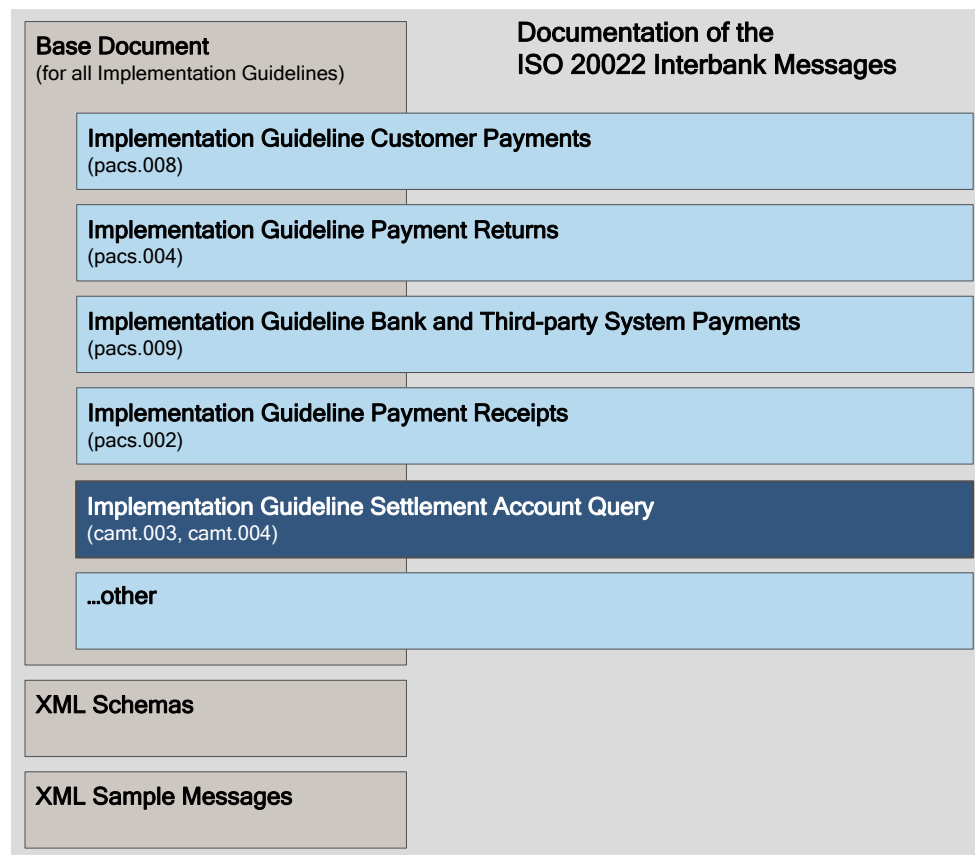


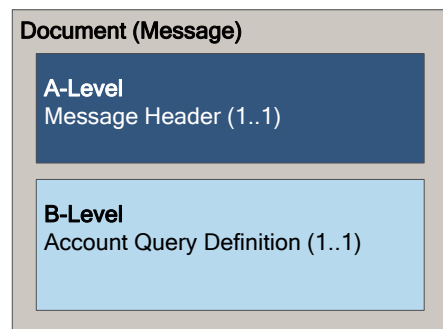
Figure 1: Documentation structure

2 SWIFT MX definitions

The "Get Account" message (camt.003) is sent from the participant to the RTGS systems to request information about the balances on a settlement account. The message is used on the basis of the SWIFT MX schema "camt.003.001.05" that has been modified for the RTGS systems and is compatible with this.

As a response to the "camt.003" query message, the RTGS systems always send the "Return Account" message (camt.004) to the participant.

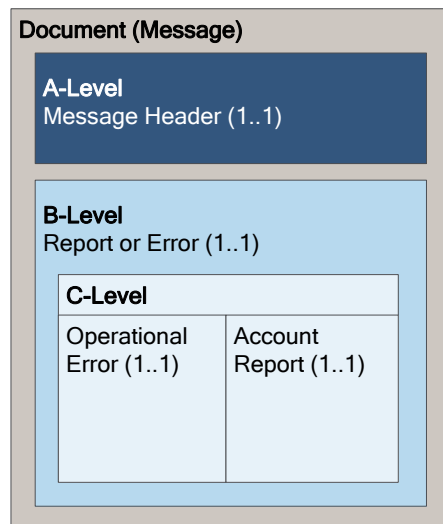
The structure of the messages is based on the ISO 20022 standard but these are not (yet) messages published by ISO for inclusion in the standard.



The "camt.003.001.05.ch.01" message is essentially structured as follows:

- **A-Level:** Message level, "Message Header" element. This block must occur exactly once.
- **B-Level:** Transaction level, "Account Query Definition" element. This block must occur exactly once.

Figure 2: Basic message structure of the "camt.003.001.05.ch.01" message



The "camt.004.001.06.ch.01" message is essentially structured as follows:

- **A-Level:** Message level, "Message Header" element. This block must occur exactly once.
- **B-Level:** Transaction level, "Report or Error" element. This block must occur exactly once.
- **C-Level:** Response level, there must be exactly one "Operational Error" or "Account Report" element.

Figure 3: Basic message structure of the "camt.004.001.06.ch.01" message

3 Business specifications for the RTGS systems

3.1 General

The "camt.003" message is used for querying account balances.

The query message is always acknowledged by the RTGS systems by sending the "camt.004" message. This message contains either the query results or an error message.

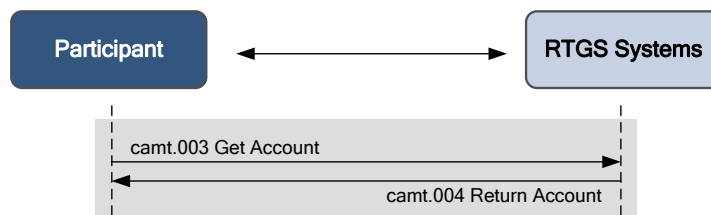


Figure 4: Message flows for account query messages

3.2 Use of references

In the processing chain, the reference *MsgHdr/MsgId* is always sent as a unique message identification at A-Level in the "camt.003" and "camt.004" messages.

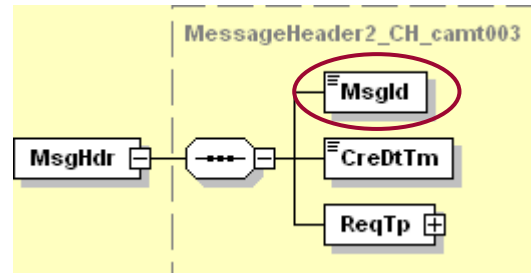


Figure 5: Message identification in "camt.003" and "camt.004"

In the "camt.004" response message, at A-Level, the message identification from the original "camt.003" query message is returned in the *OrgnlBizQry/MsgId* element.

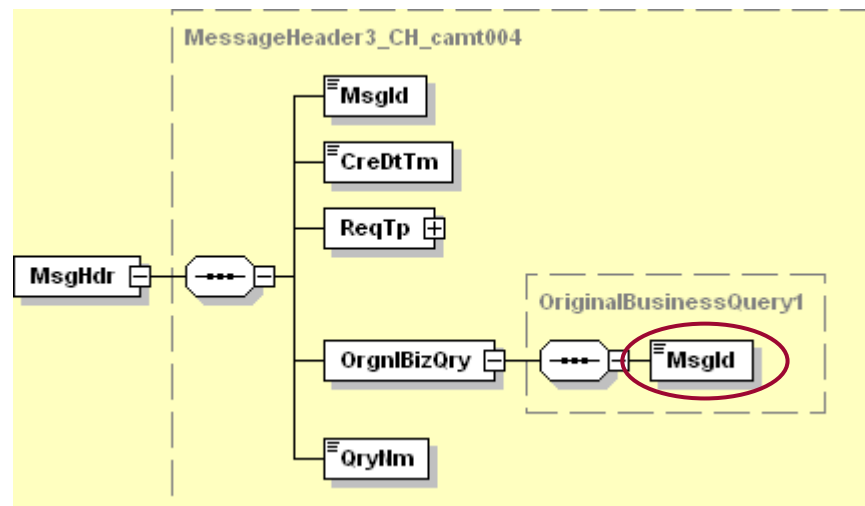


Figure 6: Original message identification of the "camt.003" message in "camt.004"

3.3 Acknowledging the messages

The "camt.003" message is always acknowledged by the RTGS systems with the "camt.004" message.

Receipt of the "camt.004" message does not need to be acknowledged by the participant.

3.4 Further business specifications

Further business specifications can be found in the Base Document.

4 Query

4.1 Query types

The use case in the "camt.003" message is identified by entering the query type as a code value in "Transaction Query Definition" in the *AcctQryDef*/*AcctCrit*/*NewCrit*/*NewQryNm* element.

Query type	Code value	Use case
Settlement account balances query	ACCQRY	Settlement account query
Payment type balances query	PMTQRY	Settlement account query

Table 1: Query types and their code values in the "camt.003" message

Note: Subsequently in this document, the query types will always be referred to by their code value.

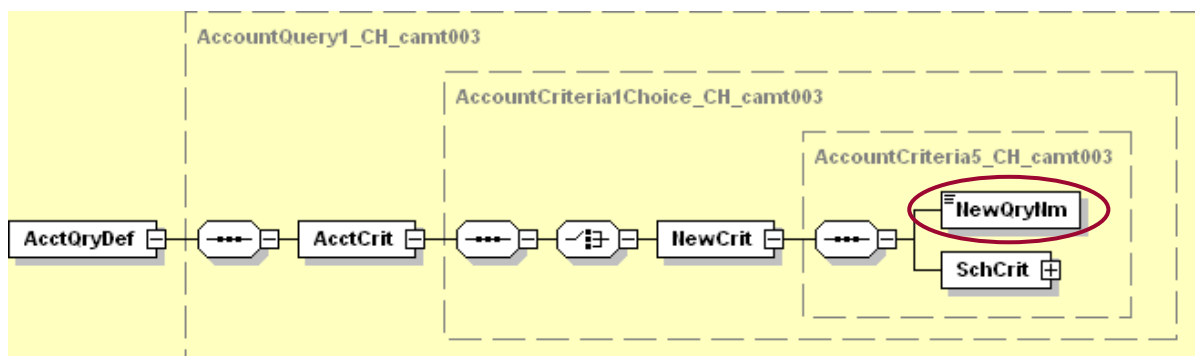


Figure 7: Entering the code value to indicate the query type

4.2 Query criteria

The query criteria are specified in the B-Level of the "camt.003" message, in the *AcctCrit/NewCrit/SchCrit* element.

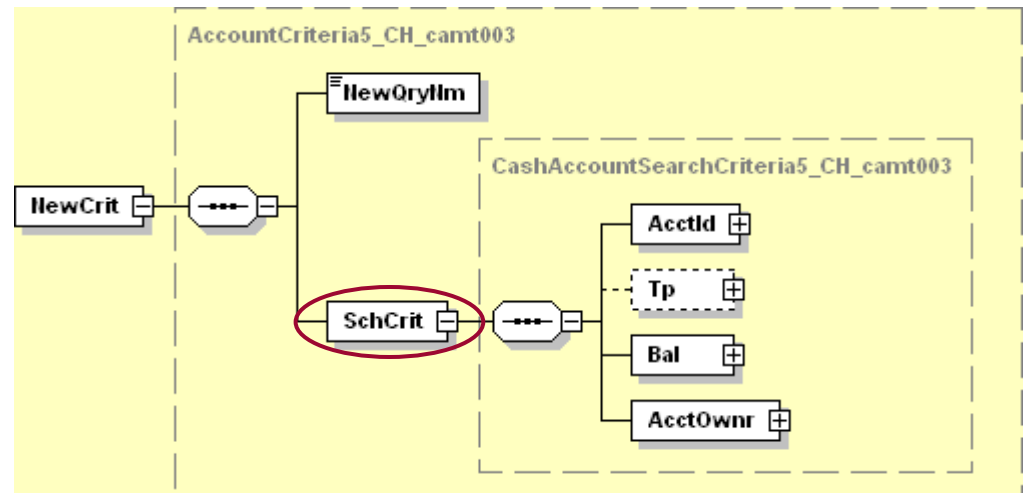


Figure 8: Entering the query criteria in the B-Level of the "camt.003"

The following table shows the complete overview of required and optional query criteria.

Element	Description
<i>AcctId</i>	Settlement account identification
<i>Tp</i>	Result type – querying consolidated values (optional)
<i>Bal</i>	Balance – indication of the settlement date
<i>AcctOwnr</i>	Identification of the authorised account owner

Table 2: Overview of query criteria for querying a settlement account

4.2.1 Querying consolidated values from the main account and sub-account

Consolidated values from the main account and sub-account are requested by entering the code SUBAC in the *SchCrit/Tp/Prtry* element as an additional search criterion.

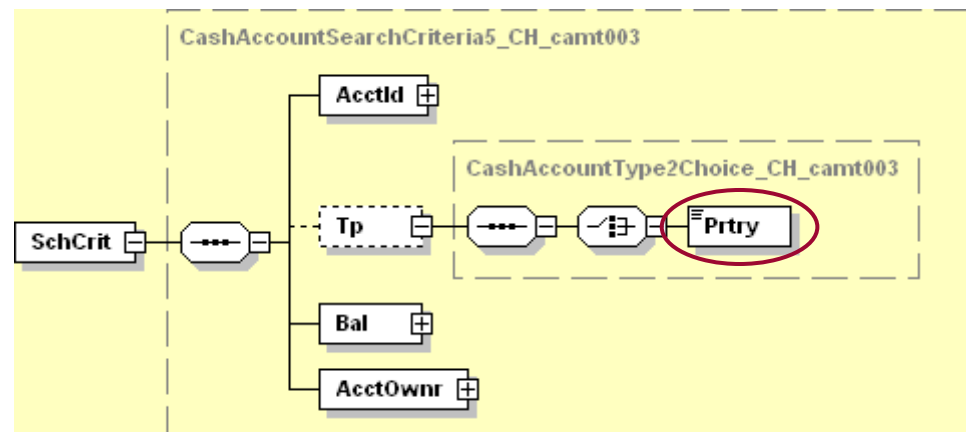


Figure 9: Entering the search criterion for consolidated values

5 Query results

The results of a query are sent at B-Level in the "camt.004" message and contain either error information in the *OpriErr* element or the balances for the requested account in the *AcctRpt* element.

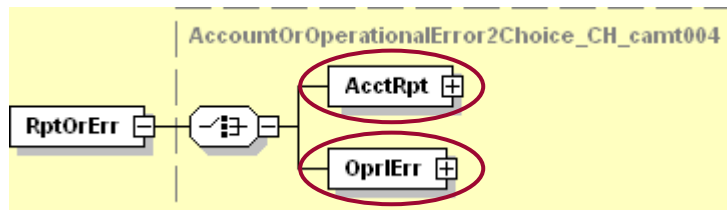


Figure 10: Query results at B-Level of "camt.004"

5.1 Error information

If for some reason the query could not be executed or if no payment (PMTQRY) was found that matched the query criteria, then an error code is sent in the *OpriErr/Err/Prtry* element.

The following code values are defined:

Code value	Event
NRSLT	No payments matching the query criteria were found
NAUTH	Query is not permitted
QYINV	Invalid query criteria

Table 3: Error codes in the query results

5.2 Balances

When the RTGS system finds information about the requested account, then in the "camt.004" response message, instances of the *AcctRpt/AcctOrErr/Acct/MulBal* element are delivered for every balance listed (ACCQRY) and/or for every payment type processed on the account (PMTQRY).

If the query included the relevant optional criterion for the results type, consolidated values from the main account and the sub-account are delivered.

Each of these instances contains the following information:

- an amount in the *MulBal/Amt* element
- the balance identifier in the *MulBal/CdtDbtInd* element
- a code to identify the balance type or the payment type being reported in the *MulBal/Tp* element
- the settlement date in the *MulBal/ValDt* element
- the number of payments that were included in the amount in the *MulBal/NbOfPmts* element

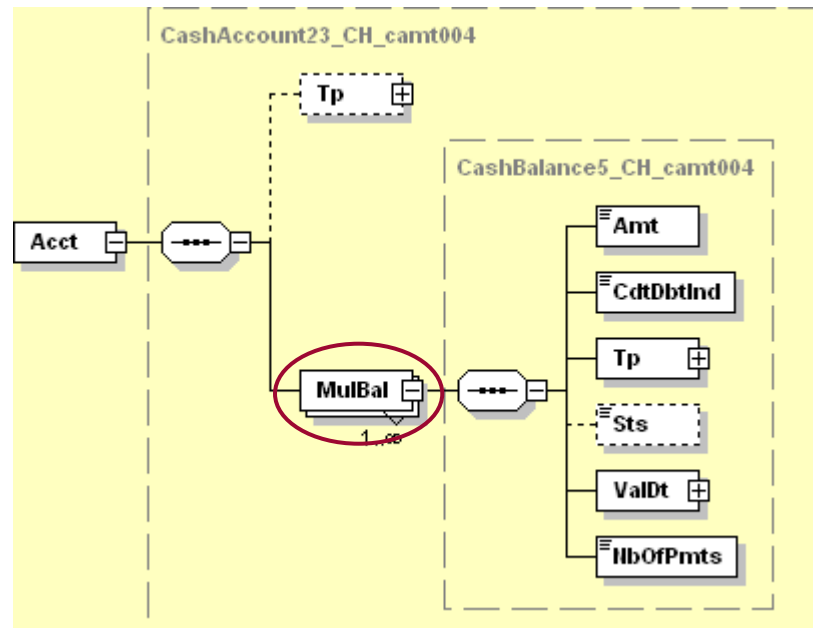


Figure 11: Balance information in the MulBal element

Depending on the query type, in each case either only the settlement account balances (ACCQRY) or the balances by payment type (PMTQRY) will be delivered.

The individual balances are identified by the code sent in the *MulBal/Tp* element. Settlement account balances are only identified in the *Tp/Cd* sub-element, payment type balances only in the *Tp/Prtry* sub-element.

The balances per payment type of query type PMTQRY are additionally identified by the delivered code in the *MulBal/Sts* element as settled (code STLD) and unsettled (pending) payments (code PDNG):

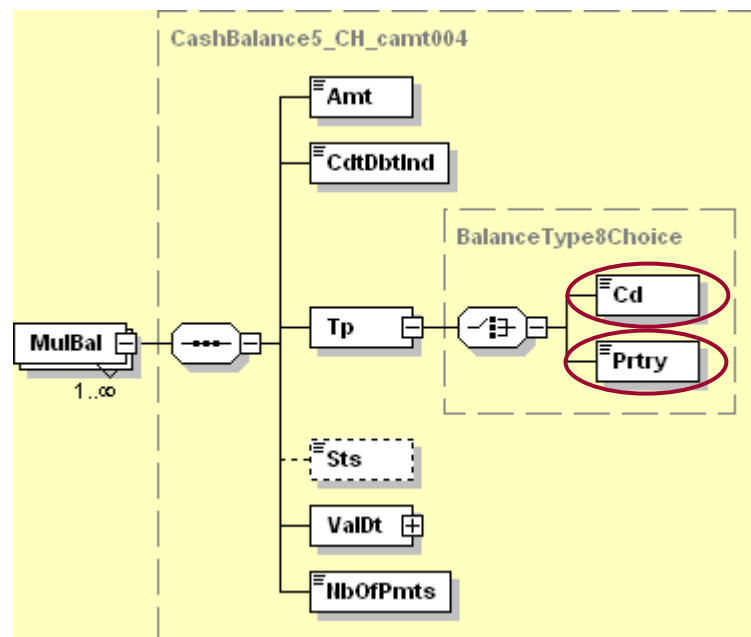


Figure 12: Identification of balance type and status

5.2.1 Balances for the ACCQRY query type

The following balances are delivered for the ACCQRY query type:

Balance	Code		Credit/ Debit	N° of payments
Settled incoming payments	PYMT	Payment	C	n
Settled outgoing payments	PYMT	Payment	D	n
Liquidity reservation by the system manager	BLCK	Blocked	D	1
Account balance 1	AVLB	Available	C/D	1
Liquidity reservation by the participant	REST	Restricted	D	1
Account balance 2	CRRT	Current	C/D	1
Unsettled incoming payments	XCRD	Expected Credit	C	n
Unsettled outgoing payments with reservation requirement	LRLD	Limit Related	D	n
Unsettled outgoing payments without reservation requirement	XDBT	Expected Debit	D	n
Pending outgoing payments with reservation requirement	DPBL	Debit Processed	D	n
Pending outgoing payments without reservation requirement	FUTB	Total Future	D	n
Forecast balance	XPCD	Expected	C/D	1

Table 4: Balance codes for the ACCQRY query type in the Cd element

If there are no relevant values for a particular balance, then the value zero (0) is sent for that balance.

Example of the relationship between the balances that are sent:

Balance	Amount
Settled incoming payments	160'000.00
Settled outgoing payments	-50'000.00
Liquidity reservation by the system manager	-100'000.00
Account balance 1	10'000.00
<i>Liquidity reservation by the participant</i>	<i>80'000.00</i>
Account balance 2	-70'000.00
Account balance 1	10'000.00
Unsettled incoming payments	300'000.00
Unsettled outgoing payments with reservation requirement	-20'000.00
Unsettled outgoing payments without reservation requirement	-100'000.00
Pending outgoing payments with reservation requirement	-10'000.00
Pending outgoing payments without reservation requirement	-200'000.00
Forecast balance	-20'000.00

Table 5: Example – relationship between the balances on a settlement account

5.2.2 Balances for the PMTQRY query type

The following payment type balances are delivered for the PMTQRY query type:

Code value	Payment type
ESRPMT	ISR payment
ESRDEB	ISR payment resulting from a direct debit
IPIDEB	IPI payment resulting from a direct debit
SEPPMT	SEPA payment
CSTPMT	Generic customer payment
F2FPMT	FI-to-FI payment
CMPPMT	Compensation payment
COVPMT	Cover payment
PPTSD	Sight deposit account transfer by the participant
SECSTM	SECOM settlement
EUXSTM	Eurex settlement
REPSTM	Repo settlement
BCMSTM	Bancomat settlement
TCMSTM	Tancomat settlement
POSSTM	EFT/POS settlement
STVSTM	Terravis settlement
VISSTM	Viseca settlement
CSTRTN	Normal payment return
SEPRTN	SEPA payment return
SMTTSD	Sight deposit account transfer by the system manager
SMTFSD	Transfer from sight deposit account

Table 6: Balance codes for the PMTQRY query type in the Prtry element

For each payment type, the number and amount of incoming and outgoing payments is delivered.

However, for each balance type (CRDT/DBIT), balances are only shown for those payment types for which there is at least one settled payment.

6 Technical specifications for the RTGS systems

6.1 Query message – Get Account (GetAcct, camt.003)

6.1.1 Message Header (MsgHdr, A-Level)

The "Message Header" (A-Level of the message) occurs exactly once in the message and contains the following elements:

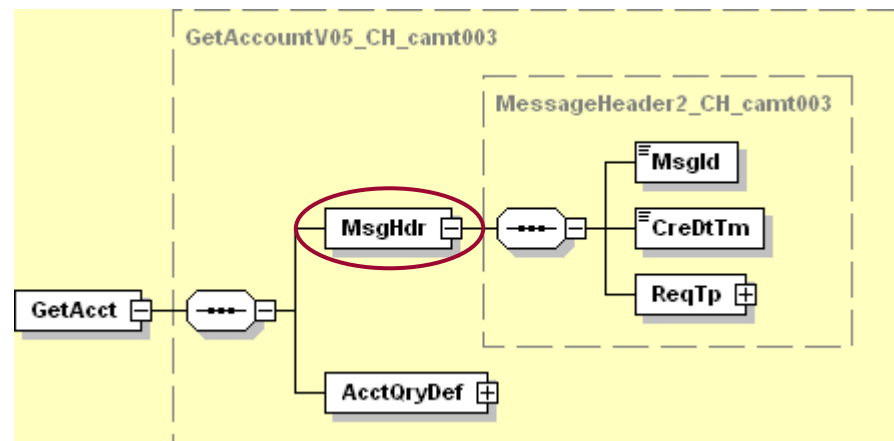


Figure 13: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.003" message that are relevant in the context of the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
Document +GetAcct	GetAcct	1..1	1..1	
MsgHdr	MsgHdr	1..1	1..1	
MsgHdr +MsgId	MsgId	1..1	1..1	Message Identification Only the SWIFT character set excluding spaces is permitted for this element.
MsgHdr +CreDtTm	CreDtTm	0..1	1..1	Creation Date Time
MsgHdr +ReqTp	ReqTp	0..1	1..1	
MsgHdr +ReqTp ++Prtry	Prtry	1..1	1..1	
MsgHdr +ReqTp ++Prtry +++Id	Id	1..1	1..1	RTGS Code Fix CSC for SIC, CEC for euroSIC.

Table 7: camt.003 – Message Header (MsgHdr, A-Level)

6.1.2 Account Query Definition (AcctQryDef, B-Level)

The "Account Query Definition" (B-Level of the message) occurs exactly once in the message and contains the following elements:

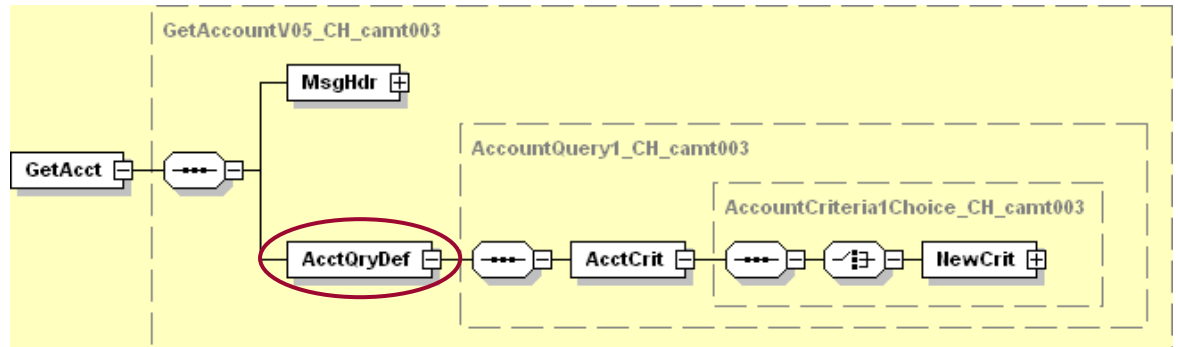


Figure 14: Account Query Definition (AcctQryDef)

The search criteria for the query are specified in the *AcctCrit*/*NewCrit*/*SchCrit* sub-element.

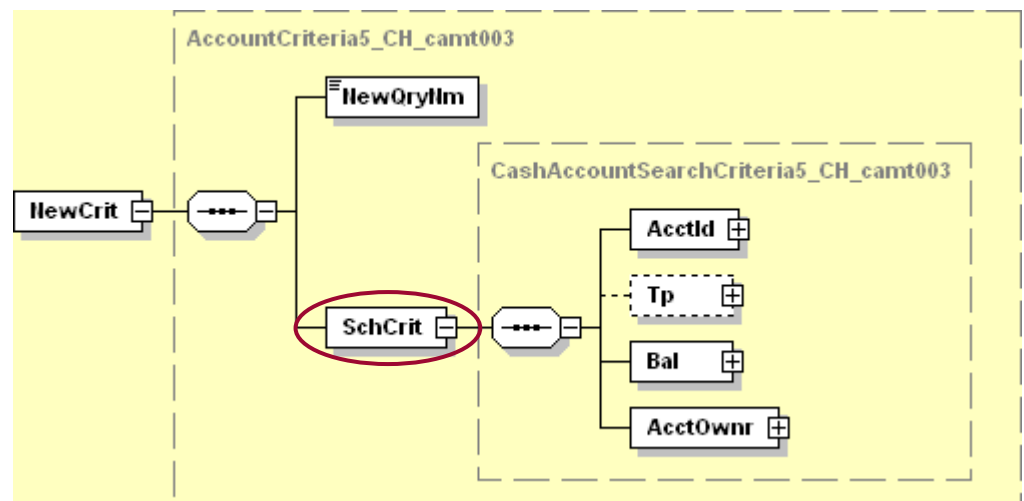


Figure 15: Search Criteria (SchCrit)

The following table specifies all the elements of the "Account Query Definition" of the "camt.003" message that are relevant in the context of the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
AcctQryDef	AcctQryDef	0..1	1..1	
AcctQryDef +AcctCrit	AcctCrit	0..1	1..1	
AcctQryDef +AcctCrit ++NewCrit	NewCrit	1..1	1..1	
AcctQryDef +AcctCrit ++NewCrit +++NewQryNm	NewQryNm	0..1	1..1	Query Type Must be used to identify the query type. The following codes are defined: ACCQRY - Settlement account balances query PMTQRY - Payment type balances query
AcctQryDef +AcctCrit ++NewCrit +++SchCrit	SchCrit	0..n	1..1	
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++AcctId	AcctId	0..n	1..1	Settlement Account Information
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++AcctId ++++EQ	EQ	1..1	1..1	Comparison Operator
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++AcctId ++++EQ +++++Othr	Othr	1..1	1..1	Identification of Settlement Account (proprietary)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++AcctId ++++EQ +++++Othr +++++Id	Id	1..1	1..1	Settlement Account
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++Tp	Tp	0..n	0..1	Result Type If provided the result set will contain the consolidated values of the settlement account and it's sub-account. Otherwise only values of the settlement account specified in the <AcctId> element will be provided in the result set.
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++Tp +++++Prtry	Prtry	1..1	1..1	Result Type Code Request of consolidated information. The following code is defined: SUBAC - Consolidated values of settlement account and it's sub-account
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++Bal	Bal	0..n	1..1	Selection Criteria Balance
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++Bal +++++CtrPtyTp	CtrPtyTp	1..1	1..1	Counter Party Type Only code MULT may be provided

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++Bal +++++ValDt	ValDt	0..n	1..1	Selection Criteria Settlement Date
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++Bal +++++ValDt +++++DtSch	DtSch	1..1	1..1	
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++Bal +++++ValDt +++++DtSch +++++EQDt	EQDt	1..1	1..1	Settlement Date Must be a valid date. Must not be more than 5 banking business days in the future. Must not be more than 2 banking business days in the past. Eligible balances for the specified date will be selected.
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++AcctOwnr	AcctOwnr	0..1	1..1	Account Owner Identifies the party submitting the query. Required for authorization checking.
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++AcctOwnr +++++Id	Id	0..1	1..1	Identification

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++AcctOwnr +++++Id ++++++OrgId	OrgId	1..1	1..1	Account Owner Identification Either <AnyBIC> or <Othr> must be used.
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++AcctOwnr +++++Id ++++++OrgId +++++++AnyBIC	AnyBIC	0..1	0..1	Identification of Account Owner (BIC) SWIFT address with 8 or 11 alphanumeric characters. This element must not be used at the same time as <Othr>. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant.
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++AcctOwnr +++++Id ++++++OrgId +++++++Othr	Othr	0..n	0..1	Identification of Account Owner (proprietary) This element must not be used at the same time as <AnyBIC>. Must contain a valid identification of an active participant.
AcctQryDef +AcctCrit ++NewCrit +++SchCrit ++++AcctOwnr +++++Id ++++++OrgId +++++++Othr +++++++Id	Id	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data and active.

Table 8: camt.003 – Account Query Definition (AcctQryDef, B-Level)

6.2 Response message – Return Account (RtrAcct, camt.004)

6.2.1 Message Header (MsgHdr, A-Level)

The "Message Header" (A-Level of the message) occurs exactly once in the message and contains the following elements:

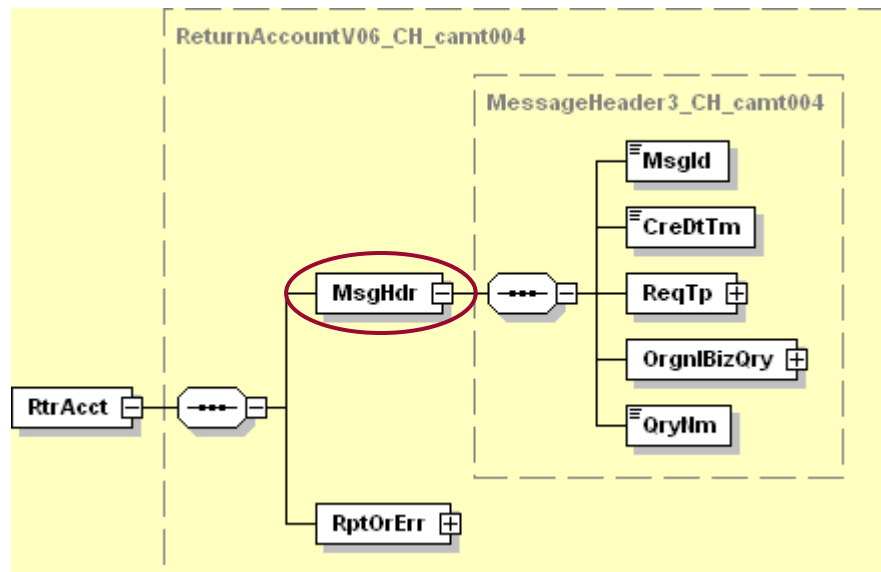


Figure 16: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.004" message that are relevant in the context of the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
Document +RtrAcct	RtrAcct	1..1	1..1	
MsgHdr	MsgHdr	1..1	1..1	
MsgHdr +MsgId	MsgId	1..1	1..1	Message Identification Only the SWIFT character set excluding spaces is permitted for this element.
MsgHdr +CreDtTm	CreDtTm	0..1	1..1	Creation Date Time
MsgHdr +ReqTp	ReqTp	0..1	1..1	
MsgHdr +ReqTp ++Prtry	Prtry	1..1	1..1	
MsgHdr +ReqTp ++Prtry +++Id	Id	1..1	1..1	RTGS Code Fix CSC for SIC, CEC for euroSIC.
MsgHdr +OrgnlBizQry	OrgnlBizQry	0..1	1..1	
MsgHdr +OrgnlBizQry ++MsgId	MsgId	1..1	1..1	Original Message Identification
MsgHdr +QryNm	QryNm	0..1	1..1	Query Type Must be used to identify the query type. The following codes are defined: ACCQRY - Settlement account balances query PMTQRY - Payment type balances query

Table 9: camt.004 – Message Header (MsgHdr, A-Level)

6.2.2 Report or Error (RptOrErr, B-Level)

The "Report or Error" (B-Level of the message) occurs exactly once in the message and contains the following elements:

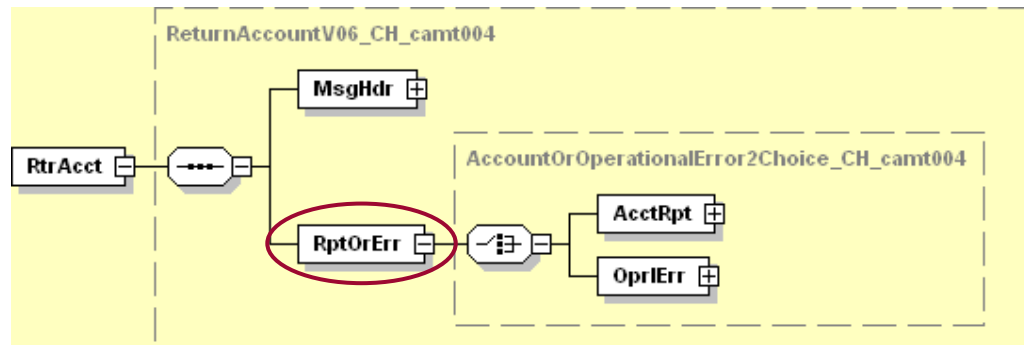


Figure 17: Report or Error (RptOrErr)

The following table specifies all the elements of the "Report or Error" of the "camt.004" message that are relevant in the context of the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
RptOrErr	RptOrErr	1..1	1..1	Report or Error Either an element <AcctRpt> returning account information that matches the query criteria or an <OprlErr>element containing error information will be delivered.
RptOrErr AcctRpt	AcctRpt {Or	1..n	1..1	Account Report The response message returns account information matching the query criteria.
RptOrErr +OprlErr	OprlErr Or}	1..n	1..1	Operational Error If the query can not be performed for any reason or no transaction matches the search criteria, an error will be returned.

Table 10: camt.004 – Report or Error (RptOrErr, B-Level)

6.2.3 Response level (AcctRpt or Err, C-Level)

The C-Level of the message occurs exactly once and The C-Level of the message occurs exactly once and consists either of one instance of the "Account Report" element or one instance of the "Error" element:

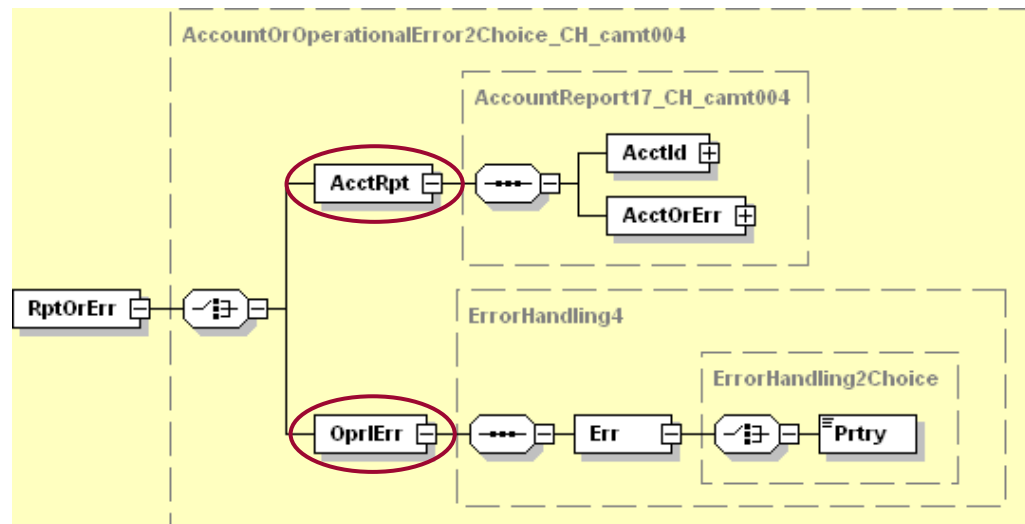


Figure 18: Account Report or Error (C-Level)

The following table specifies all the elements of the "Account Report" and "Error" of the "camt.004" message that are relevant in the context of the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
AcctRpt	AcctRpt	1..n	1..1	Account Report The response message returns account information matching the query criteria.
AcctRpt +AcctId	AcctId	1..1	1..1	Settlement Account Identification
AcctRpt +AcctId ++Othr	Othr	1..1	1..1	
AcctRpt +AcctId ++Othr +++Id	Id	1..1	1..1	Settlement Account
AcctRpt +AcctOrErr	AcctOrErr	1..1	1..1	
AcctRpt +AcctOrErr ++Acct	Acct	1..1	1..1	Account Information
AcctRpt +AcctOrErr ++Acct +++Tp	Tp	0..1	0..1	Result Type If provided the result set contains the consolidated values of the settlement account and it's sub-account.
AcctRpt +AcctOrErr ++Acct +++Tp ++++Prtry	Prtry	1..1	1..1	Result Type Code Flag for consolidated information. The following code is defined: SUBAC - Consolidated values of settlement account and it's sub-account
AcctRpt +AcctOrErr ++Acct +++MulBal	MulBal	0..n	1..n	Balance Information Provides the sum of debits and the sum of credits for every balance type recorded on the account as well as for every processed payment type. If there is no value available for a specific balance type the value zero (0) is provided instead (ACCQRY only). Only payment types with at least one processed transaction will be reported (PMTQRY only).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
AcctRpt +AcctOrErr ++Acct +++MulBal ++++Amt	Amt	1..1	1..1	Amount
AcctRpt +AcctOrErr ++Acct +++MulBal ++++CdtDbtInd	CdtDbtInd	1..1	1..1	Credit Debit Indicator Qualifies the amount provided in the <Amt> element as a credit or debit amount.
AcctRpt +AcctOrErr ++Acct +++MulBal ++++Tp	Tp	0..1	1..1	Balance Type Functional attribution of the provided amount. Either a balance type for query type ACCQRY (in element <Cd>) or a payment type for query type PMTQRY (in element <Prtry>) code is provided.
AcctRpt +AcctOrErr ++Acct +++MulBal ++++Tp ++++Cd	Cd {Or	1..1	1..1	Generic Balance Type Code Following codes are defined: PYMT = Settled incoming or outgoing payments BLCK = Liquidity reservation by the system manager AVLB = Account balance 1 REST = Liquidity reservation by the participant CRRT = Account balance 2 XCRD = Unsettled incoming payments LRLD = Unsettled outgoing payments with reservation requirement XDBT = Unsettled outgoing payments without reservation requirement DPBL = Pending outgoing payments with reservation requirement FUTB = Pending outgoing payments without reservation requirement XPCD = Forecast balance

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
AcctRpt +AcctOrErr ++Acct +++MulBal ++++Tp ++++Prtry	Prtry Or}	1..1	1..1	Payment Type Unambiguous identification of the payment type, the following code values for payment types are defined: ESRPMT = ISR payment ESRDEB = ISR payment resulting from a direct debit IPIDEB = IPI payment resulting from a direct debit SEPPMT = SEPA payment (EUR only) CSTPMT = Generic customer payment F2FPMT = FI-to-FI-payment CMPPMT = Compensation payment COVPMT = Cover payment PPTTSD = Sight deposit account transfer by the participant SECSTM = SECOM settlement EUXSTM = Eurex settlement REPSTM = Repo settlement BCMSTM = Bancomat settlement TCMSTM = Tancomat settlement POSSTM = EFT/POS settlement STVSTM = Terravis settlement VISSTM = Viseca settlement CSTRTN = Normal payment return SEPRTN = SEPA payment return (EUR only) SMTTSD = Sight deposit account transfer by the system manager SMTFSD = Transfer from sight deposit account
AcctRpt +AcctOrErr ++Acct +++MulBal ++++Sts	Sts	0..1	0..1	Status Code Status of the payment. Only provided for query type PMTQRY. The following codes are defined: STLD = settled PDNG = pending
AcctRpt +AcctOrErr ++Acct +++MulBal ++++ValDt	ValDt	0..1	1..1	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
AcctRpt +AcctOrErr ++Acct +++MulBal ++++ValDt ++++Dt	Dt	1..1	1..1	Settlement Date All available balances for the specified date will be provided.
AcctRpt +AcctOrErr ++Acct +++MulBal ++++NbOfPmts	NbOfPmts	0..1	1..1	Number of Payments Provides the number of payments included in the stated amount. For balance type codes BLCK, AVLB, REST, CRRT and XPCT the provided value is always 1 (ACCQRY).
RptOrErr +OpriErr	OpriErr Or}	1..n	1..1	Operational Error If the query can not be performed for any reason or no transaction matches the search criteria, an error will be returned.
RptOrErr +OpriErr ++Err	Err	1..1	1..1	Error
RptOrErr +OpriErr ++Err +++Prtry	Prtry	1..1	1..1	Error Code (proprietary) The reason for the error is specified by a proprietary error code. The following error codes are defined: NRSLT: No payments matching the query criteria were found (PMTQRY only) NAUTH: Query is not permitted QYINV: Invalid query criteria

Table 11: camt.004 – Account Report or Error (AcctRpt or Err, C-Level)

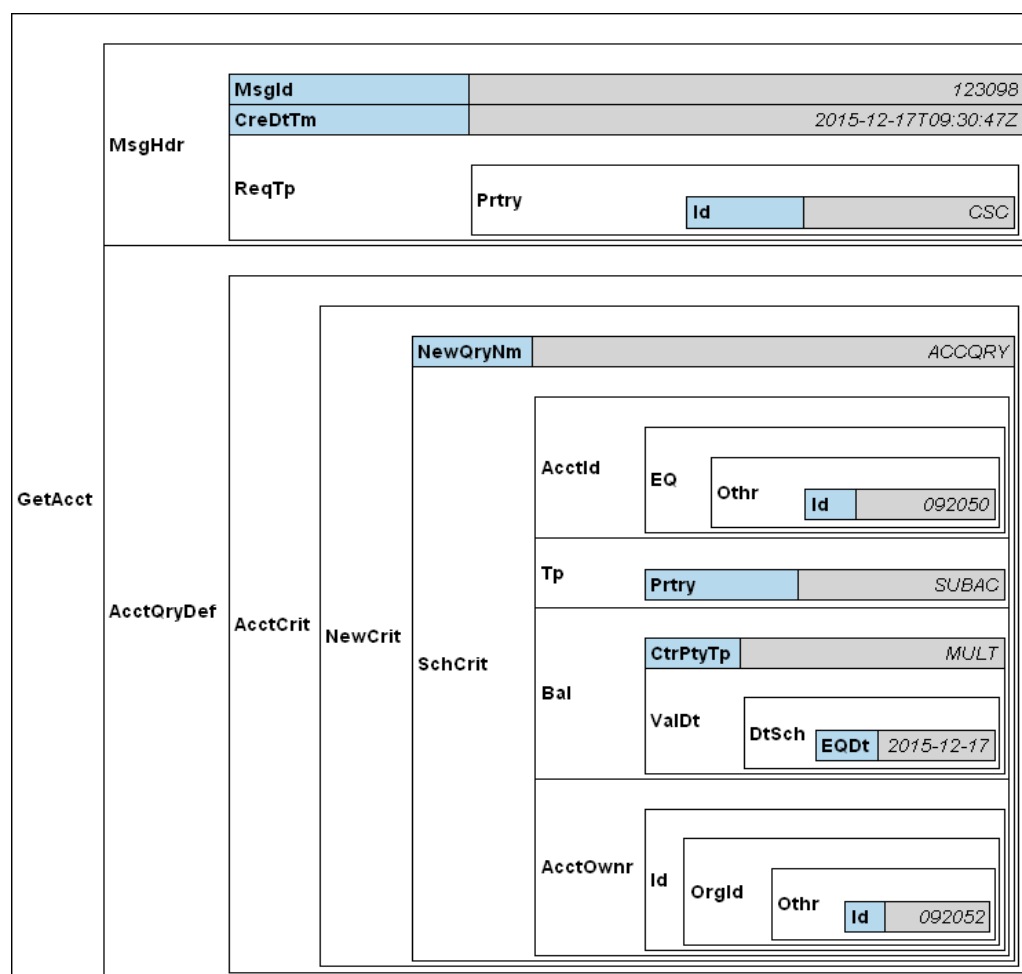
7 Examples

7.1 Settlement account balances query ACCQRY (camt.003)

The example shows a settlement account being queried by the account owner.

Business element	Content
Message identification	123098
Creation date and time of the message	2015-12-17T09:30:47
RTGS code	CSC
Query type	ACCQRY
Result type (consolidation with sub-account)	SUBAC
Settlement date	2015-12-17
Settlement account	092050
Account owner	092052

"camt.003" message for query type ACCQRY



7.2 Response message to settlement account balances query ACCQRY (camt.004)

The example shows the response message to the settlement account balances query ACCQRY according to section 7.1.

Business element	Content
Message identification	SIC9852390
Creation date and time of the message	2015-12-17T09:31:07
RTGS code	CSC
Query message identification	123098
Query type	ACCQRY
Result type	SUBAC
Settlement account	092050
Settled incoming payments (Code/Amount/Balance type/Number)	PYMT/2015-12-17/160000/CRDT/30
Settled outgoing payments	PYMT/2015-12-17/50000/DBIT/10
Liquidity reservation by the system manager	BLCK/2015-12-17/100000/DBIT/1
Account balance 1	AVLB/2015-12-17/10000/CRDT/1
Liquidity reservation by the participant	REST/2015-12-17/80000/DBIT/1
Account balance 2	CRRT/2015-12-17/70000/DBIT/1
Unsettled incoming payments	XCRD/2015-12-17/50000/CRDT/3
Unsettled outgoing payments with reservation requirement	LRLD/2015-12-17/20000/DBIT/5
Unsettled outgoing payments without reservation requirement	XDBT/2015-12-17/100000/DBIT/2
Pending outgoing payments with reservation requirement	DPBL/2015-12-17/10000/DBIT/4
Pending outgoing payments without reservation requirement	FUTB/2015-12-17/200000/DBIT/10
Forecast balance	XPCD/2015-12-17/20000/DBIT/1

Note: Balances as in the example in Table 5.

"camt.004" message for query type ACCQRY

MsgHdr	MsgId		SIC12349876	
	CreDtTm		2015-12-17T09:31:07Z	
	ReqTp	Prtry	Id	CSC
	OrgnlBizQry		MsgId	123098
	QryNm		ACCQRY	

RtrAcct	RptOrErr	AcctRpt	AcctOrErr	Acct	Tp	Prtry		SUBAC		
						MulBal	Amt		160000	
							CdtDbtInd		CRDT	
							Tp	Cd	PYMT	
							ValDt		Dt	2015-12-17
							NbOfPmts		30	
						MulBal	Amt		50000	
							CdtDbtInd		DBIT	
							Tp	Cd	PYMT	
							ValDt		Dt	2015-12-17
							NbOfPmts		10	
						MulBal	Amt		100000	
							CdtDbtInd		DBIT	
							Tp	Cd	BLCK	
							ValDt		Dt	2015-12-17
							NbOfPmts		1	

Continuation on next page.

RtrAcct	RptOrErr	AcctRpt	AcctOrErr	Acct	MulBal	Amt	10000	
						CdtDbtInd	CRDT	
						Tp	Cd	AVLB
						ValDt	Dt	2015-12-17
						NbOfPmts	1	
					MulBal	Amt	80000	
						CdtDbtInd	DBIT	
						Tp	Cd	REST
						ValDt	Dt	2015-12-17
						NbOfPmts	1	
					MulBal	Amt	70000	
						CdtDbtInd	DBIT	
						Tp	Cd	CRRT
						ValDt	Dt	2015-12-17
						NbOfPmts	1	
					MulBal	Amt	50000	
						CdtDbtInd	CRDT	
						Tp	Cd	XCRD
						ValDt	Dt	2015-12-17
						NbOfPmts	3	
MulBal	Amt	20000						
	CdtDbtInd	DBIT						
	Tp	Cd	LRLD					
	ValDt	Dt	2015-12-17					
	NbOfPmts	5						
MulBal	Amt	100000						
	CdtDbtInd	DBIT						
	Tp	Cd	XDBT					
	ValDt	Dt	2015-12-17					
	NbOfPmts	2						

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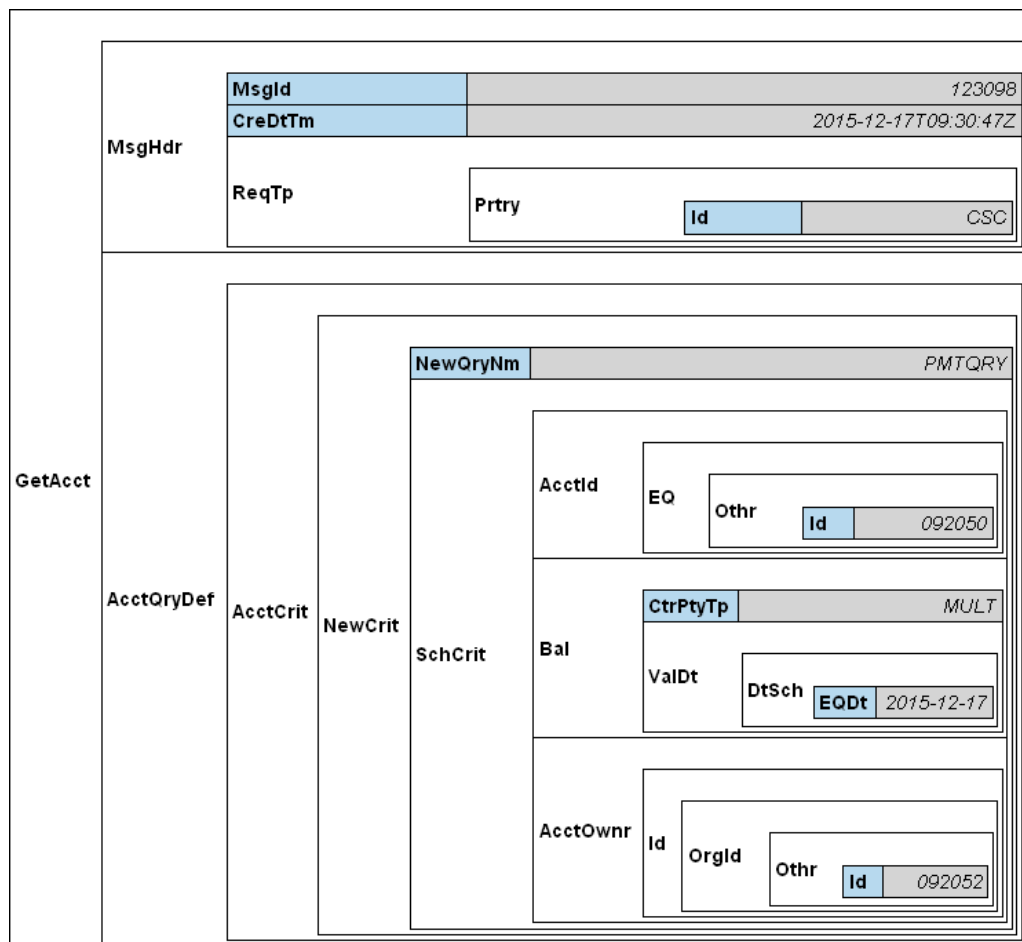
RtrAcct	RptOrErr	AcctRpt	AcctOrErr	Acct	MulBal	Amt	CdtDbtInd	Tp	Cd	ValDt	Dt	NbOfPmts
						10000	DBIT		DPBL	2015-12-17		4
						200000	DBIT		FUTB	2015-12-17		10
						20000	DBIT		XPCD	2015-12-17		1

7.3 Payment type balances query PMTQRY (camt.003)

The example shows the account owner querying the balances for each settled payment type for the current day on the settlement account, including the sub-account:

Business element	Content
Message identification	123098
Creation date and time of the message	2015-12-17T09:30:47
RTGS code	CSC
Query type	PMTQRY
Settlement date	2015-12-17
Settlement account	092050
Account owner	092052

"camt.003" message for query type PMTQRY



7.4 Response message to payment type balances query PMTQRY (camt.004)

The example shows the response message to the payment type balances query PMTQRY according to section 7.3.

Business element	Content
Message identification	SIC9852390
Creation date and time of the message	2015-12-17T09:31:07
RTGS code	CSC
Response message identification	123098
Query type	PMTQRY
Settlement account	092050
Settled incoming customer payments & number	CSTPMT/2015-12-17/100000/CRDT/STLD/3
Unsettled incoming customer payments & number	CSTPMT/2015-12-17/1200/CRDT/PDNG/1
Settled outgoing customer payments & number	CSTPMT/2015-12-17/200000/DBIT/STLD/7
Settled outgoing ISR payments & number	ESRPMT/2015-12-17/10000/DBIT/STLD/1

"camt.004" response message to the PMTQRY query type

MsgHdr	MsgId		SIC12349876	
	CreDtTm		2015-12-17T09:31:07Z	
	ReqTp	Prtry	Id	CSC
	OrgnIBizQry		MsgId123098	
QryNm		PMTQRY		

RtrAcct	RptOrErr	AcctRpt	AcctOrErr	Acct	MulBal	Amt100000			
						CdtDbtIndCRDT			
						Tp	Prtry	CSTPMT	
									StsSTLD
						ValDt		Dt	2015-12-17
						NbOfPmts			
						Amt1200			
						CdtDbtIndCRDT			
						Tp	Prtry	CSTPMT	
									StsPDNG
ValDt		Dt	2015-12-17						
NbOfPmts				1					
Amt200000									
CdtDbtIndDBIT									
Tp	Prtry	CSTPMT							
			StsSTLD						
ValDt		Dt	2015-12-17						
NbOfPmts				7					
Amt10000									
CdtDbtIndDBIT									
Tp	Prtry	ESRPMT							
			StsSTLD						
ValDt		Dt	2015-12-17						
NbOfPmts				1					

For XML versions of the examples see Appendix A.

Appendix A: XML schemas and examples

XML schemas

The XML schema for "camt.003" for the the RTGS systems

- ***camt.003.001.05.ch.01.xsd***

and the XML schema for "camt.004" for the the RTGS systems

- ***camt.004.001.06.ch.01.xsd***

are published on the SIX Interbank Clearing Ltd website.

They should preferably be opened using specific XML software.

Examples

The examples shown in section 7 are published on the SIX Interbank Clearing Ltd website as XML files:

- ***camt_003_beispiel_ACCQRY.xml***
- ***camt_003_beispiel_PMTQRY.xml***
- ***camt_004_beispiel_ACCQRY.xml***
- ***camt_004_beispiel_PMTQRY.xml***

Validation Portal

The above mentioned example messages 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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