



Delta Commentary

camt.003/camt.004

SIC and euroSIC

Release 4.9

Valid from 18 November 2022

Change history

All the changes carried out in this document are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

Version	Date	Description of the change	Chapter
1.1	07.04.2022	Errata per SIC Platform Release 4.9	
		New CH schema versions camt.003.001.07.ch.02.xsd and camt.004.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.3
		Changes to the following elements camt.003 (see "Errata"): • AcctQryDef/AcctCrit/NewCrit/SchCrit/AcctId	2.2
		Changes to the following elements camt.004 (see "Errata"): • MsgHdr/OrgnlBizQry • RptOrErr/AcctRpt • RptOrErr/AcctRpt/AcctOrErr/Acct (red band and blue text removed) • RptOrErr/AcctRpt/AcctOrErr/Acct/Nm • RptOrErr/AcctRpt/AcctOrErr/Acct/Tp • RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/NbOfPmts	2.3, 2.5
1.0	30.11.2021	First publication	

Table 1: Change history

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1 Introduction

1.1 Target audience

The "Implementation Guidelines for ISO 20022 Interbank Messages" and this "Delta Commentary" are addressed to all participants of the Swiss RTGS systems SIC and euroSIC.

1.2 Delta commentary

This "Delta Commentary" is a detailed description of the changes implemented to the XML Schema and the camt.003 and camt.004 messages, migrating from the previous version to ISO 20022 Schema 2019.

Refer to the Implementation Guidelines for Settlement Account Query and Response (camt.003 / camt.004) and the Base Document for full details.

The following typographical conventions are used in the tables in chapter 2 to quickly identify all of the significant changes in this release.

Convention	Meaning
Red band on the right	Identifies new elements and/or changed definitions of existing elements
Green text	Always starts with the prefix " Schema 2019: " and identifies any changes in the 2019 version of the native ISO schema compared to the previous version.
Blue text	Information about specific customizations for Swiss market practices. If a CR2022-SIC4-NNNN number is specified, the change relates to a formal change request becoming effective in November 2022.

Table 2: *Typographical conventions in the Delta tables*

1.3 XML schema

The XML schema for "camt.003" and "camt.004" for the RTGS systems are published on the www.iso-payments.ch website.

- **camt.003.001.07.ch.02.xsd**
- **camt.004.001.08.ch.02.xsd**

They should preferably be opened using specific XML software.

1.4 Validation portal

The corresponding implementation guideline, the XML schema and additional examples can also be downloaded from the SIC & euroSIC Validation Portal for Interbank Messages (validation.iso-payments.ch/SIC4).

After successful registration, users can upload their own messages and have them validated against the Implementation Guidelines.

1.5 Abbreviations and relevant websites

The abbreviations used in delta tables below refer to these industry-relevant market practices:

Abbreviation	Explanation
SPS	<p>Swiss Payment Standards</p> <p>The Swiss financial industry has released recommendations on data exchanges between customers and banks based on the ISO 20022 definitions for Payments and Cash Management.</p> <p>The Swiss Payment Standards for the implementation of the message standards for "Payment Initiation" and "Cash Management" based on the ISO 20022 standard are developed on behalf of PaCoS (Payments Committee Switzerland).</p> <p>www.iso-payments.ch</p>
CBPR+	<p>Cross-Border Payments and Reporting Plus (CBPR+) is a SWIFT initiative. The CBPR+ market practice group has been created to prepare the ISO 20022 migration of the cross-border payments business by:</p> <ul style="list-style-type: none"> defining global ISO 20022 market practice guidelines for selected payments and cash reporting messages in the many-to-many space creating translation rules between FIN and ISO 20022 for category 1, 2 and 9 message types <p>www.swift.com/de/node/301451</p>
HVPS+	<p>High Value Payments Plus (HVPS+) is a SWIFT initiative.</p> <p>One of the principal aims of HVPS+ is to promote harmonization around ISO 20022 and to reduce the risk of fragmentation due to inconsistencies and multiple standards across different markets.</p> <p>www.swift.com/news-events/news/high-value-payments-plus-hvps-next-stage-step-towards-iso-20022-harmonisation</p>
TARGET2	<p>Trans-European Automated Real-time Gross Settlement Express Transfer System</p> <p>The real-time gross settlement (RTGS) system owned and operated by the Eurosystem. Central banks and commercial banks submit payment orders in euro to TARGET2, where they are processed and settled in central bank money, i.e. money held in an account with a central bank.</p> <p>About the T2-T2S consolidation project:</p> <p>TARGET2 has been running smoothly for over a decade, ensuring the safety and efficiency of European payments. Payments have changed significantly in the meantime due to technological developments, regulatory requirements and changing consumer demands. The new RTGS system will offer the market enhanced and modernized services. The ISO 20022 messaging standard is used, which is also the case for T2S and TIPS, and this facilitates payments in several currencies at the discretion of the respective central bank.</p> <p>www.ecb.europa.eu/paym/target/target2/html/index.en.html</p> <p>www.ecb.europa.eu/paym/target/consolidation/html/index.en.html</p>

Table 3: Abbreviations used in the Delta tables and relevant websites for further information

2 Technical specifications for the RTGS systems

2.1 Query Message Header (MsgHdr, A-level)

The following table specifies all the elements of the "Message Header" block of the query message "camt.003" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Document +Get Account V07	GetAcct	1..1	1..1		
Message Header	MsgHdr	1..1	1..1		
Message Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the restricted character set excluding spaces is permitted for this element.	
Message Header +Creation Date Time	CreDtTm	0..1	1..1	Creation Date Time	
Message Header +Request Type	ReqTp	0..1	1..1		
Message Header +Request Type ++Proprietary	Prtry	1..1	1..1		
Message Header +Request Type ++Proprietary +++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) Unambiguous identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used Changed definition of allowed code values.	

Table 4: Query Message Header Delta (GetAcct/MsgHdr, A-level)

2.2 Account Query Definition (AcctQryDef, B-level)

The following table specifies all the elements of the "Account Query Definition" block of the query message "camt.003" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Account Query Definition	AcctQryDef	0..1	1..1		
Account Query Definition +Account Criteria	AcctCrit	0..1	1..1		
Account Query Definition +Account Criteria ++New Criteria	NewCrit	1..1	1..1		
Account Query Definition +Account Criteria ++New Criteria +++New Query Name	NewQryNm	0..1	1..1	Query Type Must be used to identify the query type. The following codes are defined: ACCQRY - Settlement account balances query PMTQRY - Payment type balances query	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria	SchCrit	0..n	1..1	Search Criteria Removed sub-element <Tp> for requesting information about sub-account (no longer supported in RTGS).	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification	AcctId	0..n	0..1	Settlement Account Information Must be used. ERRATA: Cardinality change 1..1 -> 0..1: to enable potential future use of one camt.003 account query message on multiple accounts for system manager, former schema definition has been replaced by new business rule restriction (no change of actual usage).	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal	EQ	1..1	1..1	Comparison Operator	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal +++++Other	Othr	1..1	1..1	Identification of Settlement Account (proprietary)	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal +++++Other +++++Identification	Id	1..1	1..1	Account Number (proprietary)	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria +++Balance	Bal	0..n	1..1	Selection Criteria Balance	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria +++Balance ++++Counterparty Type	CtrPtyTp	1..1	1..1	Counter Party Type Only code MULT may be provided	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria +++Balance ++++Value Date	ValDt	0..n	1..1	Selection Criteria Settlement Date	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date +++++Date	Dt	1..1	1..1	Schema 2019: DtSch -> Dt	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date +++++Date +++++Equal Date	EQDt	1..1	1..1	Settlement Date Must be a valid date. Must not be more than 2 banking business days in the past. Eligible balances for the specified date will be selected.	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner	AcctOwnr	0..1	1..1	Account Owner Identifies the party submitting the query. Required for authorization checking.	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification	Id	0..1	1..1	Identification	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Account Owner Identification Either <AnyBIC> or <Othr> must be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification ++++++Organisation Identification +++++++Any BIC	AnyBIC	0..1	0..1	Identification of Account Owner (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant. Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification ++++++Organisation Identification +++++++Other	Othr	0..n	0..1	Identification of Account Owner (proprietary) This element must not be used at the same time as <AnyBIC>. Must contain a valid identification of an active participant.	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification ++++++Organisation Identification +++++++Other +++++++Identification	Id	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data and active.	

Table 5: Account Query Definition Delta (GetAcct/AcctQryDef, B-level)

2.3 Response Message Header (MsgHdr, A-level)

The following table specifies all the elements of the "Message Header" block of the response message "camt.004" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Document +Return Account V08	RtrAcct	1..1	1..1		
Message Header	MsgHdr	1..1	1..1		
Message Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the restricted character set excluding spaces is permitted for this element.	
Message Header +Creation Date Time	CreDtTm	0..1	1..1	Creation Date Time	
Message Header +Request Type	ReqTp	0..1	1..1		
Message Header +Request Type ++Proprietary	Prtry	1..1	1..1		
Message Header +Request Type ++Proprietary +++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) Unambiguous identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used Changed definition of allowed code values.	
Message Header +Original Business Query	OrgnlBizQry	0..1	0..1	Always used. ERRATA: Cardinality change 1..1 -> 0..1: to enable potential future use for other use cases, former schema definition has been replaced by new business rule restriction (no change of actual usage).	
Message Header +Original Business Query ++Message Identification	MsgId	1..1	1..1	Original Message Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Message Header +Query Name	QryNm	0..1	1..1	Transaction Type Must be used to identify the query type. The following codes are defined: ACCQRY - Settlement account balances query PMTQRY - Payment type balances query	

Table 6: Response Message Header Delta (RtrAcct/MsgHdr, A-level)

2.4 Report or Error (RptOrErr, B-level)

The following table specifies all the elements of the "Report or Error" block of the response message "camt.004" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Report Or Error	RptOrErr	1..1	1..1	Report or Error Either an element <AcctRpt> returning account information that matches the query criteria or an <OprlErr>element containing error information will be delivered.

Table 7: Report or Error Delta (RptOrErr, B-level)

2.5 Response (AcctRpt or OprlErr, C-level)

The following table specifies all the elements of the "Account Report" and "Operational Error" blocks of the response message "camt.004" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Account Report	AcctRpt {Or	1..n	1..n	Account Report The response message returns account information matching the query criteria. Only one occurrence is used. ERRATA: Cardinality change 1..1 -> 1..n: to enable potential future use to provide multiple accounts in one camt.004 message for system manager, former schema definition has been replaced by new business rule restriction (no change of actual usage).	
Account Report +Account Identification	AcctId	1..1	1..1	Settlement Account Identification	
Account Report +Account Identification ++Other	Othr	1..1	1..1	Identification of Settlement Account (proprietary)	
Account Report +Account Identification ++Other +++Identification	Id	1..1	1..1	Account Number (proprietary)	
Account Report +Account Or Error	AcctOrErr	1..1	1..1	Additional Account Information	
Account Report +Account Or Error ++Account	Acct	1..1	1..1		
Account Report +Account Or Error ++Account +++Name	Nm	0..1	0..1	Name of the Account Is not used by RTGS (retained in message definition for possible future use). ERRATA: Cardinality change 0..0 -> 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.	
Account Report +Account Or Error ++Account +++Type	Tp	0..1	0..1	Account Status Is not used by RTGS (retained in message definition for possible future use). ERRATA: Element kept within CH market practice for possible future use, but currently not supported in RTGS.	

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ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Status	Sts	0..1	0..1	Status Code Status of the payment. Only provided for query type PMTQRY. The following codes are defined: STLD = settled PDNG = pending	
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Value Date	ValDt	0..1	1..1		
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Value Date ++++Date	Dt	1..1	1..1	Settlement Date All available balances for the specified date will be provided.	
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Processing Date	PrcgDt	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). Schema 2019: New Element	
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Number Of Payments	NbOfPmts	0..1	0..1	Number of Payments Provides the number of payments included in the stated amount. For balance type codes BLCK, AVLB, REST, CRRT and XPCD the element is not used (ACCQRY). ERRATA: Cardinality change 1..1 -> 0..1: Element changed to optional due to the fact that indication of a number of payments is not appropriate for a few balance types. Therefore former usage with default value "1" for balance types BLCK, AVLB, REST, CRRT and XPCD has been changed to new definition that element is not used any longer for those balance types.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Operational Error	OprlErr	1..n	1..1	Error If the query can not be performed for any reason or no transaction matches the search criteria, an error will be returned.	
Operational Error +Error	Err	1..1	1..1		
Operational Error +Error ++Proprietary	Prtry	1..1	1..1	Error Code (proprietary) The reason for the error is specified by a proprietary error code. The following error codes are defined: NRSLT: No payments matching the query criteria were found (PMTQRY only) NAUTH: Query is not permitted QYINV: Invalid query criteria	

Table 8: Account Report or Operational Error Delta (AcctRpt or OprlErr, C-level)