



Delta Commentary camt.054

SIC and euroSIC

Release 4.9

Valid from 18 November 2022

Change history

All the changes made to this document are listed below with the version number, 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 version camt.054.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.3
		Changes to the following elements (see "Errata"): <ul style="list-style-type: none"> • Ntfctn/RptgSrc • Ntfctn/Acct/Id • Ntfctn/Acct/Ccy • Ntfctn/Acct/Ownr • Ntfctn/Acct/Ownr/Nm • Ntfctn/Ntry/BkTxCd/Prtry • Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/ClrSysMmbId • Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/ClrSysMmbId/ClrSysId • Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/ClrSysMmbId • Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/ClrSysMmbId/ClrSysId 	2.2, 2.3, 2.4
1.0	17.12.2021	First publication	

Table 1: Change history

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General notes

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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.054 message, migrating from the previous version to ISO 20022 Schema 2019.

Refer to the Implementation Guidelines for Settlement Confirmation (camt.054) and the Base document for full details.

The following typographical conventions are used in the tables in section 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.054" for the RTGS systems is published on the www.iso-payments.ch website.

- **camt.054.001.08.ch.02.xsd**

It 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 Group Header (GrpHdr, A-level)

The following table specifies all the elements of the "Group Header" block of the "camt054" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +Bank To Customer Debit Credit Notification V08	BkToCstmrDbtCdt Ntfctn	1..1	1..1	
Group Header	GrpHdr	1..1	1..1	
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification
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 <TxDtls>.
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	1..1	1..1	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	Identification of Instructing Participant (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial or non-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. Schema 2019: BICorBEI -> AnyBIC Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
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 <AnyBIC>. 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 SIC IID (=6n).

Table 4: Group Header Delta (GrpHdr, A-level)

2.2 Notification (Ntfctn, B-level)

The following table specifies all the elements of the "Notification" block of the "camt.054" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Notification	Ntfctn	1..n	1..1	Notification Sub-element CreDtTm removed because it is redundant information (identical to GrpHdr/CreDtTm).
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 +Reporting Source	RptgSrc	0..1	1..1	Clearing System Always used to unambiguously identify the clearing system. ERRATA: Cardinality Change 0..1 -> 1..1: element is declared mandatory, since this information is consistently always supplied (no change of usage). Additionally element description has been harmonised with camt.052.
Notification +Reporting Source ++Proprietary	Prtry	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 New generic CH definition with changed code values for the RTGS systems.
Notification +Account	Acct	1..1	1..1	Settlement Account Information
Notification +Account ++Identification	Id	1..1	1..1	Settlement Account The Settlement Account will always be provided in the <Othr><Id> element. <IBAN> is not supported. ERRATA: Element description has been harmonised with camt.052 (no change of usage).
Notification +Account ++Identification +++Other	Othr	1..1	1..1	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Notification +Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Settlement Account Number Identification of the SIC settlement account.
Notification +Account ++Currency	Ccy	0..1	1..1	Currency Code For SIC always CHF and for euroSIC always EUR. ERRATA: Cardinality change 0..0-> 1..1: new mandatory element within CH market practice to harmonise usage with message camt.052.
Notification +Account ++Owner	Ownr	0..1	1..1	Account owner ERRATA: Cardinality change 0..0-> 1..1: new mandatory element within CH market practice to harmonise usage with message camt.052.
Notification +Account ++Owner +++Name	Nm	0..1	1..1	Name of Participant ERRATA: Cardinality Change 0..1 -> 1..1: element is declared mandatory to harmonise usage with message camt.052.
Notification +Account ++Owner +++Postal Address	PstlAdr	0..1	0..1	Postal Address At least <Ctry> and <TwnNm> will be provided. All sub-elements enabled in schema, aligned with pacs messages. AdrLine not needed anymore and therefore removed.

Table 5: Notification Delta (Ntfctn, B-level)

2.3 Entry (Ntry, C-level)

The following table specifies all the elements of the "Entry" block of the "camt.054" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
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 Schema 2019: Content model change: xs:String -> ComplexType
Notification +Entry ++Status +++Code	Cd	1..1	1..1	Booking Status (Code) Fix BOOK.
Notification +Entry ++Booking Date	BookgDt	0..1	0..1	Booking Date Information Formerly unused sub-element Dt removed from schema
Notification +Entry ++Booking Date +++Date Time	DtTm	1..1	1..1	Booking Date
Notification +Entry ++Value Date	ValDt	0..1	0..1	Value Date Information Formerly unused sub-element DtTm removed from schema

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Notification +Entry ++Value Date +++Date	Dt	1..1	1..1	Value Date
Notification +Entry ++Bank Transaction Code	BkTxCd	1..1	1..1	Bank Transaction Code
Notification +Entry ++Bank Transaction Code +++Proprietary	Prtry	0..1	1..1	ERRATA: Cardinality Change 0..1 -> 1..1: element declared mandatory as <Prtry> is the only sub-element of <BkTxCd> (no change of usage).
Notification +Entry ++Bank Transaction Code +++Proprietary ++++Code	Cd	1..1	1..1	Payment Type Payment type of the settled message.

Table 6: Entry Delta (Ntry, C-level)

2.4 Entry Details (NtryDtls, D-level)

The following table specifies all the elements of the "Entry Details" block of the "camt.054" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
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.
Notification +Entry ++Entry Details +++Transaction Details ++++References +++++UETR	UETR	0..1	0..1	Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. Schema 2019: New Element

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Notification +Entry ++Entry Details +++Transaction Details ++++References +++++Transaction Identification	TxId	0..1	1..1	Transaction Identification Transaction identification of the settled message.
Notification +Entry ++Entry Details +++Transaction Details ++++Related Parties	RltdPties	0..1	0..1	Related Parties Not provided. Cardinality Change 0..0 -> 0..1: element currently not provided but enabled for future use.
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents	RltdAgts	0..1	1..1	Related Agents Cardinality Change 0..0 -> 1..1: new element within CH market practice which has been enabled to harmonise usage with camt. 052.
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent	InstgAgt	0..1	1..1	Instructing Participant Schema 2019: New Element Cardinality change 0..1 -> 1..1: element provided to harmonise usage with camt.052.
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent +++++Financial Institution Identification	FinInstnId	1..1	1..1	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent +++++Financial Institution Identification +++++++Clearing System Member Identification	ClrSysMmbId	0..1	1..1	Identification of Instructing Participant (proprietary) ERRATA: Cardinality Change 0..1 -> 1..1: element is declared mandatory, since this information is consistently always supplied (no change of usage).
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent +++++Financial Institution Identification +++++++Clearing System Member Identification +++++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification ERRATA: Cardinality Change 0..1 -> 1..1: element is declared mandatory, since this information is consistently always supplied (no change of usage).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Code CHSIC will be provided.
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	Identification of Instructing Participant (proprietary) SIC IID (=6n).
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant Schema 2019: New Element Cardinality change 0..1 -> 1..1: element provided to harmonise usage with camt.052.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent +++++Financial Institution Identification	FinInstnId	1..1	1..1	
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent +++++Financial Institution Identification +++++Clearing System Member Identification	ClrSysMmbId	0..1	1..1	Identification of Instructed Participant (proprietary) ERRATA: Cardinality Change 0..1 -> 1..1: element is declared mandatory, since this information is consistently always supplied (no change of usage).
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification ERRATA: Cardinality Change 0..1 -> 1..1: element is declared mandatory, since this information is consistently always supplied (no change of usage).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Code CHSIC will be provided.
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	Identification of Instructed Participant (proprietary) SIC IID (=6n).
Notification +Entry ++Entry Details +++Transaction Details ++++Additional Transaction Information	AddtTxInf	0..1	0..1	Additional Transaction Information Not provided. Cardinality change: 0..0 -> 0..1. Element currently not provided but enabled in schema for potential future use.

Table 7: Entry Details Delta (NtryDtls, D-level)