



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

SIC and euroSIC

Cancellation (camt.008)

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## General notes

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## About this document

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### Target audience

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

### Purpose

The Implementation Guidelines consist of a base document with general information concerning all message types and various module documents – one each per ISO 20022 message type, e.g. this document for the message type "camt.008" – 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	01.01.2014	First edition	all
1.1	16.04.2015	Document name changed, Logo replaced, Wording adapted to the terminology of the RTGS platform.	all
	21.03.2016	Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines.	all
	20.07.2016	Addressing "Institutions" clarified.	3.3
		Definition texts of technical specifications updated (notes «Must contain a valid BIC of an active participant», «Must contain a valid identification of an active participant, must not be concatenated» and «IID must be contained in the bank master data, active, and not concatenated» deleted).	4.2

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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.

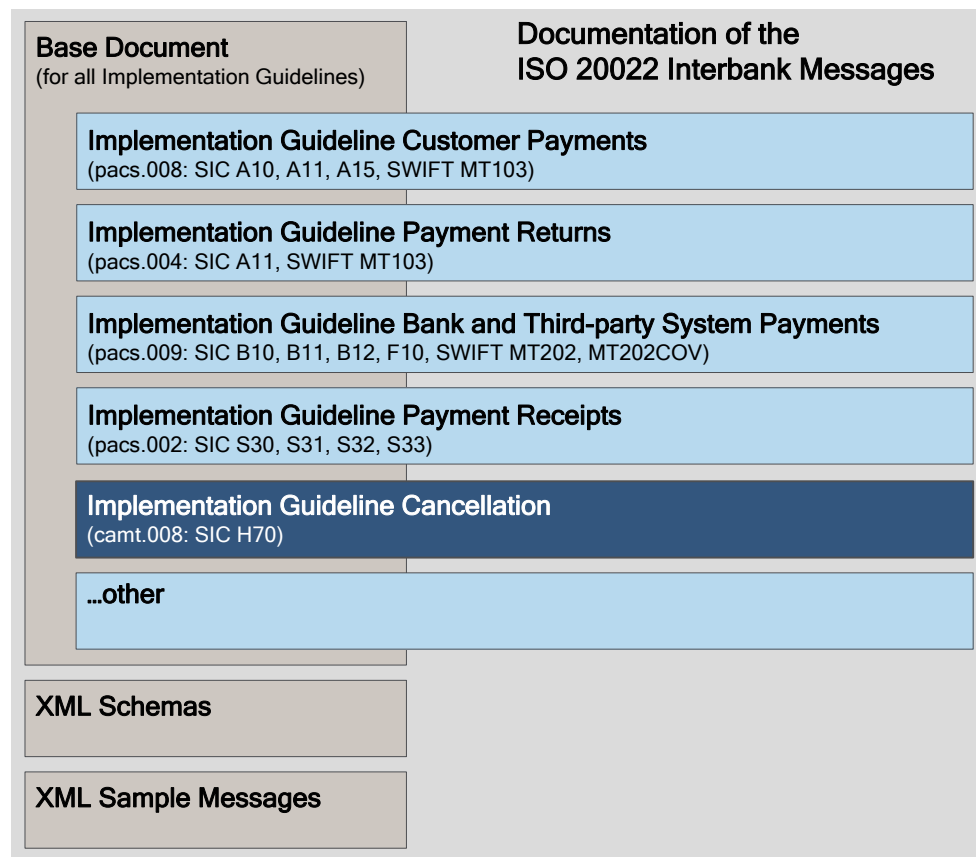


Figure 1: Documentation structure

## 2 SWIFT MX definitions

The "Cancel Transaction" message (camt.008) is sent from the participant to the RTGS systems, to cancel a payment that has not yet been settled but is queuing (value date today or pre-value dated). It is used on the basis of the SWIFT MX schema "camt.008.001.06" that has been modified for the RTGS systems and is compatible with this.

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

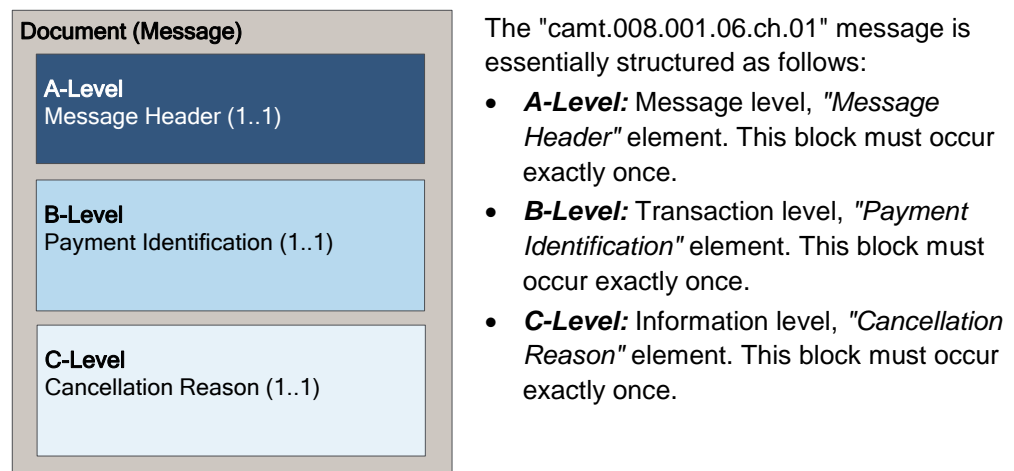


Figure 2: Basic message structure of the "camt.008.001.06.ch.01" message

### 3 Business specifications for the RTGS systems

#### 3.1 General

The "camt.008" message is used in the following situation in the RTGS systems:

Use case	Input/Output	ISO/MX message
Cancellation	I	camt.008

Table 1: Use cases for "camt.008" in the RTGS systems

The "Input/Output" column in the table indicates whether the message was created by the participant (I) or by the RTGS systems (O).

#### 3.2 References in the "Cancel Transaction" message (camt.008)

Along the processing chain, two references are sent in the "camt.008" message:

A-Level: *MsgHdr/MsgId* – unique message identification for the "camt.008" message

B-Level: *PmtId/LngBizId/TxId* – transaction identification for the message to be cancelled

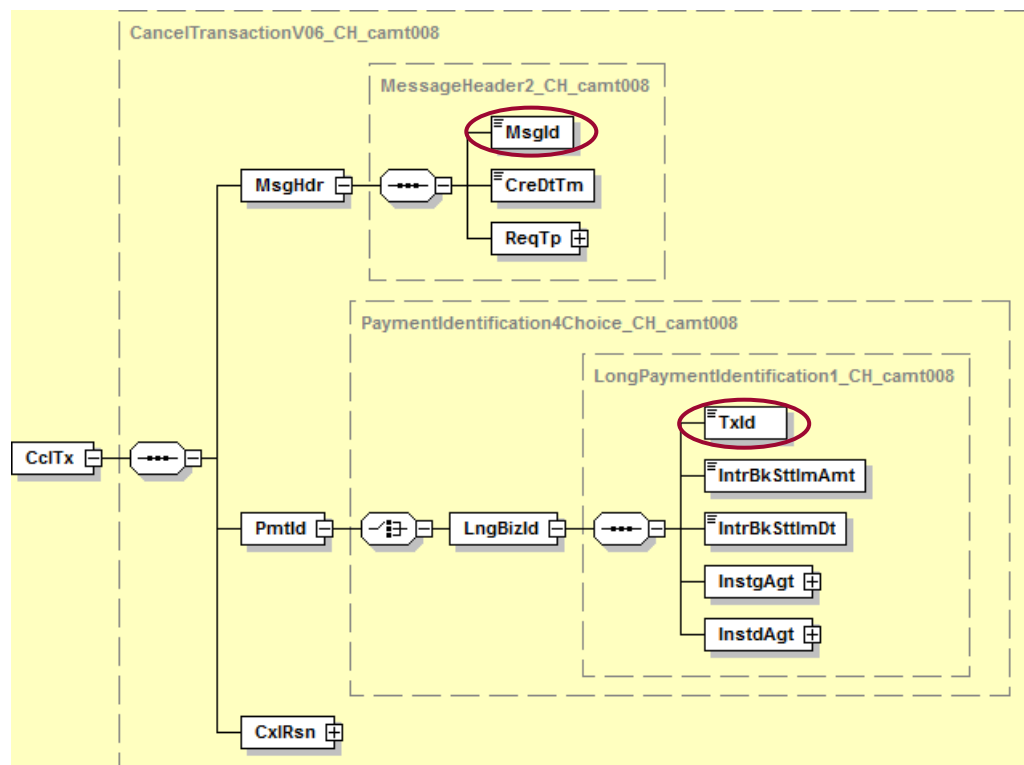


Figure 3: References in the "camt.008" message



### 3.3 Addressing "Institutions"

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#### Instructing Agent/Instructed Agent (Sender/receiver of the message)

- Addressing using the IID or BIC
- The following elements can be used:  
BIC: *.../FinInstnId/BIC*  
IID: *.../FinInstnId/CtrSysMmbld/Mmbld*  
(Format: 6 digits numerical i.e. only digits 0 – 9)
- The sub-elements *.../FinInstnId/BIC* and *.../FinInstnId/CtrSysMmbld* must not be used at the same time.
- The method of addressing the institutions (IID or BIC) must be the same as the method of addressing in the message to be cancelled.
- Instructing Agent: For cancellations submitted by one participant on behalf of another participant, the *.../FinInstnId/OthrId* element must also have the IID of the instructed institution filled in.

### 3.4 Acknowledging the message

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The "camt.008" message is always acknowledged by the RTGS systems with the "camt.025" message.

### 3.5 Further business specifications

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Further business specifications can be found in the Base Document.

## 4 Technical specifications for the RTGS systems

### 4.1 Message Header (MsgHdr, A-Level)

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

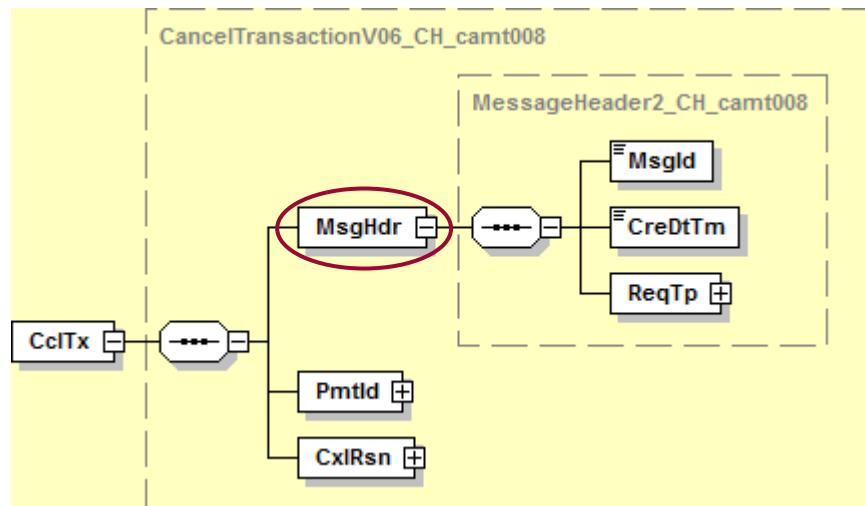


Figure 4: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.008" 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	SIC H70
Document +CclTx	CclTx	1..1	1..1		
MsgHdr	MsgHdr	1..1	1..1		
MsgHdr +MsgId	MsgId	1..1	1..1	<b>Message Identification</b>	<b>F03</b>
MsgHdr +CreDtTm	CreDtTm	0..1	1..1	<b>Creation Date Time</b>	
MsgHdr +ReqTp	ReqTp	0..1	1..1		
MsgHdr +ReqTp ++Prtry	Prtry	1..1	1..1		
MsgHdr +ReqTp ++Prtry +++Id	Id	1..1	1..1	<b>RTGS Code</b> Fix "CSC" for SIC, "CEC" for euroSIC.	

Table 2: Message Header (MsgHdr, A-Level)

## 4.2 Payment Identification (PmtId, B-Level)

The "Payment Identification" element (B-Level of the message) contains the information to identify the payment to be cancelled.

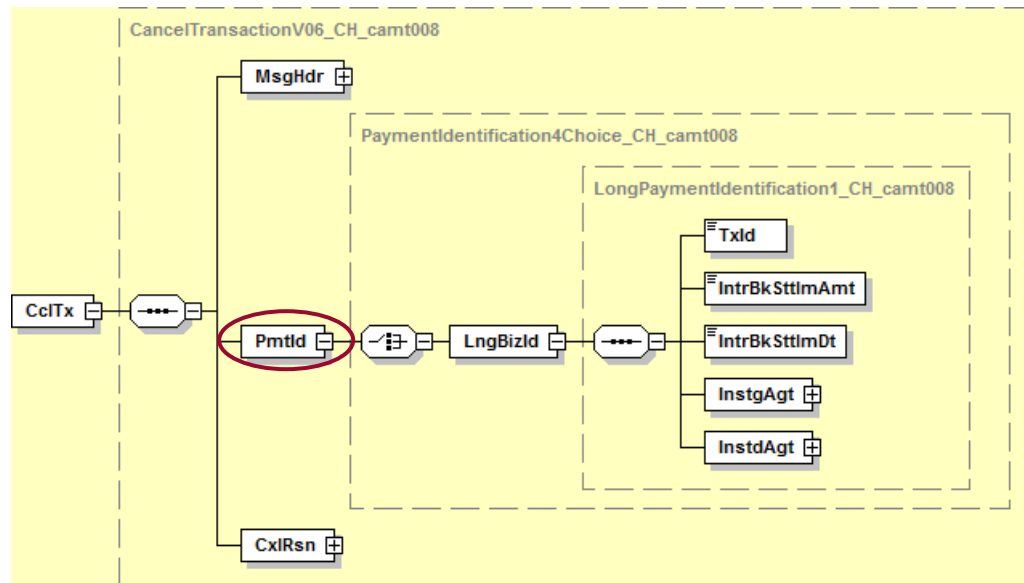


Figure 5: Payment Identification (PmtId)

The following table specifies all the elements of the "Payment Identification" of the "camt.008" 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	SIC H70
PmtId	PmtId	1..1	1..1		
PmtId +LngBizId	LngBizId	1..1	1..1		
PmtId +LngBizId ++TxId	TxId	1..1	1..1	<b>Transaction Identification</b> Transaction identification of the message to be cancelled.	F13
PmtId +LngBizId ++IntrBkSttlmAmt	IntrBkSttlmAmt	1..1	1..1	<b>Settlement Amount</b> Must be the same as the settlement amount of the payment to be cancelled.	F17A
PmtId +LngBizId ++IntrBkSttlmDt	IntrBkSttlmDt	1..1	1..1	<b>Requested Settlement Date</b> Must be the same as the requested settlement date of the payment to be cancelled.	F16
PmtId +LngBizId ++InstgAgt	InstgAgt	1..1	1..1	<b>Instructing Participant</b> The type of identification that is sent (BIC/IID) must be the same as the type of identification used in the message to be cancelled.	
PmtId +LngBizId ++InstgAgt +++FinInstnId	FinInstnId	1..1	1..1		
PmtId +LngBizId ++InstgAgt +++FinInstnId ++++BICFI	BICFI	0..1	0..1	<b>Identification of Instructing Participant (BIC)</b> SWIFT address with 8 or 11 alphanumeric characters. This element must not be used at the same time as <ClrSysMmbld>. Must contain a valid value according to ISO 9362.	
PmtId +LngBizId ++InstgAgt +++FinInstnId ++++ClrSysMmbld	ClrSysMmbld	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> This element must not be used at the same time as <BICFI>.	
PmtId +LngBizId ++InstgAgt +++FinInstnId ++++ClrSysMmbld +++++ClrSysId	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the address type.	

Version 1.1 – 20.07.2016

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	Mult.	Definition	SIC H70
PmtId +LngBizId ++InstdAgt +++FinInstnId ++++BICFI	BICFI	0..1	0..1	<b>Identification of Instructed Participant (BIC)</b> SWIFT address with 8 or 11 alphanumeric characters. This element must not be used at the same time as <ClrSysMmbld>. Must contain a valid value according to ISO 9362.	
PmtId +LngBizId ++InstdAgt +++FinInstnId ++++ClrSysMmbld	ClrSysMmbld	0..1	0..1	<b>Identification of Instructed Participant (proprietary)</b> This element must not be used at the same time as <BICFI>.	
PmtId +LngBizId ++InstdAgt +++FinInstnId ++++ClrSysMmbld +++++ClrSysId	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the address type.	
PmtId +LngBizId ++InstdAgt +++FinInstnId ++++ClrSysMmbld +++++ClrSysId +++++Cd	Cd {Or	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (IID, 6 digits).	
PmtId +LngBizId ++InstdAgt +++FinInstnId ++++ClrSysMmbld +++++ClrSysId +++++Prtry	Prtry Or}	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Is currently not supported.	
PmtId +LngBizId ++InstdAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	Mmbld	1..1	1..1	<b>Member Identification</b> IID (=6n)	F18

Table 3: Payment Identification (PmtId, B-Level)

### 4.3 Cancellation Reason (CxlRsn, C-Level)

The "Cancellation Reason" element (C-Level of the message) contains the information about the reason for the cancellation.

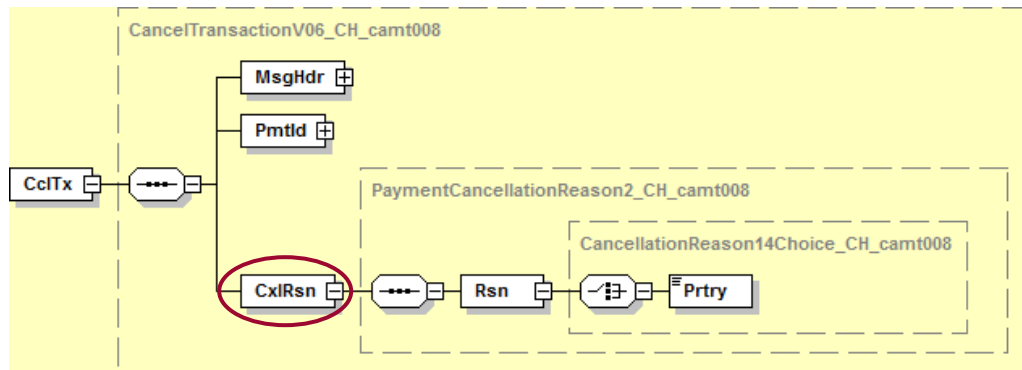


Figure 6: Cancellation Reason (CxlRsn)

The following table specifies all the elements of the "Cancellation Reason" of the "camt.008" 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	SIC H70
CxlRsn	CxlRsn	0..1	1..1	Cancellation Reason Information	
CxlRsn +Rsn	Rsn	0..1	1..1	Reason	
CxlRsn +Rsn ++Prtry	Prtry	1..1	1..1	Reason Description	F98

Table 4: Cancellation Reason Information (CxlRsn, C-Level)

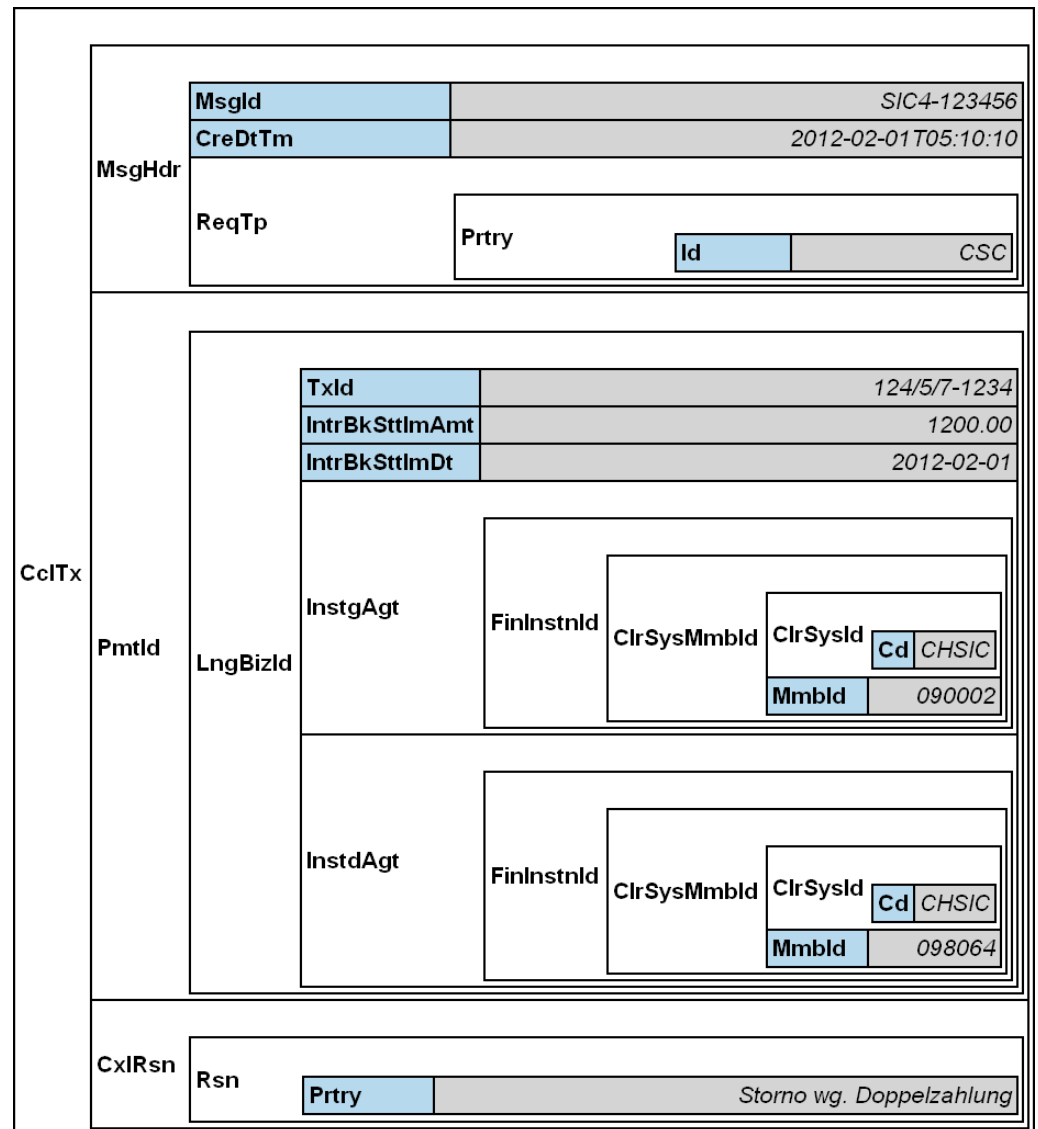
## 5 Example

The example shows the cancellation of a payment by a participant:

### Business elements of the cancellation

Business element	Content
Message identification	SIC4-123456
Creation date and time of the message	2012-02-01T05:10:10
RTGS code	CSC
Transaction identification for the payment to be cancelled	124/5/7-1234
Settlement amount	1200.00
Requested settlement date	2012-02-01
Instructing participant	090002
Instructed participant	098064
Cancellation information	Cancelled due to duplicate payment

### Depiction of the cancellation using ISO 20022 camt.008



For XML version of the example see Appendix A.

## Appendix A: XML schema and example

### XML schema

The XML schema for "camt.008" for the the RTGS systems

- ***camt.008.001.06.ch.01.xsd***

is published on the SIX Interbank Clearing Ltd website.

It should preferably be opened using specific XML software.

### Example

The example shown in section 4.3 is published on the SIX Interbank Clearing Ltd website as an XML file:

- ***camt\_008\_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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