



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Settlement Confirmation (camt.054)

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.054" – 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	30.04.2014	Element changed:	3.2, 4.2, 5
		• Ntfctn/RptgSrc	
		Element changed:	4.3, 5
		• Ntfctn/Ntry/BkTxCd/Prtry/Cd	
1.2	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

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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.

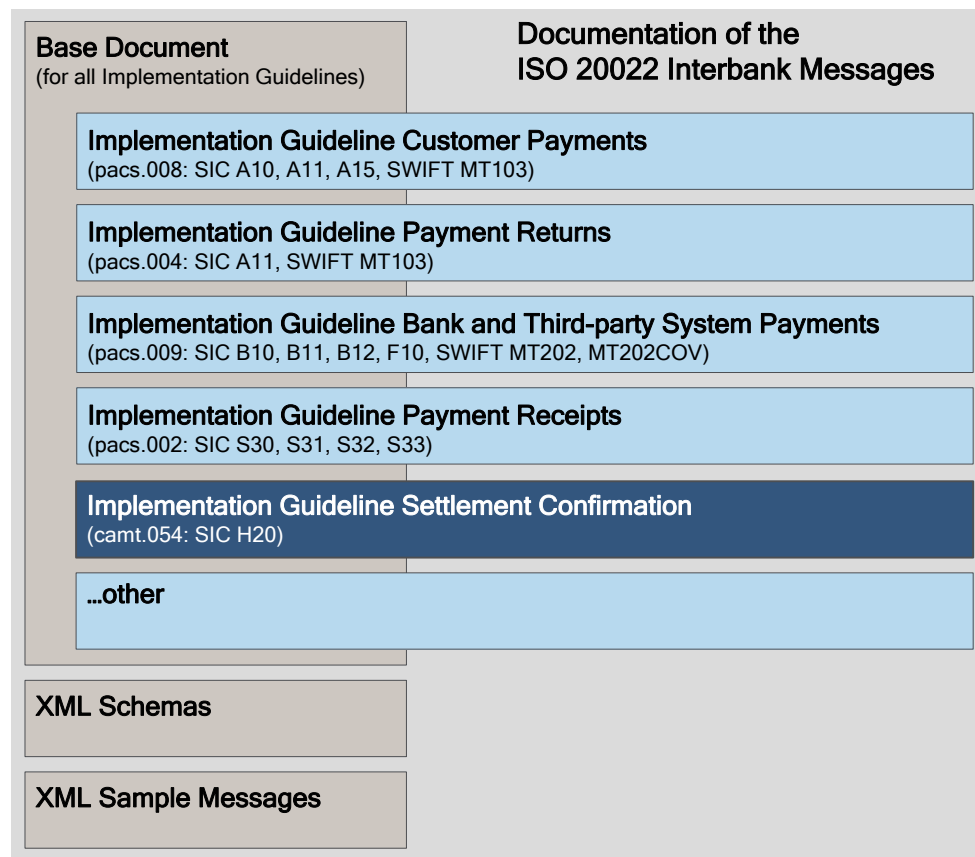
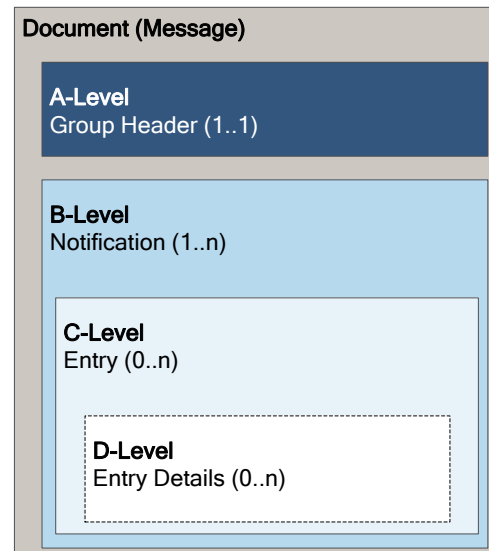


Figure 1: Documentation structure

2 ISO definitions

The "Bank to Customer Debit Credit Notification" message (camt.054) is sent by the RTGS systems to the participant sending the payment – if a confirmation was requested in the payment message – immediately after settlement of the payment. It is based on the ISO 20022 XML schema "camt.054.001.02".



The "camt.054" message is essentially structured as follows:

- **A-Level:** Message level, "Group Header" element. This block must occur exactly once.
- **B-Level:** Account level, "Notification" 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 used once.
- **C-Level:** Amount level, "Entry" element. This block is optional and may occur n times. In the RTGS systems, this block is only used once.
- **D-Level:** Amount details, "Entry Details" element. This block is optional and may occur n times. In the the RTGS systems, this block is only used once.

Figure 2: Basic message structure of the "camt.054" message

3 Business specifications for the RTGS systems

3.1 Use cases

The "Bank to Customer Debit Credit Notification" message is used in the following use case in the RTGS systems:

Use case	Input/Output	SIC	SWIFT FIN	ISO 20022
Settlement confirmation	O	H20	—	camt.054

Table 1: Use case settlement confirmation using the "camt.054" message

3.2 Use of references

The following references are used in the "camt.054" message:

- A-Level: *GrpHdr/MsgId* – unique reference of the "camt.054" message
- B-Level: *Ntfctn/Id* – consecutive number of the "Notification" element within the message.

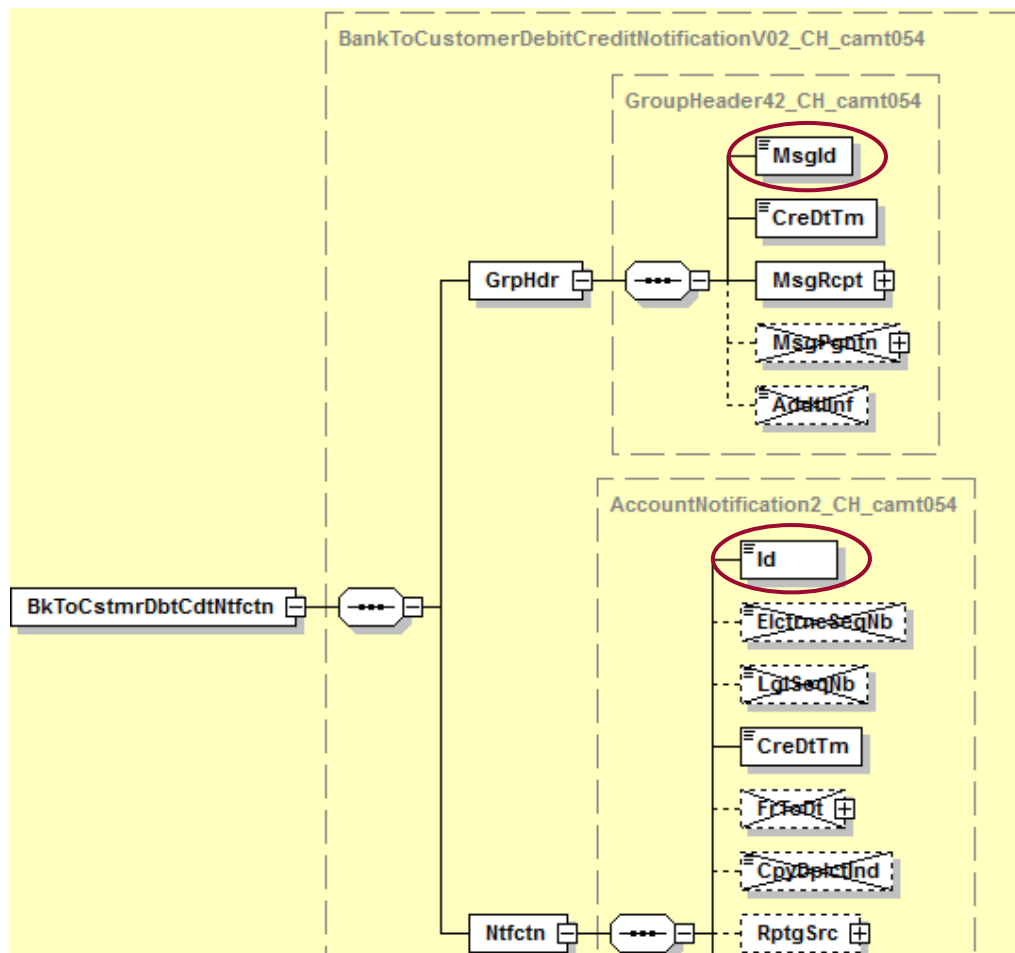


Figure 3: References in the "camt.054" message

The references of the payment that has been settled are shown in the D-Level of the message:

- D-Level: *NtryDtls/TxDtls/Refs/MsgId* – message identification of the payment
NtryDtls/TxDtls/Refs/TxId – transaction identification of the payment

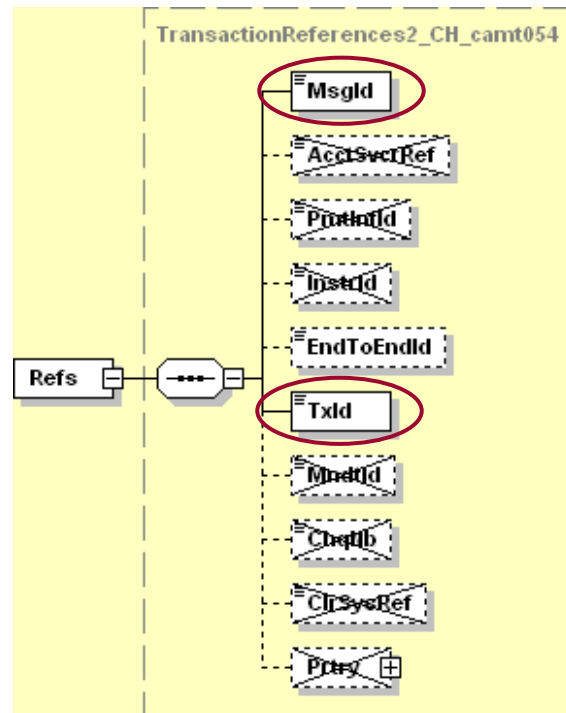


Figure 4: References of the confirmed payment

3.3 Time of settlement of the payment

The time of settlement of the confirmed payment is shown in the C-Level in the *BookgDt/DtTm* element:

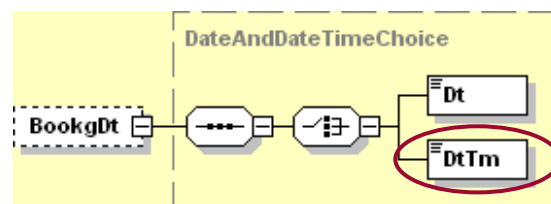


Figure 5: Time of settlement of the confirmed payment

The value date of the confirmed payment is shown in the C-Level in the *ValDt/Dt* element:

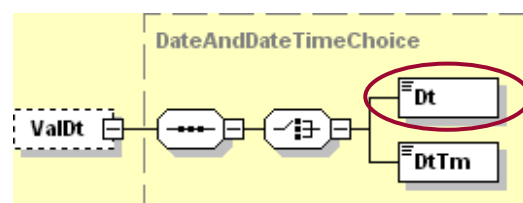


Figure 6: Value date of the confirmed payment

3.4 Acknowledging the message

The reception of a "camt.054" message must always be acknowledged with a "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 Group Header (GrpHdr, A-Level)

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

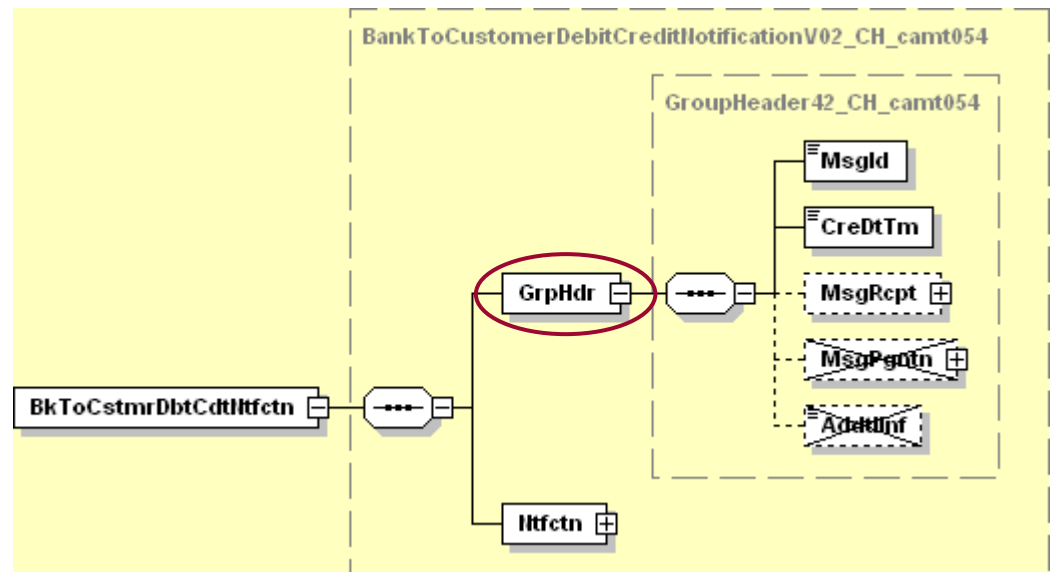


Figure 7: Group Header (GrpHdr, A-Level)

The following table specifies all the elements of the "Group Header" of the "camt.054" 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 H20
Document +Bank To Customer Debit Credit Notification V02	BkToCstmrDbtCdt Ntfctn	1..1	1..1		
Group Header	GrpHdr	1..1	1..1		
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification	F03
Group Header +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time	
Group Header +Message Recipient	MsgRcpt	0..1	1..1	Message Recipient The message is always sent to the instructing participant of the payment referenced in <TxDtIs>.	
Group Header +Message Recipient ++Identification	Id	0..1	0..1	Identification of Message Recipient The message recipient is identified in the same way as in the referenced payment.	
Group Header +Message Recipient ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1		
Group Header +Message Recipient ++Identification +++Organisation Identification ++++BICOr BEI	BICOrBEI	0..1	0..1	Identification of Instructing Participant (BIC) 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. Must not be concatenated.	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..1	Identification of Message Recipient (proprietary) This element must not be used at the same time as <BICOrBEI>. Must contain a valid identification of an active participant. Must not be concatenated.	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Identification	Id	1..1	1..1	Member Identification IID (6 digits).	F12
Group Header +Message Recipient ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Not used.	

Table 2: Group Header (GrpHdr, A-Level)

4.2 Notification (Ntfctn, B-Level)

The "Notification" (B-Level of the message) contains information about the settlement account that was debited.

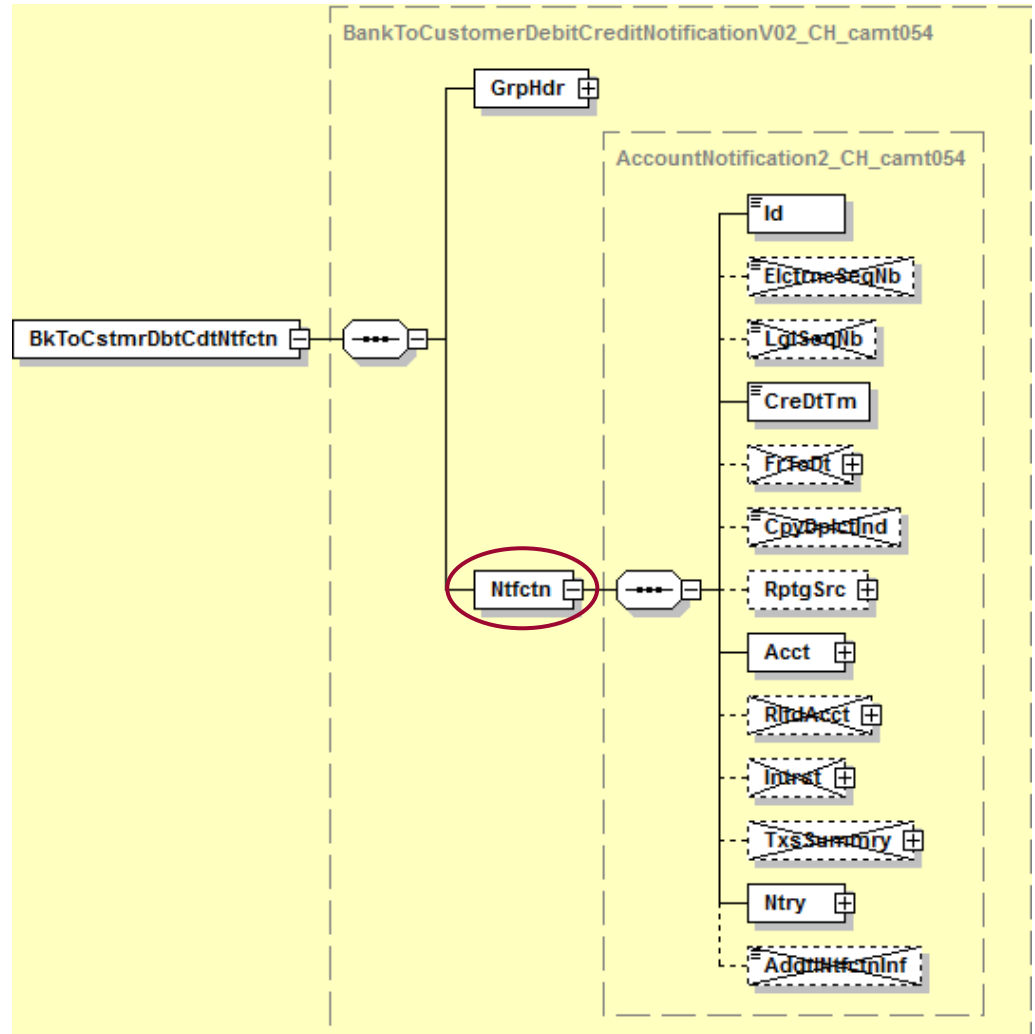


Figure 8: Notification (Ntfctn, B-Level)

The following table specifies all the elements of the "Notification" of the "camt.054" 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 H20
Notification	Ntfctn	1..n	1..1		
Notification +Identification	Id	1..1	1..1	Block Identification Consecutive number of the report element within a message. In the RTGS system always 1, because only one instance of the element will be provided.	
Notification +Creation Date Time	CreDtTm	1..1	1..1	Report Date Date on which the settlement confirmation was created.	
Notification +Reporting Source	RptgSrc	0..1	0..1	Reporting Source Specifies the RTGS for which the reporting was generated.	
Notification +Reporting Source ++Code	Cd {Or	1..1	1..1	Not used.	
Notification +Reporting Source ++Proprietary	Prtry Or}	1..1	1..1	RTGS Identification Code Fix "CSC" for SIC, "CEC" for euroSIC.	
Notification +Account	Acct	1..1	1..1		
Notification +Account ++Identification	Id	1..1	1..1		
Notification +Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	Not used.	
Notification +Account ++Identification +++Other	Othr Or}	1..1	1..1		
Notification +Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Settlement Account Identification of the SIC settlement account.	

Table 3: Notification (Ntfctn, B-Level)

4.3 Entry (Ntry, C-Level)

The "Entry" element (C-Level of the message) contains information about the payment that has been settled.

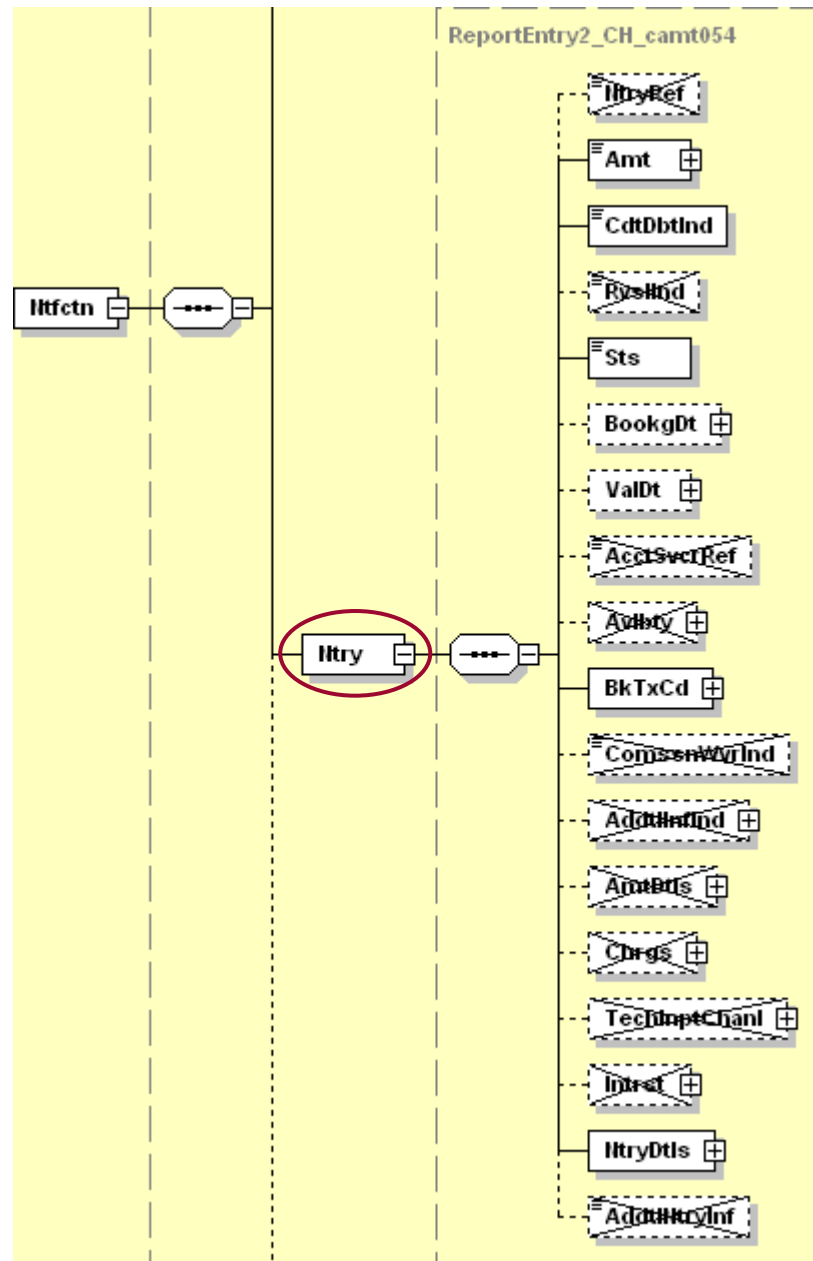


Figure 9: Entry (Ntry, C-Level)

The following table specifies all the elements of the "Entry" of the "camt.054" 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 H20
Notification +Entry	Ntry	0..n	1..1		
Notification +Entry ++Amount	Amt	1..1	1..1	Settlement Amount	
	Ccy			Currency Code	
Notification +Entry ++Credit Debit Indicator	CdtDbtInd	1..1	1..1	Credit Debit Indicator Fix "DBIT".	
Notification +Entry ++Status	Sts	1..1	1..1	Booking Status Fix "BOOK".	
Notification +Entry ++Booking Date	BookgDt	0..1	0..1		
Notification +Entry ++Booking Date +++Date	Dt {Or	1..1	1..1	Not used.	
Notification +Entry ++Booking Date +++Date Time	DtTm Or}	1..1	1..1	Booking Date	F92D Settlement Day F92D Settlement Time
Notification +Entry ++Value Date	ValDt	0..1	0..1		
Notification +Entry ++Value Date +++Date	Dt {Or	1..1	1..1	Value Date	F92D Settlement Date
Notification +Entry ++Value Date +++Date Time	DtTm Or}	1..1	1..1	Not used.	
Notification +Entry ++Bank Transaction Code	BkTxCd	1..1	1..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	Mult.	Definition	SIC H20
Notification +Entry ++Bank Transaction Code +++Proprietary	Prtry	0..1	0..1		
Notification +Entry ++Bank Transaction Code +++Proprietary ++++Code	Cd	1..1	1..1	Payment Type Payment type of the settled message.	

Table 4: Entry (Ntry, C-Level)

4.4 Entry Details (NtryDtls, D-Level)

The "Entry Details" (D-Level of the message) show the references of the payment that has been settled.

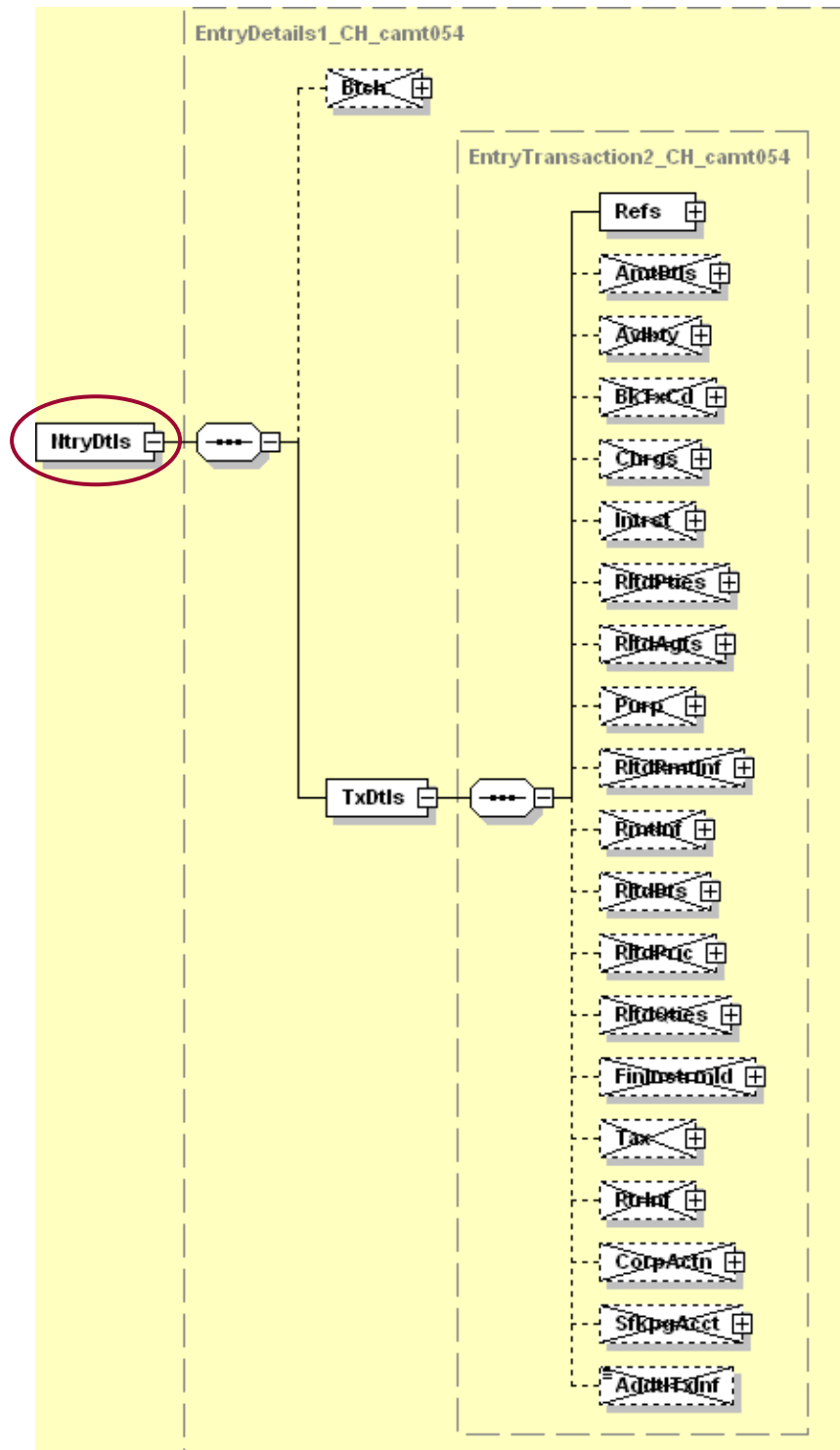


Figure 10: Entry Details (NtryDtls, D-Level)

The following table specifies all the elements of the "Entry Details" of the "camt.054" 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 H20
Notification +Entry ++Entry Details	NtryDtls	0..n	1..1		
Notification +Entry ++Entry Details +++Transaction Details	TxDtls	0..n	1..1		
Notification +Entry ++Entry Details +++Transaction Details ++++References	Refs	0..1	1..1		
Notification +Entry ++Entry Details +++Transaction Details ++++References +++++Message Identification	MsgId	0..1	1..1	Original Message Identification Message identification of the settled message.	F13
Notification +Entry ++Entry Details +++Transaction Details ++++References +++++Transaction Identification	TxId	0..1	1..1	Transaction Identification Transaction identification of the settled message.	F13

Table 5: Entry Details (NtryDtls, D-Level)

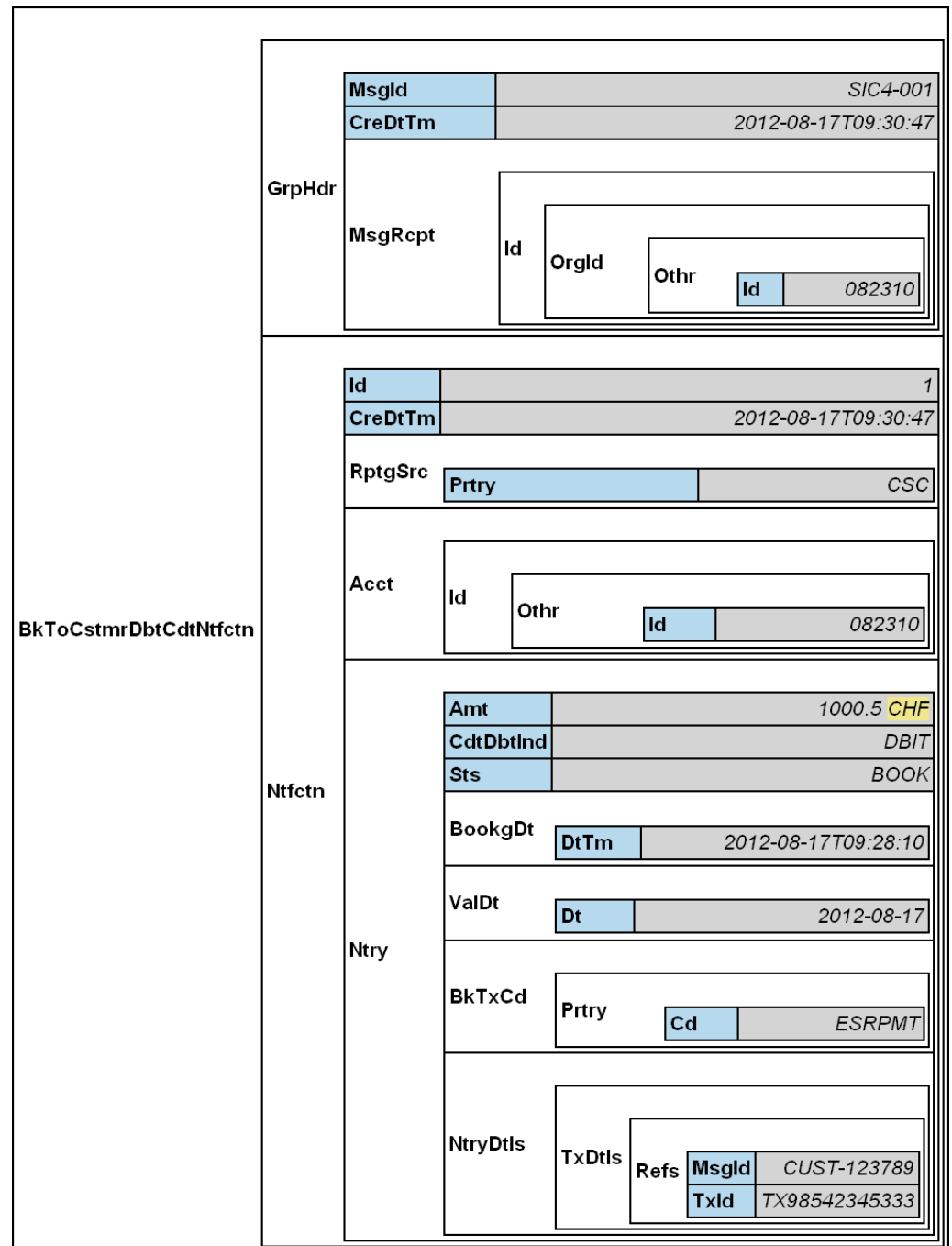
5 Example

This example shows a settlement confirmation message "camt.054".

Business elements of the settlement confirmation

Business element	Content
Message identification	SIC4-001
Transaction identification	2012012500001
Identification of the message receiver	082310 (CHSIC)
Identification code of the RTGS	CSC
Currency code	CHF
Requested settlement date	20120817
Settlement amount	1000,50
Settlement account	082310
Booking status	settled
Time of settlement	2012-08-17 09:28:10
Value day	2012-08-17
Payment type	ESRPMT
Message identification of the referenced payment	CUST-123789
Transaction identification of the referenced payment	TX98542345333

Depiction of the settlement confirmation using ISO 20022 camt.054



For XML version of the example see Appendix A.

Appendix A: XML schema and example

XML schema

The XML schema for "camt.054" for the RTGS systems

- ***camt.054.001.02.ch.01.xsd***

is published on the SIX Interbank Clearing Ltd website.

It should preferably be opened using dedicated XML software.

Example

The example shown in section 5 is published on the SIX Interbank Clearing Ltd website as an XML file:

- ***camt_054_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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