



Implementation Guidelines for ISO 20022 Interbank Messages

euroSIC

SEPA Return Request Rejection (camt.029)

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" – 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 changed:	4.1
		<ul style="list-style-type: none"> Assgnmt/Assgne 	
		Following elements changed:	4.4
		<ul style="list-style-type: none"> CxIDtls/TxInfAndSts/CxIStsId CxIDtls/TxInfAndSts/OrgnlInstrId CxIDtls/TxInfAndSts/OrgnlTxId CxIDtls/TxInfAndSts/CxIStsRsnInf/Orgtr/Id/Orgld/BICOrBEI CxIDtls/TxInfAndSts/OrgnlTxRef/SttlmInf/ClrSys CxIDtls/TxInfAndSts/OrgnlTxRef/PmtTplInf/SvcLvl... CxIDtls/TxInfAndSts/OrgnlTxRef/RmtInf... CxIDtls/TxInfAndSts/OrgnlTxRef/UltmtDbtr/Id/Orgld/BICOrBEI CxIDtls/TxInfAndSts/OrgnlTxRef/Dbtr... CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct... CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAgt... CxIDtls/TxInfAndSts/OrgnlTxRef/Cdtr... CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct... 	
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"> CxIDtls/TxInfAndSts/CxIStsId CxIDtls/TxInfAndSts/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.

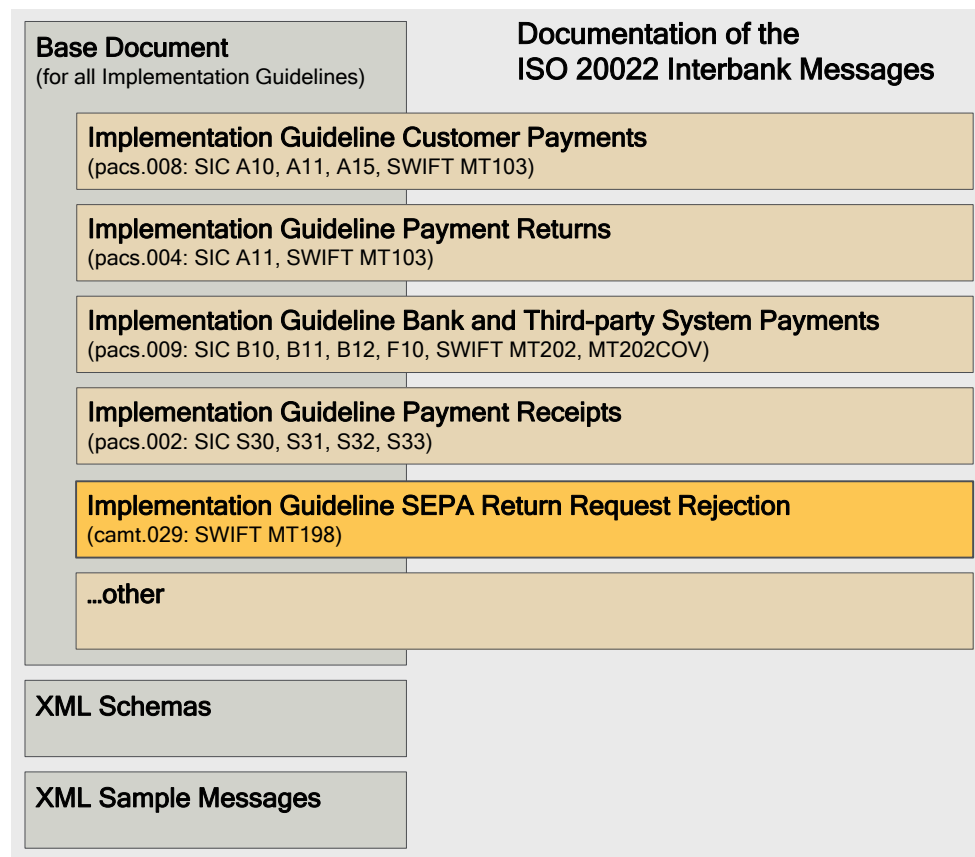
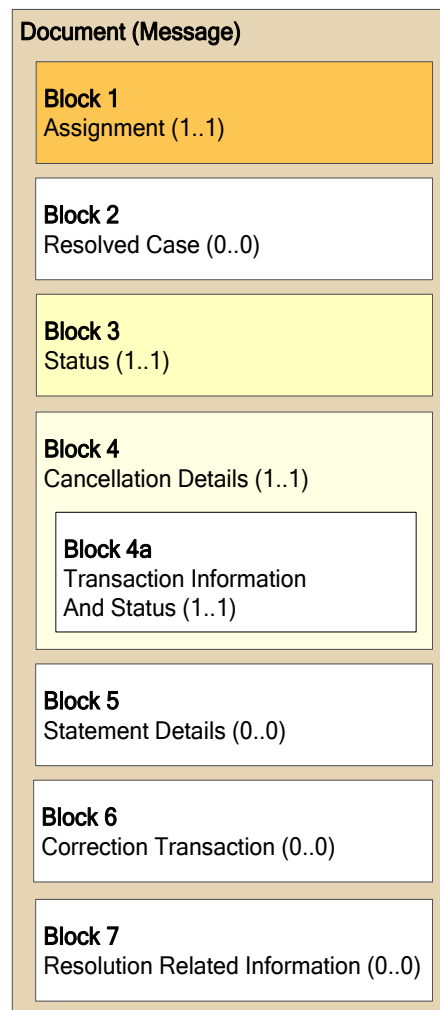


Figure 1: Documentation structure

2 ISO definitions

The "Resolution of Investigation" message (camt.029) 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 SEPA return request. It is used on the basis of the ISO 20022 XML schema "camt.029.001.03".



The "camt.029" message is essentially structured as follows:

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

Figure 2: Basic message structure of the "camt.029" 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	SIC	SWIFT FIN	ISO 20022
SEPA return request rejection	I/O	–	MT198	camt.029

Table 1: Situations where the ISO 20022 message type "camt.029" is used

With the use case "SEPA return request rejection" the creditor agent can reject a SEPA return request received from the debtor agent according to the "SEPA Credit Transfer Scheme Rulebook", section 4.3.2 (Recall Processing Flow). The SEPA return request rejection message (camt.029) is formally validated, acknowledged to the the submitter and then forwarded immediately via system manager SECB Swiss Euro Clearing Bank to the debtor agent.

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 rejection 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 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).

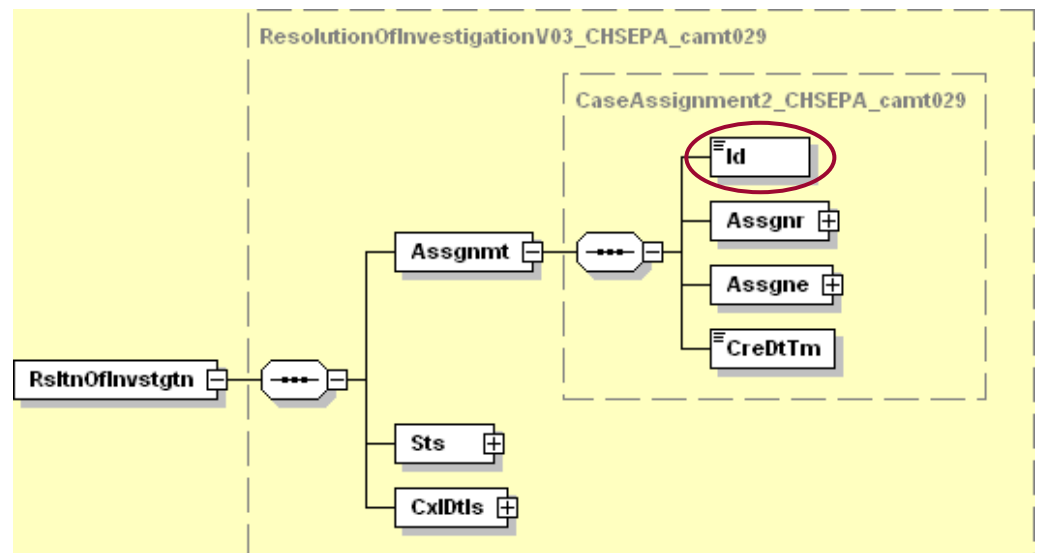


Figure 3: Message Identification

3.2.2

Other references

Identification of the return request rejection "Cancellation Status Identification"

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

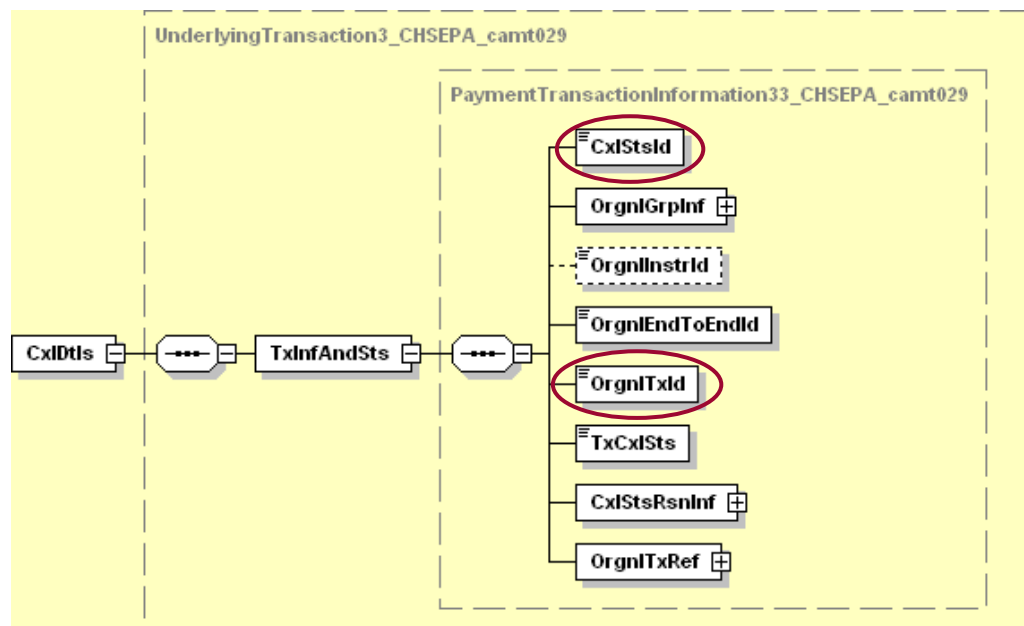


Figure 4: Identification of the return request rejection and transaction identification of the original transaction

Original Transaction Identification

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

Information content in the original message

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

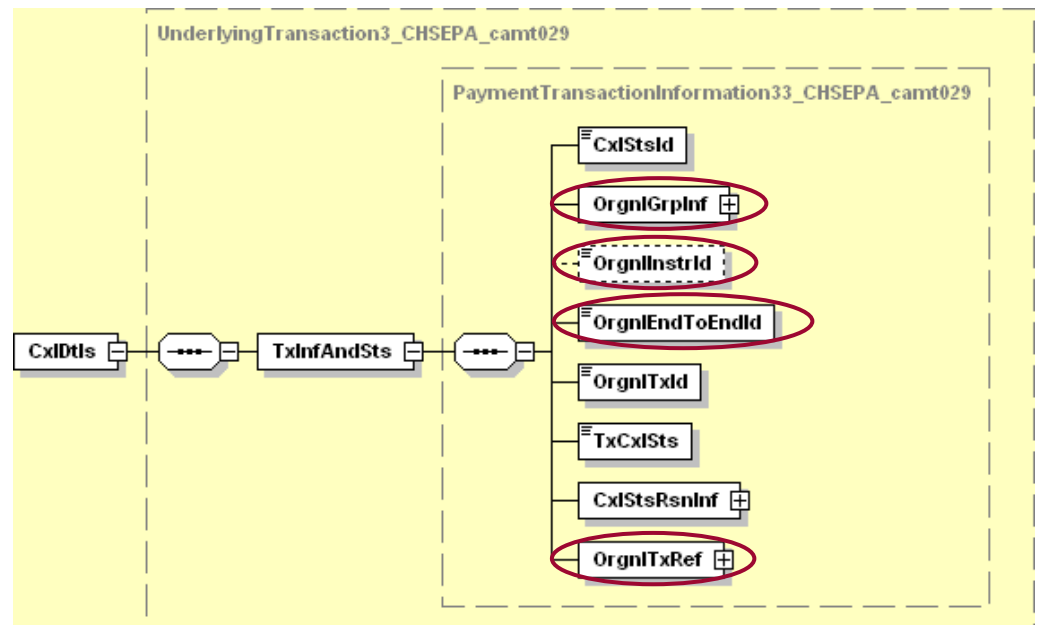


Figure 5: Elements for information from the original message

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:

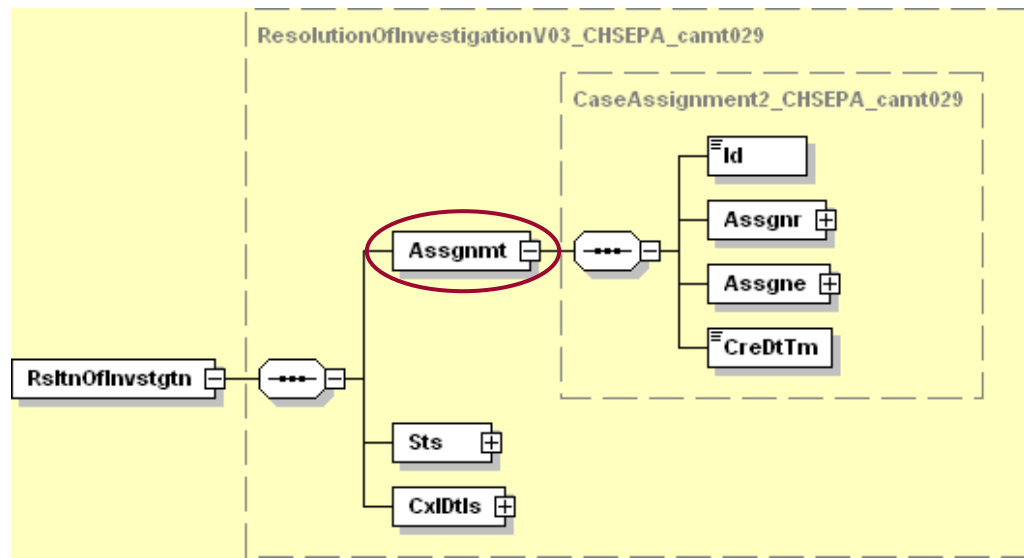


Figure 6: Assignment (Assgnmt)

The following table specifies all the elements of the "Assignments" of the "camt.029" 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 +Resolution Of Investigation V03	RsltnOfInvstgtn	1..1	1..1	Rejection of 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 <BIC> 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 20222 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 BC number or direct routing, the identification of the instructed participant will be assigned by the 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 Resolved Case (RslvdCase, Block 2)

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

4.3 Status (Sts, Block 3)

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

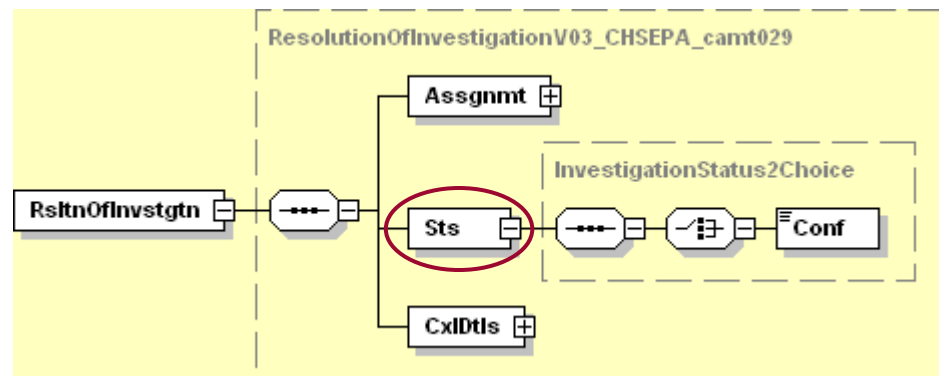


Figure 7: Status (Sts)

The following table specifies all the elements of the "Status" of the "camt.029" message that are relevant to the RTGS systems.

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

Table 3: Status (Sts, Block 3)

4.4 Cancellation Details (CxlDtIs, Block 4)

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

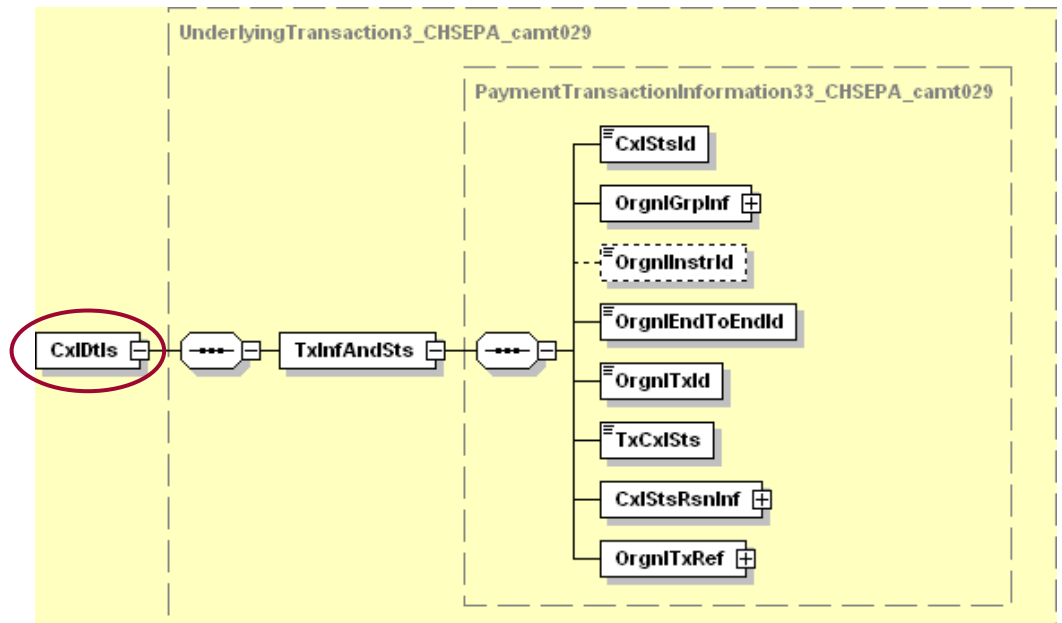


Figure 8: Cancellation Details (CxlDtIs)

The following table specifies all the elements of the "Cancellation Details" of the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20222 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details	CxlDtls	0..n	1..1	Cancellation Details	
Cancellation Details +Transaction Information And Status	TxInfAndSts	0..n	1..1	Transaction Information And Status Information specifying the requested payment and the reason for the request	Yellow Field, mandatory
Cancellation Details +Transaction Information And Status ++Cancellation Status Identification	CxlStsId	0..1	1..1	Cancellation Status 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
Cancellation Details +Transaction Information And Status ++Original Group Information	OrgnlGrpInf	0..1	1..1	Original Group Identification	Yellow Field, mandatory
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification	Yellow Field
Cancellation Details +Transaction Information And Status ++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
Cancellation Details +Transaction Information And Status ++Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Instruction Identification	Yellow Field
Cancellation Details +Transaction Information And Status ++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)
Cancellation Details +Transaction Information And Status ++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)
Cancellation Details +Transaction Information And Status ++Transaction Cancellation Status	TxCxlSts	0..1	1..1	Transaction Cancellation Status Only code RJCR is allowed.	Mandatory Usage Rule: Only 'RJCR' is allowed
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information	CxlStsRsnInf	0..n	1..1	Cancellation Status Reason Information	Yellow Field, mandatory Usage Rule: Only one occurrence is allowed.

ISO 20022 Standard			Swiss ISO 20222 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator	Orgtr	0..1	1..1	Originator Name or identification 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.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Name	Nm	0..1	0..1	Name	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification	Id	0..1	0..1	Identification Only sub-element <OrgId> may be used.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Organisation Identification	
Cancellation Details +Transaction Information And Status ++Cancellation Status 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.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason	Rsn	0..1	1..1	Reason	Yellow Field, mandatory (AT-48 Recall Reason Code)
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason ++++Code	Cd	1..1	1..1	Reason for the cancellation status (code) The following codes are allowed: CUST: Customer Decision – Creditor's Refusal LEGL: Legal Decision – Legal reason	CUST: Customer Decision – Beneficiary's Refusal LEGL: Legal Decision – Legal reason, in relation with index 4. 94

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason ++++Proprietary	Prtry	1..1	1..1	Reason for the cancellation status (proprietary) The following codes are allowed: ARDT: The transaction has already been returned AC04: ClosedAccountNumber AM04: InsufficientFunds NOAS: NoAnswerFromCustomer NOOR: NoOriginalTransactionReceived	ARDT: The transaction has already been returned AC04: ClosedAccountNumber AM04: InsufficientFunds NOAS: NoAnswerFromCustomer NOOR: NoOriginalTransactionReceived
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Additional Information	AddtlInf	0..n	0..2	Additional Information Only allowed when LEGL is used as a reason code in order to precise the reason.	Yellow Field Usage Rule: To be used only when code is 'LEGL' in order to precise the reason. Usage Rule: Only two occurrences are allowed
Cancellation Details +Transaction Information And Status ++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.
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Settlement Information	SttlmInf	0..1	1..1	Settlement Information	Yellow Field
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Settlement Information ++++Settlement Method	SttlmMtd	1..1	1..1	Settlement Method Only the value CLRG is allowed.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Settlement Information ++++Clearing System	ClrSys	0..1	0..1	Clearing System	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Settlement Information ++++Clearing System +++++Proprietary	Prtry	1..1	1..1	Name of the Clearing System (proprietary)	
Cancellation Details +Transaction Information And Status ++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)
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information ++++Service Level	SvcLvl	0..1	1..1	Service Level Sub-element <Cd> must be used.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information ++++Service Level +++++Code	Cd	1..1	1..1	Service Level (code) Code must be SEPA.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information ++++Local Instrument	LclInstrm	0..1	0..1	Payment Type	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information ++++Local Instrument +++++Code	Cd	1..1	1..1	Payment Type (code)	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information ++++Local Instrument +++++Proprietary	Prtry	1..1	1..1	Payment Type (proprietary)	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information ++++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information ++++Category Purpose +++++Code	Cd	1..1	1..1	Category Purpose (code)	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information ++++Category Purpose +++++Proprietary	Prtry	1..1	1..1	Category Purpose (proprietary)	
Cancellation Details +Transaction Information And Status ++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)
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Remittance Information ++++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured May only be used if no structured information is present.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Remittance Information ++++Structured	Strd	0..n	0..1	Remittance Information Structured May only be used if no unstructured information is present.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Remittance Information ++++Structured +++++Creditor Reference Information	CdtrRefInf	0..1	0..1	Creditor Reference Information	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type	Tp	0..1	1..1	Reference Type	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1	Code or Proprietary	
Cancellation Details +Transaction Information And Status ++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.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	Issr	0..1	0..1	Issuer of the Creditor Reference	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference	Ref	0..1	1..1	Creditor Reference	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++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)
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor ++++Name	Nm	0..1	1..1	Name Must be used. Maximum of 70 characters permitted.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor ++++Postal Address	PstlAdr	0..1	0..1	Postal Address	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor ++++Postal Address +++++Country	Ctry	0..1	0..1	Country	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor ++++Postal Address +++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured)	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor ++++Identification	Id	0..1	0..1	Identification	
Cancellation Details +Transaction Information And Status ++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.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++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.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor ++++Identification +++++Organisation Identification ++++++Other	Othr	0..n	0..1	Other Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor ++++Identification +++++Organisation Identification ++++++Other ++++++Identification	Id	1..1	1..1	Other Organisation Identification	
Cancellation Details +Transaction Information And Status ++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.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor ++++Identification +++++Private Identification ++++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor ++++Identification +++++Private Identification ++++++Other	Othr	0..n	0..1	Other Private Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor ++++Identification +++++Private Identification ++++++Other +++++++Identification	Id	1..1	1..1	Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor ++++Country Of Residence	CtryOfRes	0..1	0..1	Country of Residence Country code according to ISO 3166 (Alpha-2)	
Cancellation Details +Transaction Information And Status ++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)
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++Name	Nm	0..1	1..1	Name Must be used.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++Postal Address	PstlAdr	0..1	0..1	Postal Address Only <Ctry> and/or <AdrLine> are permitted.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++Postal Address +++++Country	Ctry	0..1	0..1	Country	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++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
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++Identification	Id	0..1	0..1	Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Organisation Identification Only <BICorBEI> or one sub-element of <Othr> is permitted.	
Cancellation Details +Transaction Information And Status ++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.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++Identification +++++Organisation Identification +++++Other	Othr	0..n	0..1	Other Organisation Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++Identification +++++Organisation Identification +++++Other +++++Identification	Id	1..1	1..1	Other Organisation Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++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
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++Identification +++++Private Identification +++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++Identification +++++Private Identification +++++Other	Othr	0..n	0..1	Other Private Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++Identification +++++Private Identification +++++Other +++++Identification	Id	1..1	1..1	Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor ++++Country Of Residence	CtryOfRes	0..1	0..1	Country of Residence Country code according to ISO 3166 (Alpha-2)	
Cancellation Details +Transaction Information And Status ++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)
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Account ++++Identification	Id	1..1	1..1	Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Account ++++Identification +++++IBAN	IBAN	1..1	1..1	IBAN Must be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent	DbtrAgt	0..1	1..1	Debtor Agent Only <BIC> is permitted.	Yellow field (AT-06 BIC code of the Originator Bank)
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent ++++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Cancellation Details +Transaction Information And Status ++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.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent	CdtrAgt	0..1	1..1	Creditor Agent	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent ++++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Cancellation Details +Transaction Information And Status ++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.	
Cancellation Details +Transaction Information And Status ++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)
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Name	Nm	0..1	1..1	Name Must be used. Maximum of 70 characters permitted.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Postal Address	PstlAdr	0..1	0..1	Postal Address Only <Ctry> and/or <AdrLine> are permitted.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Postal Address +++++Country	Ctry	0..1	0..1	Country	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Postal Address +++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured)	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Identification	Id	0..1	0..1	Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Organisation Identification Only <BICorBEI> or one sub-element of <Othr> is permitted.	
Cancellation Details +Transaction Information And Status ++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.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Identification +++++Organisation Identification ++++++Other	Othr	0..n	0..1	Other Organisation Identification	

ISO 20022 Standard			Swiss ISO 20222 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Identification +++++Organisation Identification ++++++Other +++++++Identification	Id	1..1	1..1	Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Identification +++++Private Identification	PrvtId	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one sub-element of <Othr> is permitted.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Identification +++++Private Identification +++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Identification +++++Private Identification +++++Other	Othr	0..n	0..1	Other Private Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor ++++Identification +++++Private Identification ++++++Other +++++++Identification	Id	1..1	1..1	Identification	
Cancellation Details +Transaction Information And Status ++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
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Account	CdtrAcct	0..1	1..1	Creditor Account	Yellow Field (AT-20 IBAN of the Beneficiary)
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Account ++++Identification	Id	1..1	1..1	Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Account ++++Identification +++++IBAN	IBAN	1..1	1..1	IBAN Must be used.	
Cancellation Details +Transaction Information And Status ++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)
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor ++++Name	Nm	0..1	1..1	Name Must be used. Maximum of 70 characters permitted.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor ++++Postal Address	PstlAdr	0..1	0..1	Postal Address	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor ++++Postal Address +++++Country	Ctry	0..1	0..1	Country	
Cancellation Details +Transaction Information And Status ++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
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor ++++Identification	Id	0..1	0..1	Identification	
Cancellation Details +Transaction Information And Status ++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.	
Cancellation Details +Transaction Information And Status ++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.	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Organisation Identification +++++Other	Othr	0..n	0..1	Other Organisation Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Organisation Identification +++++Other +++++Identification	Id	1..1	1..1	Identification	
Cancellation Details +Transaction Information And Status ++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 20222 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Private Identification +++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Private Identification +++++Other	Othr	0..n	0..1	Other Private Identification	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor ++++Identification +++++Private Identification +++++Other +++++Identification	Id	1..1	1..1	Identification	
Cancellation Details +Transaction Information And Status ++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: Cancellation Details (CxlDtls, Block 4)

4.5 Statement Details (StmntDtls, Block 5)

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

4.6 Correction Transaction (CrrctnTx, Block 6)

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

4.7 Resolution Related Information (RsltnRltInf, Block 7)

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

5 Example

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

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

Business elements of the SEPA return request rejection

Business element	Content
Payment type	SEPA return request rejection
Message identification	MSGID-0001
Identification of instructing participant (BIC)	RMTBDEFFXXX
Identification of instructed participant (BIC)	BCFRCHBBXXX
Creation date and time of the message	2014-03-13T12:10:10
Status	RJCR
Identification of the return request rejection	029-189
Message identification of the original payment	MSGID-20120217-090615-01
Message type of the original payment	pacs.008
Debtor's payment reference of the original payment	1234567890
Transaction reference of the original payment	20120217000004
Status of the return request	RJCR
Return request information and status (BIC)	RMTBDEFFXXX
Rejection reason (code)	CUST
Settlement method	CLRG
Designation of the clearing system	ABE
Service agreement	SEPA
Debtor's name	Horlogerie du Joux, Mueller et Cie.
Debtor's account (IBAN)	CH5598064001234567890
Identification of the debtor agent (BIC)	BCFRCHBBXXX
Identification of the creditor agent (BIC)	RMTBDEFFXXX
Creditor's name	Uhrengrosshandel Buxtehude, Peter Maier und Co.
Creditor's account (IBAN)	DE47100100001234567890

Depiction of the SEPA return request rejection using ISO 2022 camt.029

RsltOfInvstgtn	Assgnmt	Id		MSGID-0001		
		Assgnr	Agt	FinInstnld	BIC	RMTBDEFFXXX
				Assgne	Agt	FinInstnld
	CreDtTm		2014-03-13T12:10:10			
	Sts	Conf		RJCR		
	CxlDtls	TxInfAndSts	CxlStsId		029-189	
			OrgnlGrplnf	OrgnlMsgld	MSGID-20120217-090615-01	
				OrgnlMsgNmld	pacs.008	
			OrgnlEndToEndId	1234567890		
OrgnlTxId			20120217000004			
TxCxlSts			RJCR			
CxlStsRsnlnf			Orgtr	Id	Orgld	BICorBEI
		Rsn				Cd
OrgnlTxRef		SttlmInf	SttlmMtd	CLRG		
			ClrSys	Prtry	ABE	
		PmtTplnf	SvcLvl	Cd	SEPA	
			Dbtr	Nm	Horlogerie du Joux, Mueller et Cie.	
		DbtrAcct	Id	IBAN	CH5598064001234567890	
		DbtrAgt	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.029" for the RTGS systems

- ***camt.029.001.03.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.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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