



Delta Commentary reda.017

Instant Payments

SIC IP Service

Release 5.1

Valid from 15 November 2024

Change history

All the changes carried out in this handbook 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
1.0	28.02.2024	First publication	

Table 1: Change history

Please address all suggestions, corrections, and proposed improvements to this document to:

SIX Interbank Clearing Ltd

Hardturmstrasse 201

CH-8005 Zurich

E-Mail: operations.sic@six-group.com

www.six-group.com

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1 Introduction

1.1 Target audience

The "Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages" and this Delta Commentary are addressed to all participants of the SIC IP service.

1.2 Delta Commentary

This Delta Commentary contains a detailed description of changes on XML element level for reda.017 message per SIC Platform Release 5.1.

Refer to the "Implementation Guidelines for IP Participant Information (reda.015/reda.017)" 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:" and identifies any changes in the new CH schema version compared to the previous CH schema (based on the same underlying ISO schema version).
Blue text	Information about specific customizations or changes for Swiss market practices. If a CR2024-SIC4-NNNN number is specified, the change relates to a formal change request becoming effective in November 2024.

Table 2: Typographical conventions in the Delta tables

1.3 XML schema

The XML schema for "reda.017" for the SIC IP service is published on the www.iso-payments.ch website:

- **reda.017.001.01.ch.02.xsd**

It should preferably be opened using specific XML software.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	
Message Header +Original Business Query	OrgnlBizQry	0..1	1..1	<p>Schema: Cardinality change 0..1 -> 1..1</p> <p>CR2024-SIC4-0010 Due to deletion of transaction type "IP participant change message" (IPPTCM), element is now generally mandatory in the schema definition. As a result, the definition "Always used" for transaction type "IP participant delivery" (IPPTQY) is removed and replaced by the new element cardinality 1..1.</p>	
Message Header +Original Business Query ++Message Identification	MsgId	1..1	1..1	<p>Message Identification of the Query Message</p>	
Message Header +Query Name	QryNm	0..1	1..1	<p>Transaction Type Always used to identify the transaction type.</p> <p>The following codes are defined: IPPTQY - IP participant delivery (response to an IP participant query)</p> <p>CR2024-SIC4-0010 The "IP participant change message" (IPPTCM) transaction type is removed as of November 2024.</p>	

Table 3: Message Header Delta (MsgHdr, A-level)

2.2 Report or Error (RptOrErr, B-level)

The following table specifies all the elements of the "Report or Error" block of the "reda.017" message that are relevant to the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Report Or Error	RptOrErr	1..1	1..1	Report or Error Either the <PtyRpt> element returning participant information or one <OprlErr> element containing error information will be delivered. CR2024-SIC4-0010 Specific definition for transaction type "IP participant delivery" (IPPTQY) becomes general message definition (due to deletion of transaction type IPPTCM)

Table 4: Report or Error Delta (RptOrErr, B-level)

2.3 Party Report / Operational Error (PtyRpt/OprlErr, C-level)

The following table specifies all the elements of the "Party Report" and "Operational Error" blocks of the "reda.017" message that are relevant to the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	
Party Report	PtyRpt {Or	1..n	1..n	Report Can occur a maximum of 500 times per message. Contains IP participant information, always the entire IP short master data is delivered. CR2024-SIC4-0010 a) Due to the expansion of the additional participant information, the maximum occurrence of the element is reduced from the previous 1000 to 500. b) Specific definition for transaction type "IP participant delivery" (IPPTQY) becomes general message definition (due to deletion of transaction type IPPTCM).	
Party Report +Party Identification	PtyId	1..1	1..1	Identification of Participant	
Party Report +Party Identification ++Identification	Id	1..1	1..1		
Party Report +Party Identification ++Identification +++Identification	Id	1..1	1..1	Schema: Sub-element <AnyBIC> removed (not used before) CR2024-SIC4-0010 Because of native ISO 20022 design as a choice component, sub-element <AnyBIC> cannot be used. <PrtryId> has always to be used as SIC IID is the primary participant identification in all services.	
Party Report +Party Identification ++Identification +++Identification ++++Proprietary Identification	PrtryId	1..1	1..1	Identification of the Participant (proprietary)	
Party Report +Party Identification ++Identification +++Identification ++++Proprietary Identification +++++Identification	Id	1..1	1..1	Member Identification SIC IID (=6n)	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	
Party Report +Party Identification ++Identification +++Identification ++++Proprietary Identification +++++Issuer	Issr	1..1	1..1	Clearing System Identification (proprietary) Permitted code value: CHSIC (SIC IID (=6n)).	
Party Report +Party Identification ++Identification +++Identification ++++Proprietary Identification +++++Scheme Name	SchmeNm	0..1	1..1	Status Code (proprietary) Status of the identification of the participant The following codes are defined: ACTV = active CONC = concatenated CR2024-SIC4-0010 Status code DELT removed and specific definition for transaction type "IP participant delivery" (IPPTQY) becomes general definition (due to deletion of transaction type IPPTCM).	
Party Report +Party Or Error	PtyOrErr	1..1	1..1	Additional Participant Information	
Party Report +Party Or Error ++System Party	SysPty	1..1	1..1	Schema: Sub-element <ClsgDt> removed Due to deletion of transaction type "IP participant change message" (IPPTCM), the <ClsgDt> sub-element is no longer needed and is removed from the schema.	
Party Report +Party Or Error ++System Party +++Party Identification	PtyId	0..1	0..1	New Identification of Participant (Concatenation Destination) Only used for concatenated identification (= code CONC in the element PtyRpt/PtyId/Id/Id/PrtryId/SchmeNm). Contains the newly assigned identification of the participant. CR2024-SIC4-0010 Specific definition for transaction type "IP participant delivery" (IPPTQY) becomes general message definition (due to deletion of transaction type IPPTCM)	
Party Report +Party Or Error ++System Party +++Party Identification ++++Identification	Id	1..1	1..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	
Party Report +Party Or Error ++System Party +++Party Identification ++++Identification +++++Identification	Id	1..1	1..1	<p>Schema: Sub-element <AnyBIC> removed (not used before)</p> <p>CR2024-SIC4-0010</p> <p>Note: because of native ISO 20022 design as a choice component, sub-element <AnyBIC> cannot be used. A concatenation is always based on the primary identification, for this reason only a SIC IID can be shown as a newly assigned identification of the participant within sub-element <PrtryId>.</p>	
Party Report +Party Or Error ++System Party +++Party Identification ++++Identification +++++Identification ++++++Proprietary Identification	PrtryId	1..1	1..1	Identification of the Participant (proprietary)	
Party Report +Party Or Error ++System Party +++Party Identification ++++Identification +++++Identification ++++++Proprietary Identification +++++++Identification	Id	1..1	1..1	<p>Member Identification</p> <p>SIC IID (=6n)</p>	
Party Report +Party Or Error ++System Party +++Party Identification ++++Identification +++++Identification ++++++Proprietary Identification +++++++Issuer	Issr	1..1	1..1	<p>Clearing System Identification (proprietary)</p> <p>Permitted code value: CHSIC (SIC IID (=6n)).</p>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	
Party Report +Party Or Error ++System Party +++Opening Date	OpngDt	0..1	1..1	<p>Valid From Date Contains either the current or next clearing day by which the specified participant identification information is valid.</p> <p>Schema: Cardinality change 0..1 -> 1..1</p> <p>CR2024-SIC4-0010 Due to deletion of transaction type "IP participant change message" (IPPTCM) and consequent removal of status code DELT, element is now generally mandatory in the schema definition. As a result, the generic element definition has been adapted and specific definition "Always used" for transaction type "IP participant delivery" (IPPTQY) is removed and replaced by the new element cardinality 1..1.</p>	
Party Report +Party Or Error ++System Party +++Type	Tp	0..1	0..1	<p>Participant Type Only used for active identification (= code ACTV in the element PtyRpt/PtyId/Id/Id/PrtryId/SchmeNm).</p> <p>Schema: New element</p> <p>CR2024-SIC4-0010 Content informs about different types of participants in all services.</p>	
Party Report +Party Or Error ++System Party +++Type ++++Code	Cd	1..1	1..1	<p>Participant Type (code) The following codes are defined: SYMG = System Manager SYOP = System Operator STPU = Standard participant without restrictions</p>	
Party Report +Party Or Error ++System Party +++Technical Address	TechAdr	0..n	0..n	<p>Additional Secondary Identification Not used.</p> <p>Schema: New element</p> <p>CR2024-SIC4-0010 Not used in SIC-IP service as currently only the RTGS services SIC/euroSIC support reachability by means of BIC.</p>	
Party Report +Party Or Error ++System Party +++Market Specific Attribute	MktSpfcAttr	0..n	0..n	<p>Further Participant Attributes Only used for active identification (= code ACTV in the element PtyRpt/PtyId/Id/Id/PrtryId/SchmeNm). The element is used a maximum of once.</p> <p>Schema: New element</p> <p>CR2024-SIC4-0010 Content informs about further system- or service-specific attributes of a participant. Note: As of November 2024, only the attribute "PblSts" is used and the element is thus used a maximum of once. However, the element occurrence is kept unbounded in the schema for potential future needs.</p>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	
Party Report +Party Or Error ++System Party +++Market Specific Attribute ++++Name	Nm	1..1	1..1	Attribute Name The following attributes are defined: PblSts = Publication Status	
Party Report +Party Or Error ++System Party +++Market Specific Attribute ++++Value	Val	1..1	1..1	Attribute values The following values are defined for attribute "PblSts": PUAV = publicly available, is published in the "Swiss Bank Master" NOPA = not publicly available, is not published in the "Swiss Bank Master"	
Party Report +Party Or Error ++System Party +++Name	Nm	0..1	0..1	Only used for active identification (= code ACTV in the element PtyRpt/PtyId/Id/Id/PrtryId/SchmeNm). Schema: New element CR2024-SIC4-0010 Content informs about the name of a participant.	
Party Report +Party Or Error ++System Party +++Name ++++Name	Nm	1..1	1..1	Name of bank / institution Analogous to the publicly available "Swiss Bank Master", the maximum length is 60 characters. Note: + as the first character of the bank / institution name = in liquidation ++ as the first 2 characters of the bank / institution name = change of purpose	
Operational Error	OprlErr Or}	1..n	1..1	Error If the query cannot be performed for any reason, an error will be returned. CR2024-SIC4-0010 Specific definition for transaction type "IP participant delivery" (IPPTQY) becomes general message definition (due to deletion of transaction type IPPTCM)	
Operational Error +Error	Err	1..1	1..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Operational Error +Error ++Proprietary	Prtry	1..1	1..1	<p>Error Code (proprietary) The reason for the error is specified by a proprietary error code.</p> <p>The following error codes are defined: NRSLT: No data matching the query criteria was found NAUTH: Query is not permitted QYINV: Invalid query criteria</p>

Table 5: Party Report / Operational Error Delta (PtyRpt/OprlErr, C-level)