



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

SIC and euroSIC

Liquidity Reservation (camt.048)

## 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.048" – 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

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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	21.03.2016	First edition	all

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# 1 Overview of documentation structure

These Implementation Guidelines are modular in structure:

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

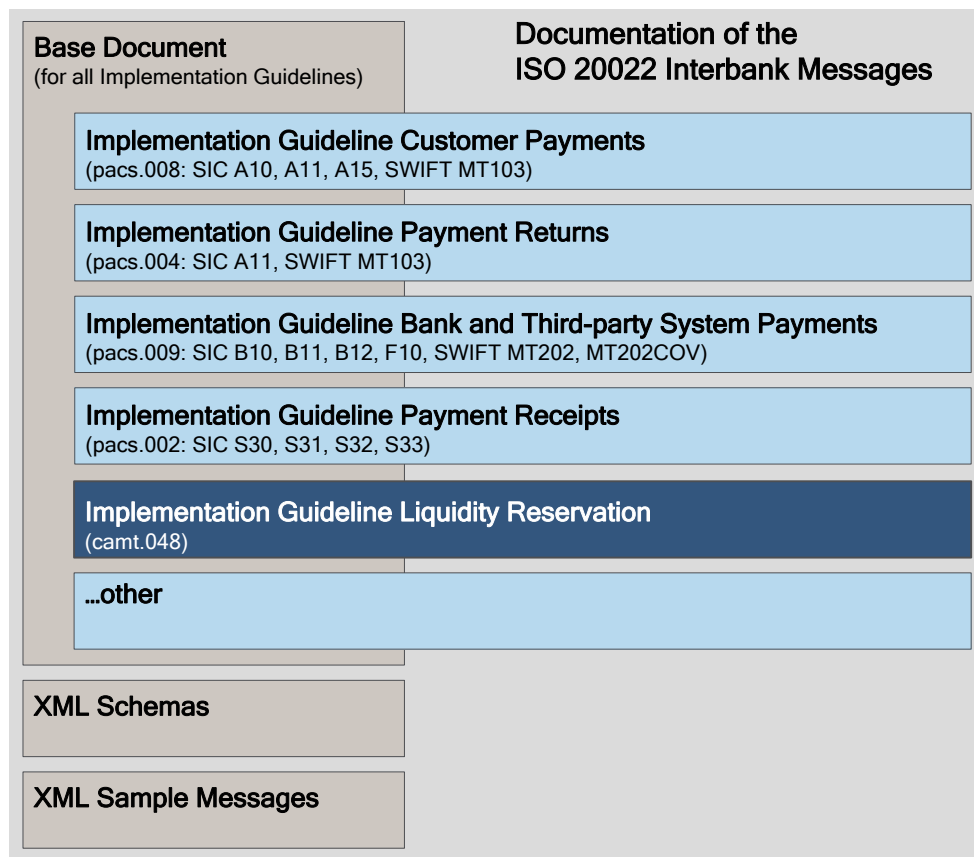
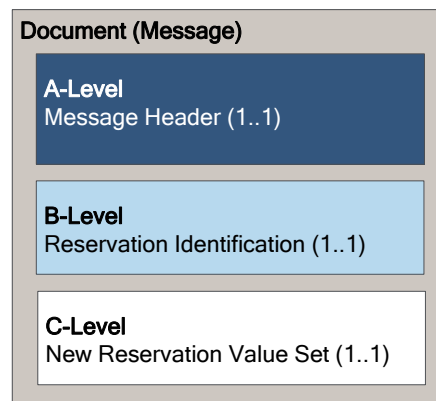


Figure 1: Documentation structure

## 2 SWIFT MX definitions

The "Modify Reservation" message (camt.048) is sent from the participant to the RTGS systems to set, modify or delete a reservation amount. The message is used on the basis of the SWIFT MX schema "camt.048.001.03" 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.



The "camt.048.001.03.ch.01" message is essentially structured as follows:

- **A-Level:** Message level, "Message Header" element. This block must occur exactly once.
- **B-Level:** Reservation level, "Reservation Identification" element. This block must occur exactly once. This block contains the identification for the reservation.
- **C-Level:** Amount level, "New Reservation Value Set" element. This block must occur exactly once. This block contains the amount of the reservation.

Figure 2: Basic message structure of the "camt.048.001.03.ch.01" message

## 3 Business specifications for the RTGS systems

### 3.1 General

The "camt.048" message is used in the following use case:

Use case	Input/Output	ISO/MX message
Liquidity reservation by the participant	I	camt.048

Table 1: Use case for "camt.048" 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 Entering the required reservation amount

The required reservation amount is set using the "camt.048" message. Any existing reservation amount is replaced by the amount now entered.

If an existing reservation amount is to be deleted, the value 0 (zero) must be entered as the new reservation amount.

C-Level: *NewRsvatnValSet/Amt/AmtWthtCcy* – amount of liquidity reservation:

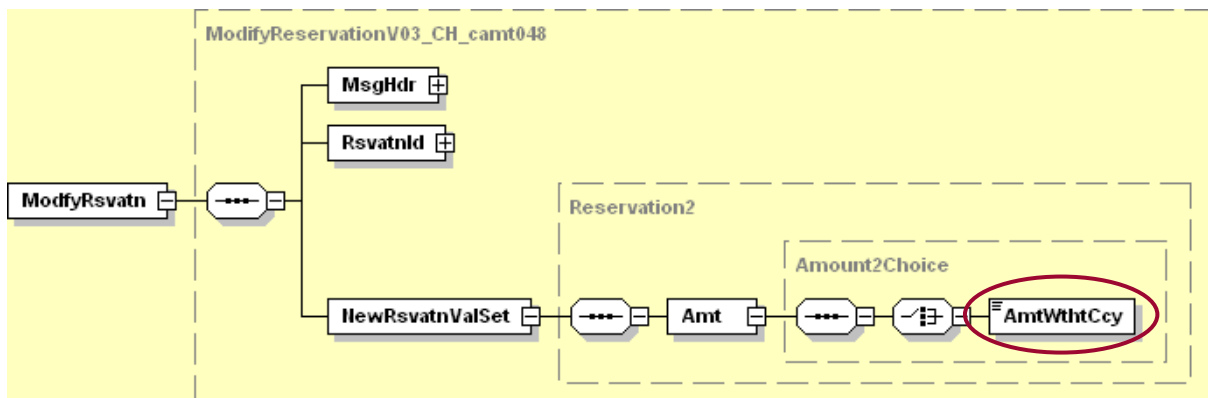


Figure 3: Amount of liquidity reservation in the "camt.048"



### 3.3 Reference in the "Modify Reservation" message (camt.048)

One reference is sent in the "camt.048" message:

A-Level: *MsgHdr/MsgId* – unique message identification of the "camt.048" message

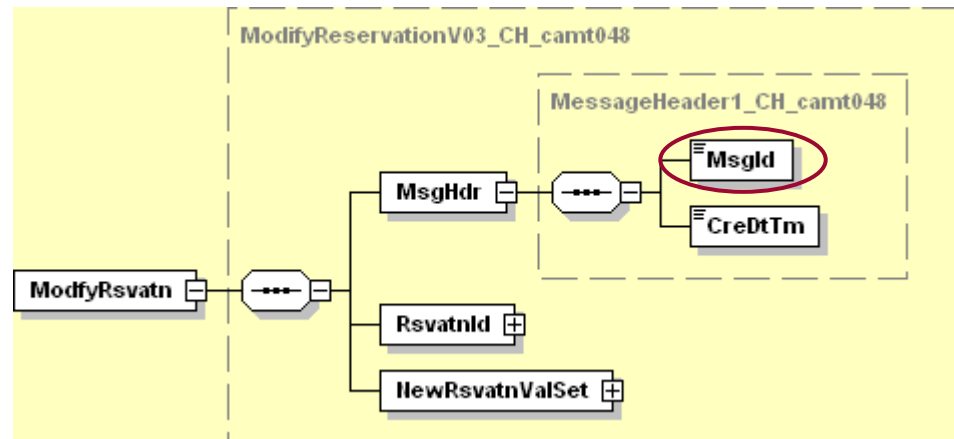


Figure 4: Reference in the "camt.048" message

### 3.4 Acknowledging the message

The "camt.048" message is always acknowledged by the RTGS systems with the "camt.025" message.

### 3.5 Further business specifications

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:

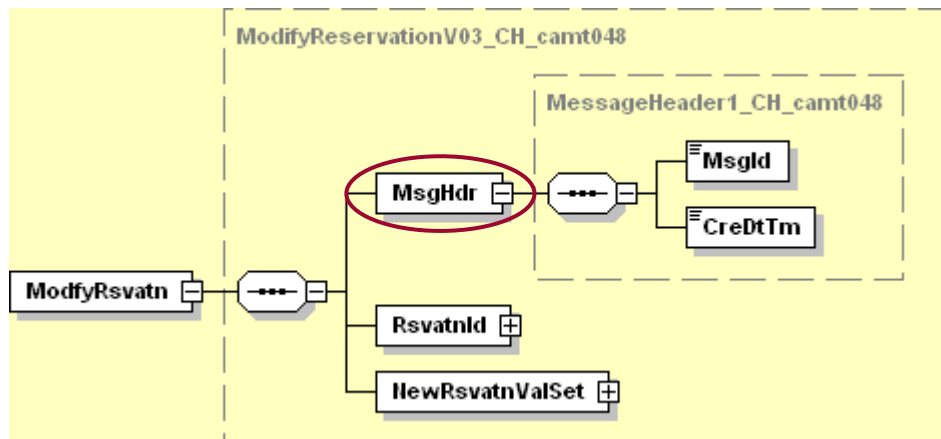


Figure 5: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.048" message that are relevant in the context of the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
Document +ModifyRsvatn	ModifyRsvatn	1..1	1..1	
MsgHdr	MsgHdr	1..1	1..1	
MsgHdr +MsgId	MsgId	1..1	1..1	<b>Message Identification</b>
MsgHdr +CreDtTm	CreDtTm	0..1	1..1	<b>Creation Date Time</b>

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

### Reservation Identification (Mod, B-Level)

The "Reservation Identification" element (B-Level of the message) contains the information required to identify the reservation.

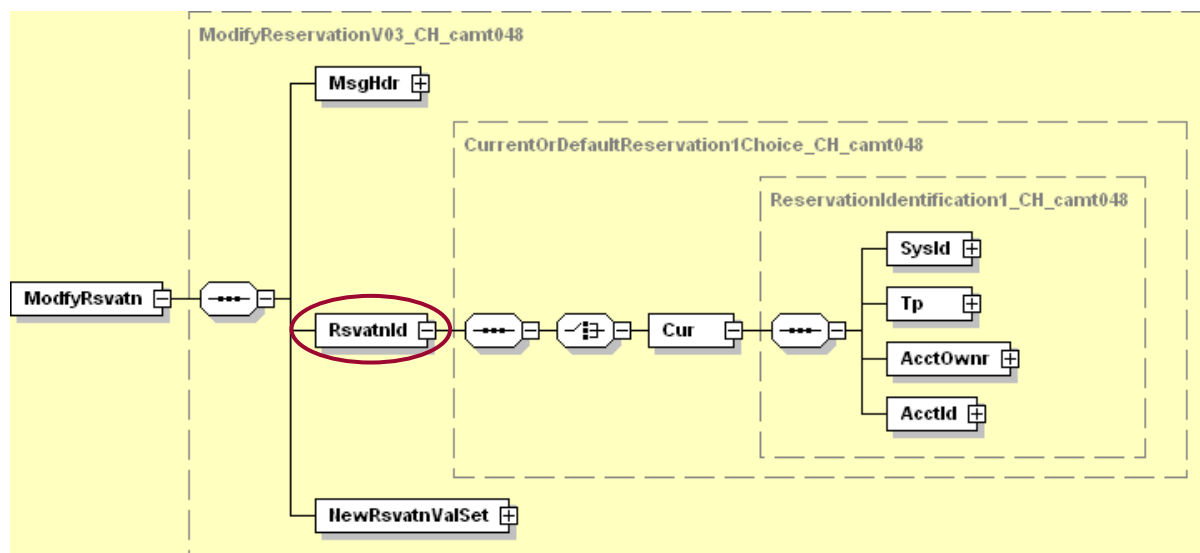


Figure 6: Reservation Identification (*RsvatnId*)

The following table specifies all the elements of the "Reservation Identification" of the "camt.048" 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
RsvatnId	RsvatnId	1..1	1..1	
RsvatnId +Cur	Cur	1..1	1..1	
RsvatnId +Cur ++SysId	SysId	0..1	1..1	
RsvatnId +Cur ++SysId +++MktInfrstrctId	MktInfrstrctId	1..1	1..1	
RsvatnId +Cur ++SysId +++MktInfrstrctId ++++Prtry	Prtry	1..1	1..1	<b>RTGS Code</b> Fix "CSC" for SIC, "CEC" for euroSIC.
RsvatnId +Cur ++Tp	Tp	1..1	1..1	
RsvatnId +Cur ++Tp +++Prtry	Prtry	1..1	1..1	<b>Reservation Type Code (proprietary)</b> The following code has to be used: PTRES - Participant's liquidity reservation amount
RsvatnId +Cur ++AcctOwnr	AcctOwnr	0..1	1..1	<b>Account Owner</b> Identifies the party submitting the modification. Required for authorization checking.
RsvatnId +Cur ++AcctOwnr +++FinInstnId	FinInstnId	1..1	1..1	<b>Identification</b>
RsvatnId +Cur ++AcctOwnr +++FinInstnId ++++BICFI	BICFI	0..1	0..1	<b>Identification of Account Owner (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. Must contain a valid BIC of an active participant.
RsvatnId +Cur ++AcctOwnr +++FinInstnId ++++ClrSysMmbld	ClrSysMmbld	0..1	0..1	<b>Identification of Account Owner (proprietary)</b> This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
RsvatnId +Cur ++AcctOwnr +++FinInstnId +++ClrSysMmbld ++++Mmbld	Mmbld	1..1	1..1	<b>Member Identification</b> IID (=6n), must be contained in the bank master data and active.
RsvatnId +Cur ++AcctId	AcctId	0..1	1..1	<b>Settlement Account Information</b>
RsvatnId +Cur ++AcctId +++Othr	Othr	1..1	1..1	<b>Identification of Settlement Account (proprietary)</b>
RsvatnId +Cur ++AcctId +++Othr ++++Id	Id	1..1	1..1	<b>Settlement Account</b>

Table 3: Reservation Identification (Mod, B-Level)

### 4.3 New Reservation Value Set (NewRsvatnValSet, C-Level)

The "New Reservation Value Set" element (C-Level of the message) contains the reservation amount.

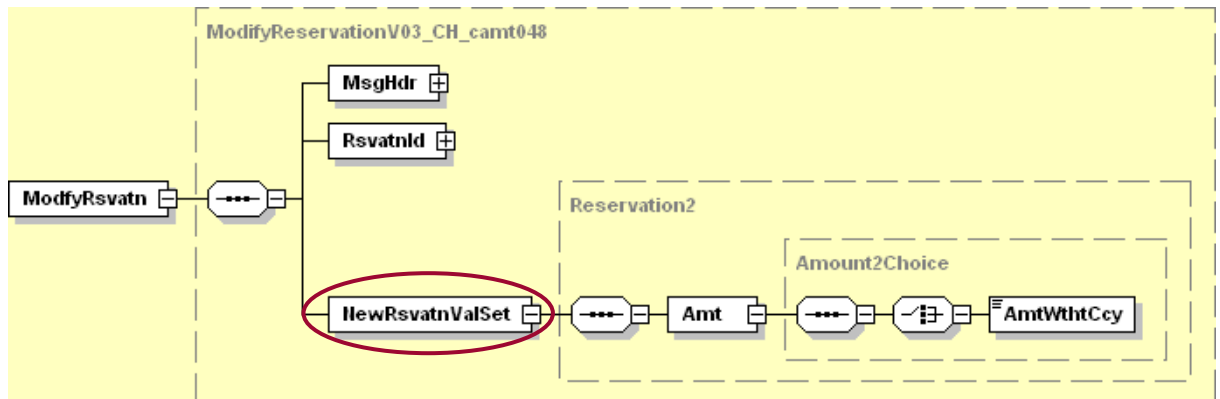


Figure 7: New Reservation Value Set (NewRsvatnValSet)

The following table specifies all the elements of the "New Reservation Value Set" of the "camt.048" 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
NewRsvatnValSet	NewRsvatnValSet	1..1	1..1	
NewRsvatnValSet +Amt	Amt	1..1	1..1	
NewRsvatnValSet +Amt ++AmtWthtCcy	AmtWthtCcy	1..1	1..1	<b>Liquidity Reservation Amount</b> Absolut Value. The amount specified replaces any currently set value.

Table 4: New Reservation Value Set (NewRsvatnValSet, C-Level)



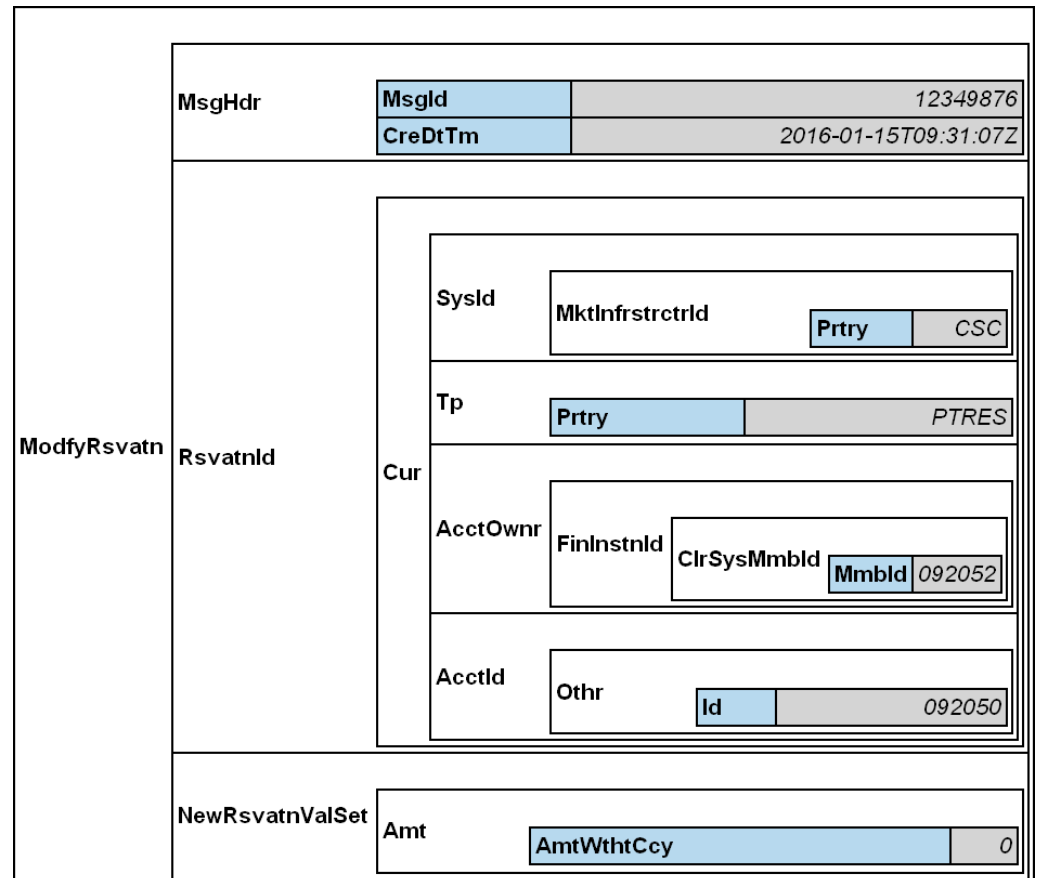
## 5 Example

The example shows a participant's liquidity reservation – an existing reservation is to be cancelled:

### Business elements of the liquidity reservation

Business element	Content
Message identification	12349876
Creation date and time of the message	2016-01-15T09:31:07
RTGS code	CSC
Reservation type code	PTRES
Account owner	092052
Settlement account	092050
Reservation amount	0

### Depiction of the liquidity reservation using ISO 20022 camt.048



For XML version of the example see Appendix A.

## Appendix A: XML schema and example

### XML schema

The XML schema for "camt.048" for the the RTGS systems

- **camt.048.001.03.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 5 is published on the SIX Interbank Clearing Ltd website as an XML file:

- **camt\_048\_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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