



Implementation Guidelines for ISO 20022 Interbank Messages

euroSIC

SEPA Return Request (camt.056)

General notes

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About this document

Target audience

The "Implementation Guidelines for ISO 20022 Interbank Messages" are addressed to all participants of the Swiss RTGS systems SIC and euroSIC, using the ISO 20022 message standard.

Purpose

The Implementation Guidelines consist of a base document with general information concerning all message types and various module documents – one each per ISO 20022 message type, e.g. this document for the message type "camt.056" – with message-specific information, including information on the application-specific handling of individual elements. They specify the messages to be submitted to and delivered from the RTGS systems SIC and euroSIC in the ISO 20022 message standard.

Amendment control

All the amendments carried out on this document are listed in an amendment record table showing the version, the date of the amendment, a brief amendment description and a statement of the sections concerned.

Associated documents

Supplementary information to the Implementation Guidelines can be found in the reference documents listed in the Base Document.

Amendment control

All the amendments carried out on this document are listed below, with the version, the date of the amendment, a brief amendment description and a statement of the sections concerned.

Version	Date	Amendment description	Section
1.0	16.05.2014	First edition	all
1.1	30.06.2014	XML schema changed	all
		Following element removed:	4.3
		<ul style="list-style-type: none"> CtrlData/CtrlSum 	
		Following elements changed:	4.4
		<ul style="list-style-type: none"> Undrlyg/TxInf Undrlyg/TxInf/CxIId Undrlyg/TxInf/OrgnlInstrId Undrlyg/TxInf/OrgnlTxId Undrlyg/TxInf/CxIRsnInf/Orgtr/Id/OrgId/BICOrBEI Undrlyg/TxInf/OrgnlTxRef... 	
1.2	01.10.2014	XML schema changed	all
		Following element changed:	4.1
		<ul style="list-style-type: none"> Assgnmt/Id 	
		Following elements changed:	4.4
		<ul style="list-style-type: none"> Undrlyg/TxInf/CxIId Undrlyg/TxInf/OrgnlTxId 	
1.3	16.04.2015	Document name changed, Logo replaced, Wording adapted to the terminology of the RTGS platform.	all

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1 Overview of documentation structure

These Implementation Guidelines are modular in structure:

- The base document contains general information applying to all messages.
- The module documents – one for each ISO 20022 message type – contain message-specific information, including information on the application-specific handling of certain elements.
- For each Implementation Guideline, an XML schema (XSD) and generic XML sample messages will be published.

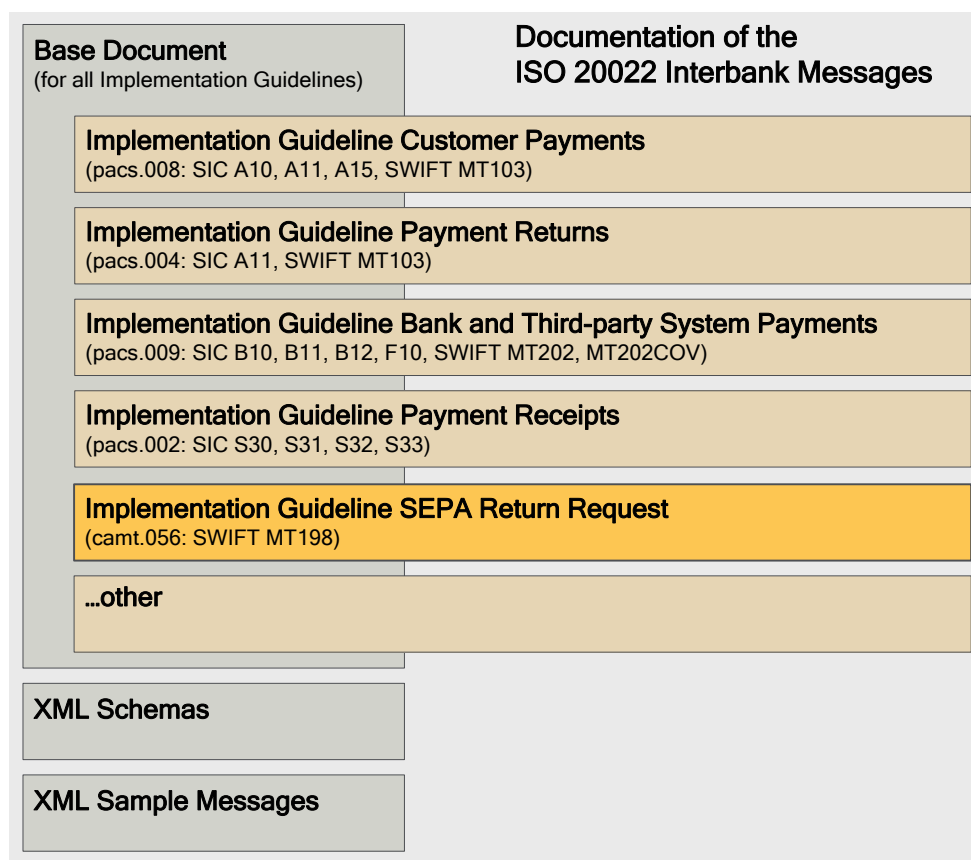
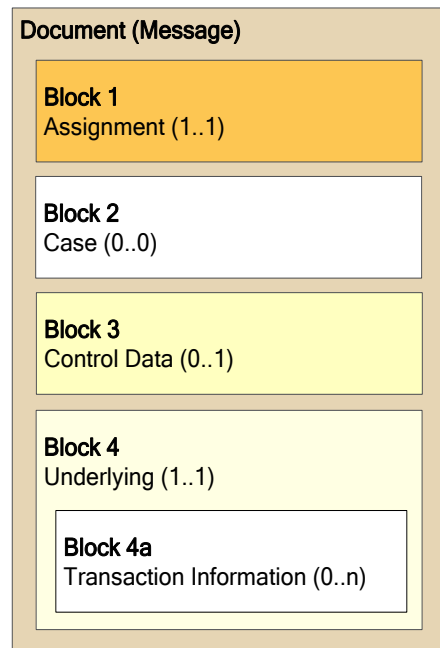


Figure 1: Documentation structure

2 ISO definitions

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



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

- **Block 1:** "Assignment" element. This block must occur exactly once.
- **Block 2:** "Case" element. This block is not used in the RTGS systems.
- **Block 3:** "Control Data" element. This block can occur once.
- **Block 4:** "Underlying" 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" element. This block must occur at least once and can occur n times.

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

3 Business specifications for the RTGS systems

3.1 Use case

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

Use case	Input/Output	SIC	SWIFT FIN	ISO 20022
SEPA return request	I/O	–	MT198	camt.056

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

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

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

3.2 Use of references

The compulsory references described below must be used in the SEPA return request message.

3.2.1 Message reference

Message Identification "Assignment" (Block 1)

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

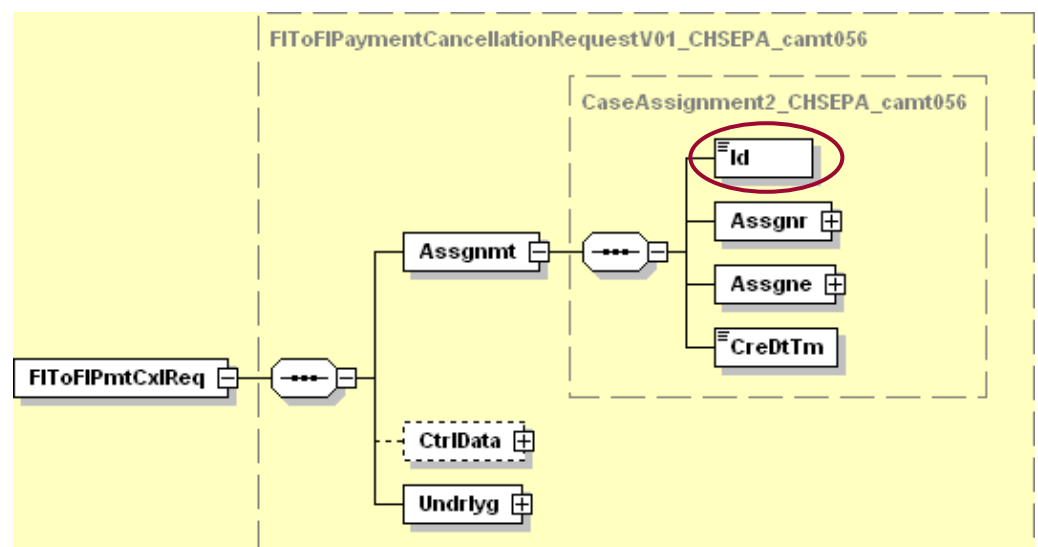


Figure 3: Message Identification

3.2.2

Other references

Identification of the return request "Cancellation Identification"

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

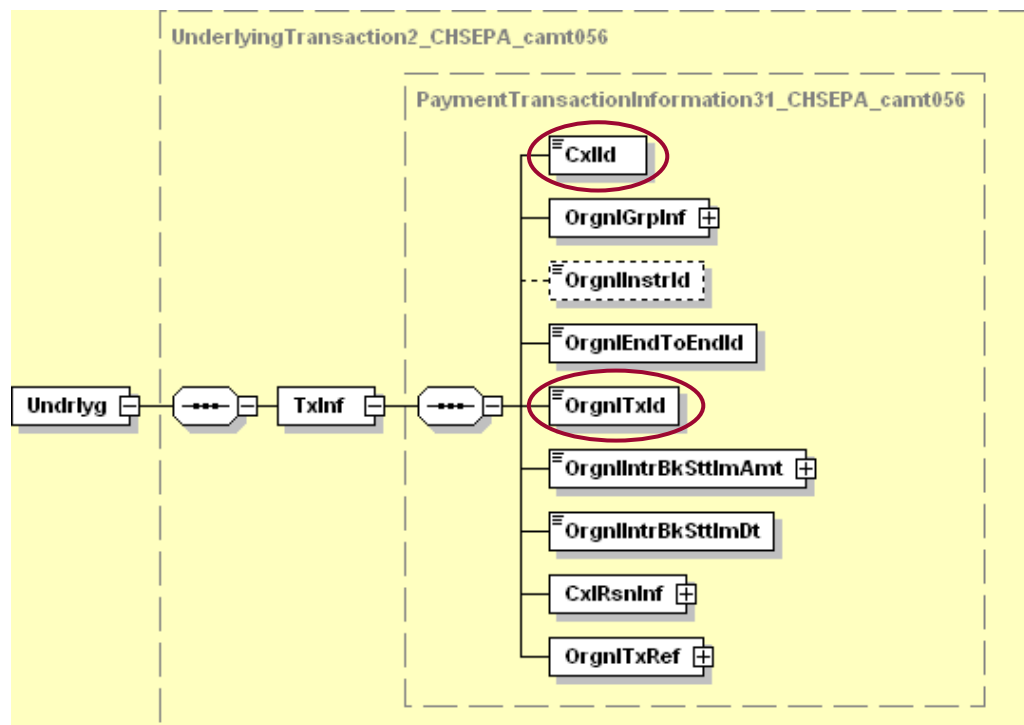


Figure 4: Identification of the return request and transaction identification of the original transaction

Original Transaction Identification

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

Information content in the original message

Information from the original payment must be sent in the SEPA return request message in the "TxInf" and "OrgnlTxRef" elements:

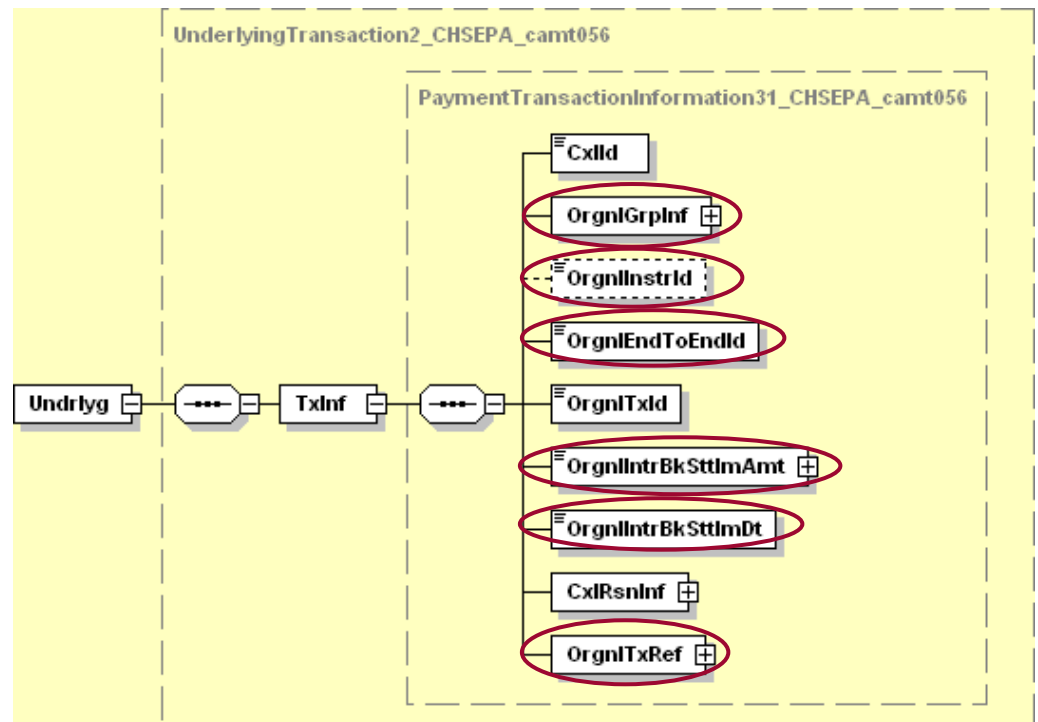


Figure 5: Elements for information from the original message

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

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

3.3 Further business specifications

Further business specifications can be found in the Base Document.

4 Technical specifications for the RTGS systems

4.1 Assignment (Assgnmt, Block 1)

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

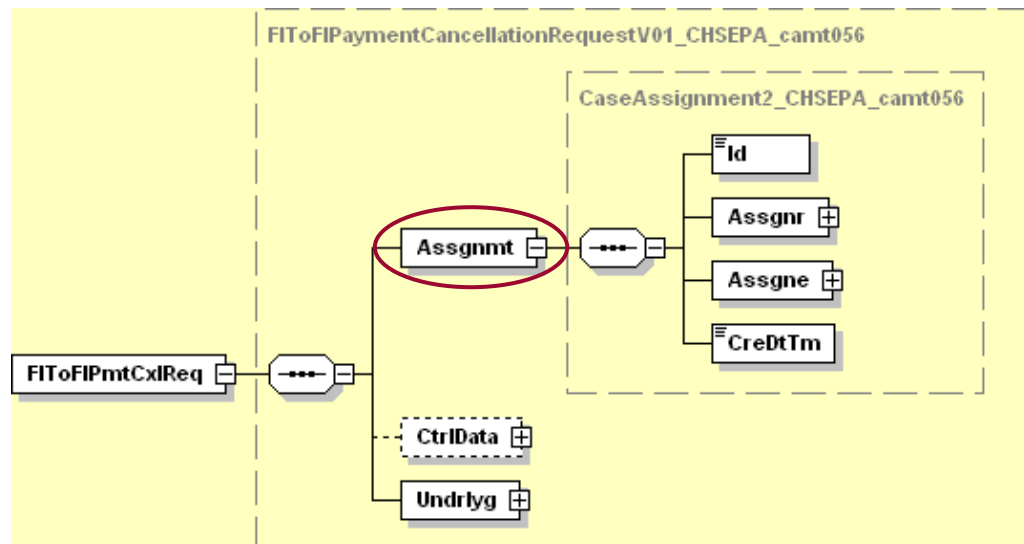


Figure 6: Assignment (Assgnmt)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Document +FITo FIPayment Cancellation Request V01	FIToFIPmtCxlReq	1..1	1..1	Request for Return	
Assignment	Assgnmt	1..1	1..1	Assignment	
Assignment +Identification	Id	1..1	1..1	Message Identification Only the SWIFT character set excluding spaces is permitted for this element. It is used together with <Assgnr> for duplicate checking at message level and may only occur once within the permitted value dates. Permitted value dates are 5 days pre-value date, value date today and 2 days in the past. Note: To be processed successfully, no duplicates must be detected at either message level or transaction level.	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 Usage Rule: Limited to BIC to identify a bank or CSM or 'Name' to indicate the CSM when it has no BIC. Usage Rule: 'Name' is limited to 70 characters in length
Assignment +Assigner ++Agent	Agt	1..1	1..1	Agent	
Assignment +Assigner ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++BIC	BIC	0..1	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, <Agt> must be used.	Instructed Party Usage Rule: Limited to BIC to identify a bank or CSM or 'Name' to indicate the CSM when it has no BIC. Usage Rule: 'Name' is limited to 70 characters in length.
Assignment +Assignee ++Agent	Agt	1..1	1..1	Agent	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Assignment +Assignee ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++BIC	BIC	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.	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	Other Organisation Identification	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Message from RTGS system to participant: In case of a concatenated IID or direct routing, the identification of the instructed participant will be assigned by the RTGS system and provided in this element. Message from participant to RTGS system: Must not be used.	
Assignment +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time	Yellow Field

Table 2: Assignment (Assgnmt, Block 1)

4.2 Case (Case, Block 2)

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

4.3 Control Data (CtrlData, Block 3)

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

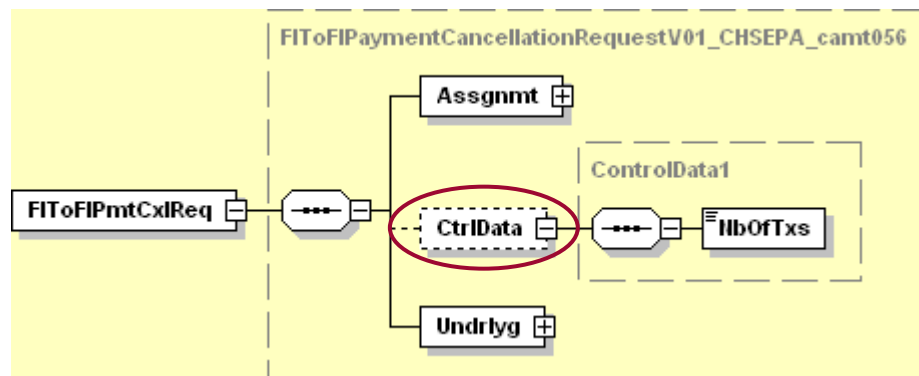


Figure 7: Control Data (CtrlData)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	SEPA	
Control Data	CtrlData	0..1	0..1	Control Data	Yellow Field	
Control Data +Number Of Transactions	NbOfTxS	1..1	1..1	Number of Transactions	Yellow Field	

Table 3: Control Data (CtrlData, Block 3)

4.4 Underlying (Undrlyg, Block 4)

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

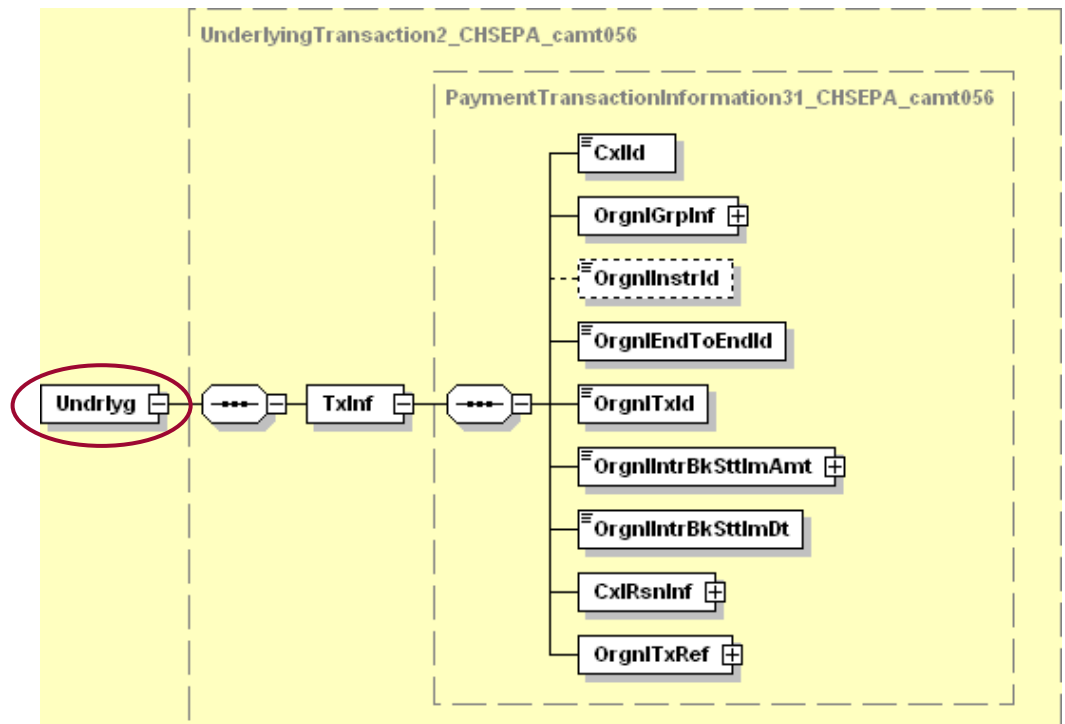


Figure 8: Underlying (Undrlyg)

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

ISO 20022 Standard			Swiss ISO 20222 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying	Undrlyg	1..n	1..1	Underlying Information regarding the payment instruction to be cancelled.	Yellow Field
Underlying +Transaction Information	TxInf	0..n	1..1	Transaction Information Information specifying the requested payment and the reason for the request.	Yellow Field, mandatory
Underlying +Transaction Information ++Cancellation Identification	CxlId	0..1	1..1	Cancellation Identification Unique identification of the Request for Return. Only the SWIFT character set excluding spaces is permitted for this element. Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <InstgAgt> for duplicate checking at message level and may only occur once within the permitted value dates. Permitted value dates are 5 days pre-value date, 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.	Yellow Field, mandatory (AT-R7 Specific reference of the bank initiating the Recall) Usage Rule: This element must be transported up to the Creditor Agent.
Underlying +Transaction Information ++Original Group Information	OrgnlGrpInf	0..1	1..1	Original Group Identification	Yellow Field, mandatory
Underlying +Transaction Information ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification	Yellow Field
Underlying +Transaction Information ++Original Group Information +++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	Original Message Name Identification Only "pacs.008" is allowed.	Yellow Field Only 'pacs.008.001.02' is allowed
Underlying +Transaction Information ++Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Instruction Identification	Yellow Field
Underlying +Transaction Information ++Original End To End Identification	OrgnlEndToEndId	0..1	1..1	Original Debtor Reference	Yellow Field, mandatory (AT-41 Originator's reference of the credit transfer transaction)
Underlying +Transaction Information ++Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification	Yellow Field, mandatory (AT-43 Originator Bank's reference of the credit transfer transaction)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Interbank Settlement Amount	OrgnlIntrBkSttlmAmt	0..1	1..1	Original Settlement Amount Must contain no more than 11 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 999,999,999.99.	Yellow Field, mandatory (AT-04 Amount of the Credit Transfer in Euro) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.
	Ccy			Currency Code The currency code must be "EUR". The currency must correspond to the currency of the respective RTGS system.	
Underlying +Transaction Information ++Original Interbank Settlement Date	OrgnlIntrBkSttlmDt	0..1	1..1	Original Interbank Settlement Date Requested value date of the original payment.	Yellow Field, mandatory (AT-42 Settlement Date of the Credit Transfer)
Underlying +Transaction Information ++Cancellation Reason Information	CxlRsnInf	0..n	1..1	Cancellation Reason Information	Yellow Field, mandatory Usage Rule: Only one occurrence is allowed.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator	Orgtr	0..1	1..1	Originator Name or Id must be provided.	Yellow Field, mandatory (AT-R2 Identification of the type of party initiating the R-message) Usage Rule: Limited to BIC for an Agent or 'Name' for a non-financial institution. Usage Rule: 'Name' is limited to 70 characters in length.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Name	Nm	0..1	0..1	Name	
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification	Id	0..1	0..1	Identification Only sub-element <Orgld> may be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Organisation Identification Only <BICorBEI> is permitted.	
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification +++++BICor BEI	BICorBEI	0..1	1..1	BIC or BEI SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362.	
Underlying +Transaction Information ++Cancellation Reason Information +++Reason	Rsn	0..1	1..1	Reason	Yellow Field, mandatory (AT-48 Recall Reason Code)
Underlying +Transaction Information ++Cancellation Reason Information +++Reason ++++Code	Cd	1..1	1..1	Cancellation Reason Information (code) The following codes are allowed: DUPL: Duplicate payment - Duplicate Sending	DUPL: Duplicate payment - Duplicate Sending
Underlying +Transaction Information ++Cancellation Reason Information +++Reason ++++Proprietary	Prtry	1..1	1..1	Cancellation Reason Information (proprietary) The following codes are allowed: TECH: Technical Problem – Technical problems resulting in erroneous SCTs FRAD: Fraudulent Origin – Fraudulent originated credit transfer	TECH: Technical Problem – Technical problems resulting in erroneous SCTs FRAD: Fraudulent Origin – Fraudulent originated credit transfer
Underlying +Transaction Information ++Cancellation Reason Information +++Additional Information	AddtInf	0..n	0..1	Additional Information Additional information explaining the reason code for the return request Only allowed when FRAD is used as a reason code.	Yellow Field Usage Rule: Only allowed when FRAD is used as a Recall reason code. Usage Rule: Only one occurrence is allowed

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference	OrgnlTxRef	0..1	1..1	Original Transaction Reference The elements that are sent must contain an exact copy of the content from the elements in the original payment.	Mandatory (An exact copy of all attributes of the received DS-02 which is being returned) Usage Rule: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction as defined within the following elements.
Underlying +Transaction Information ++Original Transaction Reference +++Settlement Information	SttlmInf	0..1	1..1	Settlement Information	Yellow Field
Underlying +Transaction Information ++Original Transaction Reference +++Settlement Information ++++Settlement Method	SttlmMtd	1..1	1..1	Settlement Method Only the value CLRG is allowed.	
Underlying +Transaction Information ++Original Transaction Reference +++Settlement Information ++++Clearing System	ClrSys	0..1	0..1	Clearing System	
Underlying +Transaction Information ++Original Transaction Reference +++Settlement Information ++++Clearing System +++++Proprietary	Prtry	1..1	1..1	Name of the Clearing System (proprietary)	
Underlying +Transaction Information ++Original Transaction Reference +++Payment Type Information	PmtTpInf	0..1	1..1	Payment Type Information	Yellow Field (AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer)
Underlying +Transaction Information ++Original Transaction Reference +++Payment Type Information ++++Service Level	SvcLvl	0..1	1..1	Service Level Sub-element <Cd> must be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Payment Type Information ++++Service Level +++++Code	Cd	1..1	1..1	Service Level (code) Code must be SEPA.	
Underlying +Transaction Information ++Original Transaction Reference +++Payment Type Information ++++Local Instrument	LclInstrm	0..1	0..1	Payment Type	
Underlying +Transaction Information ++Original Transaction Reference +++Payment Type Information ++++Local Instrument +++++Code	Cd	1..1	1..1	Payment Type (code)	
Underlying +Transaction Information ++Original Transaction Reference +++Payment Type Information ++++Local Instrument +++++Proprietary	Prtry	1..1	1..1	Payment Type (proprietary)	
Underlying +Transaction Information ++Original Transaction Reference +++Payment Type Information ++++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose	
Underlying +Transaction Information ++Original Transaction Reference +++Payment Type Information ++++Category Purpose +++++Code	Cd	1..1	1..1	Category Purpose (code)	
Underlying +Transaction Information ++Original Transaction Reference +++Payment Type Information ++++Category Purpose +++++Proprietary	Prtry	1..1	1..1	Category Purpose (proprietary)	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Remittance Information	RmtInf	0..1	0..1	Remittance Information Either element <Strd> or element <Ustrd> must be provided.	Yellow field (AT-05 Remittance information)
Underlying +Transaction Information ++Original Transaction Reference +++Remittance Information ++++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured May only be used if no structured information is present.	
Underlying +Transaction Information ++Original Transaction Reference +++Remittance Information ++++Structured	Strd	0..n	0..1	Remittance Information Structured May only be used if no unstructured information is present.	
Underlying +Transaction Information ++Original Transaction Reference +++Remittance Information ++++Structured +++++Creditor Reference Information	CdtrRefInf	0..1	0..1	Creditor Reference Information	
Underlying +Transaction Information ++Original Transaction Reference +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type	Tp	0..1	1..1	Reference Type	
Underlying +Transaction Information ++Original Transaction Reference +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1	Code or Proprietary	



ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary +++++Code	Cd	1..1	1..1	Reference Type (code) Must be present if <RmtInf><Strd> was used. Only value "SCOR" permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	Issr	0..1	0..1	Issuer of the Creditor Reference	
Underlying +Transaction Information ++Original Transaction Reference +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference	Ref	0..1	1..1	Creditor Reference	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor	Yellow Field (AT-08 Name of the Originator Reference Party) (AT-09 Identification Code of the Originator Reference Party)
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor ++++Name	Nm	0..1	1..1	Name Must be used. Maximum of 70 characters permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor ++++Postal Address	PstlAdr	0..1	0..1	Postal Address	

ISO 20022 Standard			Swiss ISO 20222 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor ++++Postal Address +++++Country	Ctry	0..1	0..1	Country	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor ++++Postal Address +++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured)	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor ++++Identification	Id	0..1	0..1	Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Organisation Identification Only <BICorBEI> or one sub-element of <Othr> is permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor ++++Identification +++++Organisation Identification +++++BICor BEI	BICorBEI	0..1	0..1	BIC or BEI SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362.	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor ++++Identification +++++Organisation Identification +++++Other	Othr	0..n	0..1	Other Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor ++++Identification +++++Organisation Identification +++++Other +++++Identification	Id	1..1	1..1	Other Organisation Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor ++++Identification +++++Private Identification	PrvtId	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one sub-element of <Othr> is permitted. If used, <OrgId> must not be used.	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor ++++Country Of Residence	CtryOfRes	0..1	0..1	Country of Residence Country code according to ISO 3166 (Alpha-2)	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor	Dbtr	0..1	1..1	Debtor Sub-element <Nm> must be used and it may optionally be used together with the sub-elements <PstlAdr> and <Id>.	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Name	Nm	0..1	1..1	Name Must be used.	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Postal Address	PstlAdr	0..1	0..1	Postal Address Only <Ctry> and/or <AdrLine> are permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Postal Address +++++Country	Ctry	0..1	0..1	Country	

ISO 20022 Standard			Swiss ISO 20222 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Postal Address +++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured)	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Identification	Id	0..1	0..1	Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Organisation Identification Only <BICorBEI> or one sub-element of <Othr> is permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Identification +++++Organisation Identification +++++BICor BEI	BICorBEI	0..1	0..1	BIC or BEI SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362.	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Identification +++++Organisation Identification +++++Other	Othr	0..n	0..1	Other Organisation Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Identification +++++Organisation Identification +++++Other +++++Identification	Id	1..1	1..1	Other Organisation Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Identification +++++Private Identification	PrvtId	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one sub-element of <Othr> is permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Identification +++++Private Identification +++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Identification +++++Private Identification +++++Other	Othr	0..n	0..1	Other Private Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Identification +++++Private Identification +++++Other +++++Identification	Id	1..1	1..1	Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor ++++Country Of Residence	CtryOfRes	0..1	0..1	Country of Residence Country code according to ISO 3166 (Alpha-2)	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor Account	DbtrAcct	0..1	1..1	Debtor Account Sub-element <IBAN> must be used.	Yellow Field (AT-01 Account number of the Originator)
Underlying +Transaction Information ++Original Transaction Reference +++Debtor Account ++++Identification	Id	1..1	1..1	Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Debtor Account ++++Identification +++++IBAN	IBAN	1..1	1..1	IBAN Must be used.	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor Agent	DbtrAgt	0..1	1..1	Debtor Agent Only <BIC> is permitted.	Yellow field (AT-06 BIC code of the Originator Bank)
Underlying +Transaction Information ++Original Transaction Reference +++Debtor Agent ++++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Debtor Agent ++++Financial Institution Identification +++++BIC	BIC	0..1	1..1	Debtor Agent Identification (BIC) SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362.	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor Agent	CdtrAgt	0..1	1..1	Creditor Agent	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor Agent ++++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor Agent ++++Financial Institution Identification +++++BIC	BIC	0..1	1..1	Creditor Agent Identification (BIC) SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362.	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor	Cdtr	0..1	1..1	Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary identification code)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Name	Nm	0..1	1..1	Name Must be used. Maximum of 70 characters permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Postal Address	PstlAdr	0..1	0..1	Postal Address Only <Ctry> and/or <AdrLine> are permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Postal Address +++++Country	Ctry	0..1	0..1	Country	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Postal Address +++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured)	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Identification	Id	0..1	0..1	Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Organisation Identification Only <BICorBEI> or one sub-element of <Othr> is permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Identification +++++Organisation Identification +++++BICor BEI	BICorBEI	0..1	0..1	BIC or BEI SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Identification +++++Organisation Identification +++++Other	Othr	0..n	0..1	Other Organisation Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Identification +++++Organisation Identification +++++Other +++++Identification	Id	1..1	1..1	Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Identification +++++Private Identification	PrvtId	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one sub-element of <Othr> is permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Identification +++++Private Identification +++++Other	Othr	0..n	0..1	Other Private Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Identification +++++Private Identification +++++Other +++++Identification	Id	1..1	1..1	Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor ++++Country Of Residence	CtryOfRes	0..1	0..1	Country of Residence Country code according to ISO 3166 (Alpha-2)	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Creditor Account	CdtrAcct	0..1	1..1	Creditor Account	Yellow Field (AT-20 IBAN of the Beneficiary)
Underlying +Transaction Information ++Original Transaction Reference +++Creditor Account ++++Identification	Id	1..1	1..1	Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Creditor Account ++++Identification +++++IBAN	IBAN	1..1	1..1	IBAN Must be used.	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor	Yellow field (AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party)
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Name	Nm	0..1	1..1	Name Must be used. Maximum of 70 characters permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Postal Address	PstlAdr	0..1	0..1	Postal Address	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Postal Address +++++Country	Ctry	0..1	0..1	Country	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Postal Address +++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured)	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Identification	Id	0..1	0..1	Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Organisation Identification Only <BICorBEI> or one sub-element of <Othr> is permitted.	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Organisation Identification +++++BICor BEI	BICorBEI	0..1	0..1	BIC or BEI SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362.	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Organisation Identification +++++Other	Othr	0..n	0..1	Other Organisation Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Organisation Identification +++++Other +++++Identification	Id	1..1	1..1	Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Private Identification	PrvtId	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one sub-element of <Othr> is permitted.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Private Identification +++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Private Identification +++++Other	Othr	0..n	0..1	Other Private Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Private Identification +++++Other +++++Identification	Id	1..1	1..1	Identification	
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor ++++Country Of Residence	CtryOfRes	0..1	0..1	Country of Residence Country code according to ISO 3166 (Alpha-2)	

Table 4: Underlying (Undrlyg, Block 4)

5 Example

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

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

Business elements of the SEPA return request

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

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

FIToFIPmtCxlReq	Assgnmt	Id		1235984		
		Assgnr	Agt	FinInstnld	BIC	BCFRCHBBXXX
			Assgne	Agt	FinInstnld	BIC
	CreDtTm		2014-03-12T15:10:10			
	Undrlyg	TxInf	CxlId		CXR20140312-122	
			OrgnlGrpInf	OrgnlMsgld	MSGID-20120217-090615-01	
				OrgnlMsgNmld	pacs.008	
			OrgnlEndToEndId	1234567890		
			OrgnlTxId	20120217000004		
			OrgnlIntrBkSttlmAmt	5000 EUR		
OrgnlIntrBkSttlmDt			2014-02-20			
CxlRsnInf			Orgtr	Nm	Horlogerie du Joux, Mueller et Cie.	
		Rsn	Cd	DUPL		
OrgnlTxRef		SttlmInf	SttlmMtd	CLRG		
			ClrSys	Prtry	ABE	
		PmtTpInf	SvcLvl	Cd	SEPA	
		Dbtr	Nm	Horlogerie du Joux, Mueller et Cie.		
		DbtrAcct	Id	IBAN	CH5598064001234567890	
		DbtrAgt	FinInstnld	BIC	BCFRCHBBXXX	
		CdtrAgt	FinInstnld	BIC	RMTBDEFFXXX	
		Cdtr	Nm	Uhrengrosshandel Buxtehude, Peter Maier und Co.		
	CdtrAcct	Id	IBAN	DE47100100001234567890		

For XML versions of the example see Appendix A.

Appendix A: XML schema and example

XML schema

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

- ***camt.056.001.01.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_056_Beispiel.xml***

Validation Portal

The above mentioned example message as well as this implementation guideline, the XML schema and additional examples can also be downloaded from the SIC & euroSIC Validation Portal Interbank Messages (<https://validation.iso-payments.ch/SIC4>).

After successful registration users can upload their own messages and have them validated against this implementation guideline.

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