Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Status Request (pacs.028)

Version 2.2, valid from November 2023

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
2.2	30.06.2023	Update, valid from November 2023	
		Element *.../TxInf/StsReqId*: Correction of permitted value dates for duplicate check "value date today and **1** day in the past" (in previous version incorrectly 2 days in the past)	4.3
2.1	31.03.2023	Update, valid from November 2023	
		XML schema is now identical with SIC RTGS service and published at www.iso-payments.ch (no change in content)	1.4 3.10 (new)
		Element *.../TxInf/StsReqId*: Length restriction to 16 characters removed (alignment with SIC RTGS service)	4.3
2.0	20.10.2022	Editorial update to the final document version, valid from November 2023 (removal of annotation "Stable working version", no functional changes)	
1.1	20.05.2022	Update (stable working version)	
		New CH schema pacs.028.001.03.ch.01.xsd (not yet included in previous version)	1.4
		Revision of the naming of the parties involved in a "Status request IP return request" (clarification for the purpose of consistent use of terms)	2, 3.1
		Revision of description of use case "Status request IP customer payment": • "Maximum Execution Time" replaced by "Overall Execution Time" for waiting period (clarification) • Alteration of the message flow: first acknowledgement of the status request, then delivery of the "IP status report" of the requested IP customer payment	3.1
		Addition of explicit code values for status request types in the <ClrSysRef> element (previously: indirectly recognizable by <OrgnlMsgNmId> element)	3.2
		Term "Original IP customer payment" added in several places (clarification for the purpose of consistent use of terms)	3.3
		Revision of "Technical specifications": • *.../TxInf/OrgnlInstrId*: Missing element designation added (clarification) • *.../TxInf/ClrSysRef*: New element for mandatory specification of the status query type • *.../TxInf/InstgAgt/FinInstnId/Othr/Id*: New element for mandatory specification of the clearing system • *.../TxInf/InstdAgt/FinInstnId/ClrSysMmbId*: Missing definition added (clarification)	4.3

1.0	28.02.2022	First edition (stable working version)	All

Table 1: Change history

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

SIX Interbank Clearing Ltd
Hardturmstrasse 201
8005 Zurich
E-Mail: operations.sic@six-group.com
www.six-group.com

General notes

SIX Interbank Clearing Ltd ("**SIC Ltd**") reserves the right to modify this document, as the need arises, at any time without prior notice.

SIC Ltd reserves all rights for this document including the rights of photomechanical reproduction, storage on electronic media and the translation into foreign languages.

Although great care has been taken in the compilation and preparation of this work to ensure accuracy, errors and omissions cannot be entirely ruled out. SIC Ltd cannot be held liable for any decision made or action taken in reliance on the information in this document or for any consequential, special or similar damages.

To improve readability, the use of masculine and feminine forms of language are avoided wherever possible. All personal designations are to be regarded as gender neutral.

If you detect any errors in this document or have any ideas or suggestions for improvements, we would be extremely grateful if you would notify these by e-mail to **operations.sic@six-group.com**.

Table of contents

Table of tables

Table of figures

1   Introduction

1.1   Overview of the documentation structure

The Instant Payments Implementation Guidelines (IG) consist of several module documents – one each per ISO 20022 message type, e.g. this document for the message type "pacs.028" – 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 SIC IP service in the ISO 20022 message standard.

This Implementation Guideline is part of the specifications required for the operation of the SIC IP service and describes the use of the ISO 20022 message "pacs.028" for the start of the SIC IP service as of November 2023.

1.2   Target audience

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

1.3   Change control

All modifications made to this document are listed in the change history (Table 1) showing the version, the date of the change, a brief description and references to the chapters concerned.

1.4   XML schema

The XML schema for "pacs.028" for the SIC IP service is identical to that for the SIC RTGS service, and is published on the www.iso-payments.ch website:

- ***pacs.028.001.03.ch.01.xsd***

It should preferably be opened using for-purpose XML software.

1.5   Reference documents

Information about participation in and operations of the SIC IP service are available in the "**SIC IP Service Handbook**".

2   ISO definitions

The "FI To FI Payment Status Request" message (pacs.028) is used for requesting the status of an "IP Customer Payment" (pacs.008) or an "IP Return Request" (camt.056).

When requesting the status of an "IP Customer Payment", this message is sent by the participant to the SIC IP service, and then answered by the SIC IP service with an "IP Status Report" (pacs.002).

When requesting the status of an "IP Return Request", the message is sent from the instructing participant (i.e. instructing participant of the original payment) to the SIC IP service, and from the SIC IP service to the instructed participant (i.e. instructed participant of the original payment) to request the latter for the status of an earlier-sent "IP Return Request" message.

It is used on the basis of the ISO 20022 XML schema "pacs.028.001.03".
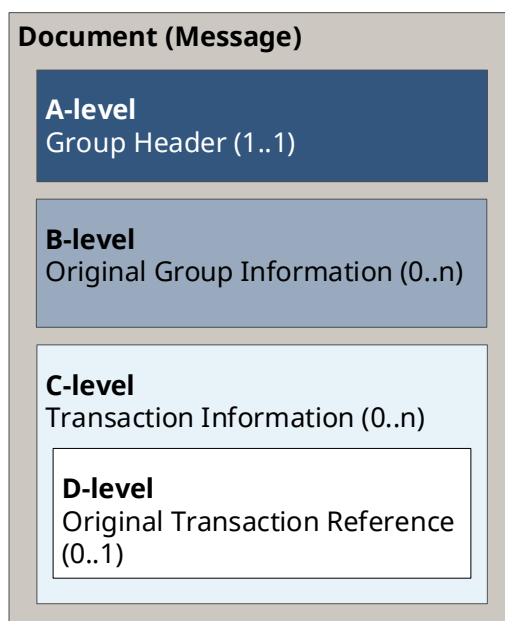
The "pacs.028" message is essentially structured as follows:

- **A-level**: "*Group Header*" element.
  This block must occur exactly once.

- **B-level**: "*Original Group Information*" element.
  This block is not used in the SIC IP service.

- **C-level**: "*Transaction Information*" element.
  This block can occur 0..n times in the ISO definition. In the SIC IP service, this block must occur once (1..1).

- **D-level**: "*Original Transaction Reference*" element. This block is not used in the SIC IP service.

Figure 1:   Basic message structure of the "pacs.028" message

3   Business specifications

3.1   Use cases

The "FI To FI Payment Status Request" message is used in the following use cases in the SIC IP service:

Use case	Input/Output	ISO 20022
Status request IP customer payment	I	pacs.028
Status request IP return request	I/O	pacs.028

Table 2:   Use cases for the ISO 20022 message type "pacs.028"

The "Status request IP customer payment" use case enables the participant to request the status of an "IP Customer Payment" (pacs.008), provided that the participant has received neither a positive nor a negative confirmation after the "Overall Execution Time" has expired. The "Status request IP customer payment" message is first acknowledged by the SIC IP service with an "IP status report" (pacs.002). In the case of an "OK acknowledgement [OKA002]" for the received "Status request IP customer payment", the corresponding "IP status report" (pacs.002) for the requested "IP customer payment" (pacs.008) is then delivered to the participant. For more details about the process of this use case, see the "SIC IP Service Handbook", chapter 5.6.2 "IP Queries".

The "Status request IP return request" use case allows the instructing participant (i.e. instructing participant of the original payment) to request the status of a previously submitted "IP return request" (camt.056). The "Status request IP return request" is formally validated by the SIC IP service, acknowledged with an "IP Status Report" (pacs.002) and then forwarded to the instructed participant (i.e. instructed participant of the original payment). In response to a "Status request IP return request" (or the original IP return request), the instructed participant is obliged to either refund the original payment amount with an "IP return" (pacs.004) or reject the IP return request with the "IP Return Request Rejection" (camt.029). For more details on the process of this use case, see the "SIC IP service Handbook", chapter 5.6.5. "IP Message Transfers".

3.2   Status request types

The following types of status request are provided for:

Status request type	Code value
Status request IP customer payment	IPSRCP
Status request IP return request	IPSRRQ

Table 3:   List of Status Request types

To allow for correct, type-specific definition and validation, a corresponding code value is provided in the *.../TxInf/ClrSysRef* element for purposes of identification.
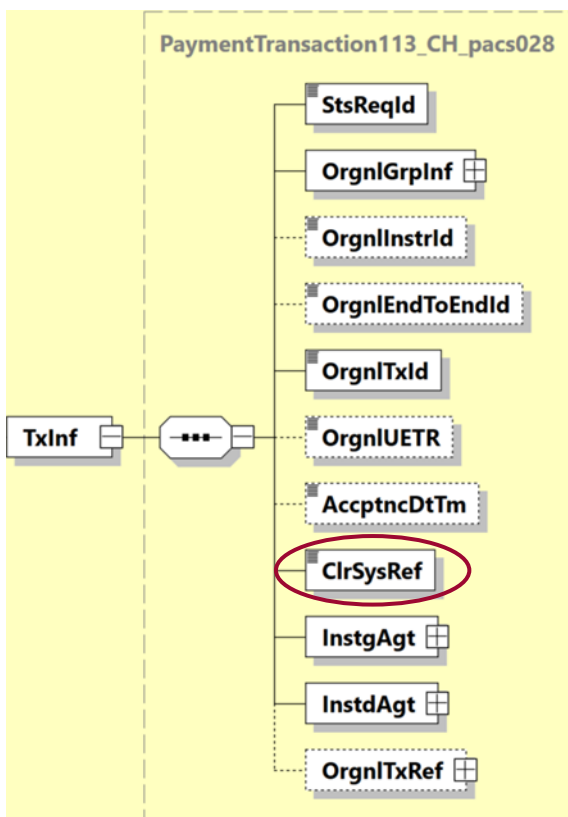

Figure 2:   Specifying the status request type in the "pacs.028" message

3.3 Naming of the parties in an IP status request

An IP status request only uses the parties "Instructing participant" and "Instructed participant".

General notes

- The "*Instructing Agent*" element is a compulsory field (mandatory, input/output) and assumes the role of the instructing participant.

- The "*Instructing Agent*" element is used together with the "*Status Request Identification*" and "*Message Identification*" elements for the duplication checks.

- The "*Instructed Agent*" element is a compulsory field (mandatory, input/output) and assumes the role of the instructed participant.

- The two elements "*Instructing Agent*"/"*Instructed Agent*" are only used at the *<TxInf>* level; they are not supported at the *<GrpHdr>* level.

Use case "Status request IP customer payment"

- A "Status request IP customer payment" message can be sent to the SIC IP service by either the instructed participant or by the instructing participant of the original payment.

- "*Instructing Agent*": Depending on which party sends the IP status request, the instructing participant of this message corresponds to either the instructed or the instructing participant of the original IP customer payment message.

- The "*Instructed Agent*" element must be filled by the instructing participant of this message with the value of the corresponding counterparty in the original IP customer payment message.

Use case "Status request IP return request"

- A "Status request IP return request" message may only be made by the instructing participant of the original IP customer payment (is not checked against the original payment by the SIC IP service).

- The "*Instructing Agent*" element must be filled by the sender with the instructing participant of the original IP customer payment.

- The "*Instructed Agent*" element must be filled by the sender with the instructed participant of the original IP customer payment.

- The information entered in the input under "*Instructed Agent*" is forwarded unchanged in the output by the SIC IP service.

- In the case of concatenation, the details of the destination for the concatenation are given in the output under the *…/InstdAgt/FinInstnId/Othr/Id* sub-element of the "*Instructed Agent*".

3.4 Identification of financial institutions (Agents)

All the necessary information is provided at the element level in chapter 4 "Technical specifications".

3.5 Identification of other parties (Parties)

Additional parties are not supported in an IP Status Request.

3.6   Use of address information

Address information is not supported in an IP Status Request.

3.7   Use of account information

Account information is not supported in an IP Status Request.

3.8   Use of references

The mandatory references described below must be used in the "IP Status Request" message.

3.8.1   Message reference

"Message Identification" (A-level)

The message identification is a unique "technical" reference of the message. This reference is assigned by the instructing participant when the messages are created and is passed on unchanged by the SIC IP service to the instructed participant. The *<MsgId>* is used in the SIC IP service for duplicate checking at the message level (known as "technical" duplicate checking).
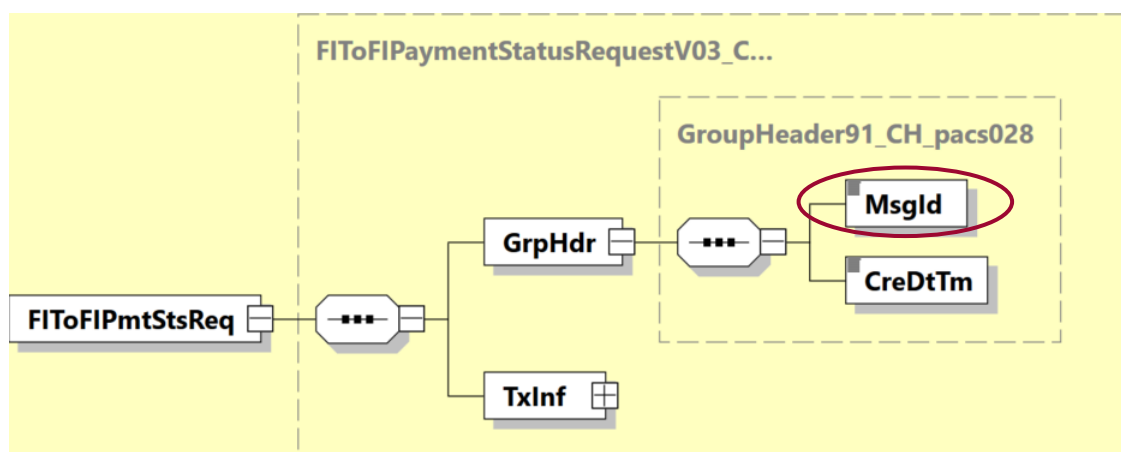
Figure 3:   Message Identification

3.8.2   Transaction reference

"Status Request Identification" (C-level)

The transaction reference is the unique reference for an IP Status Request. This reference is assigned by the instructing participant when the transaction is created and is forwarded unchanged by the SIC IP service to the instructed participant. The transaction reference is used for "operational" duplicate checking at the transaction level.
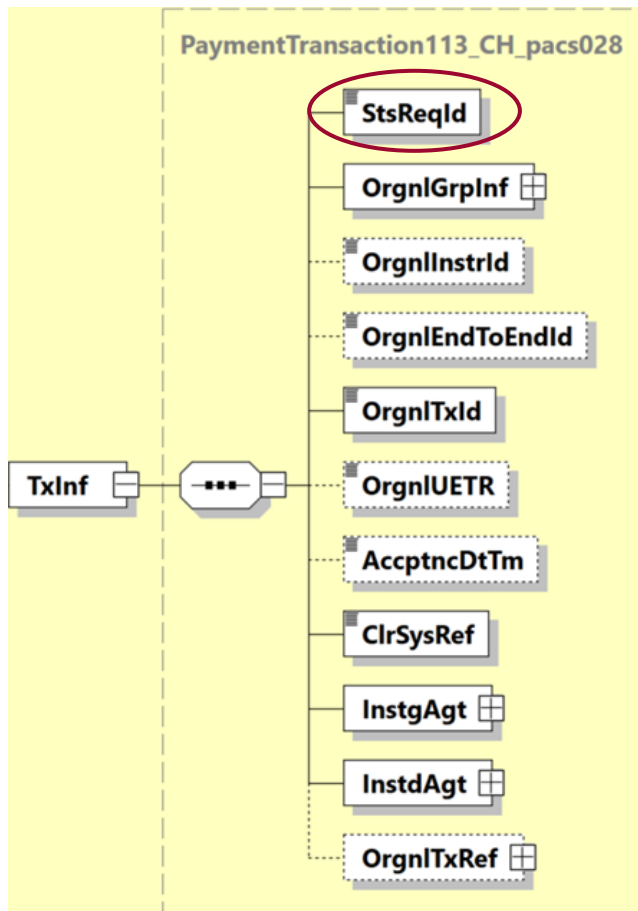
Figure 4:   Transaction reference (Status Request Identification)

3.9   References from the original message

The transaction block (C-level) of the IP Status Request uses the following references from the source message.
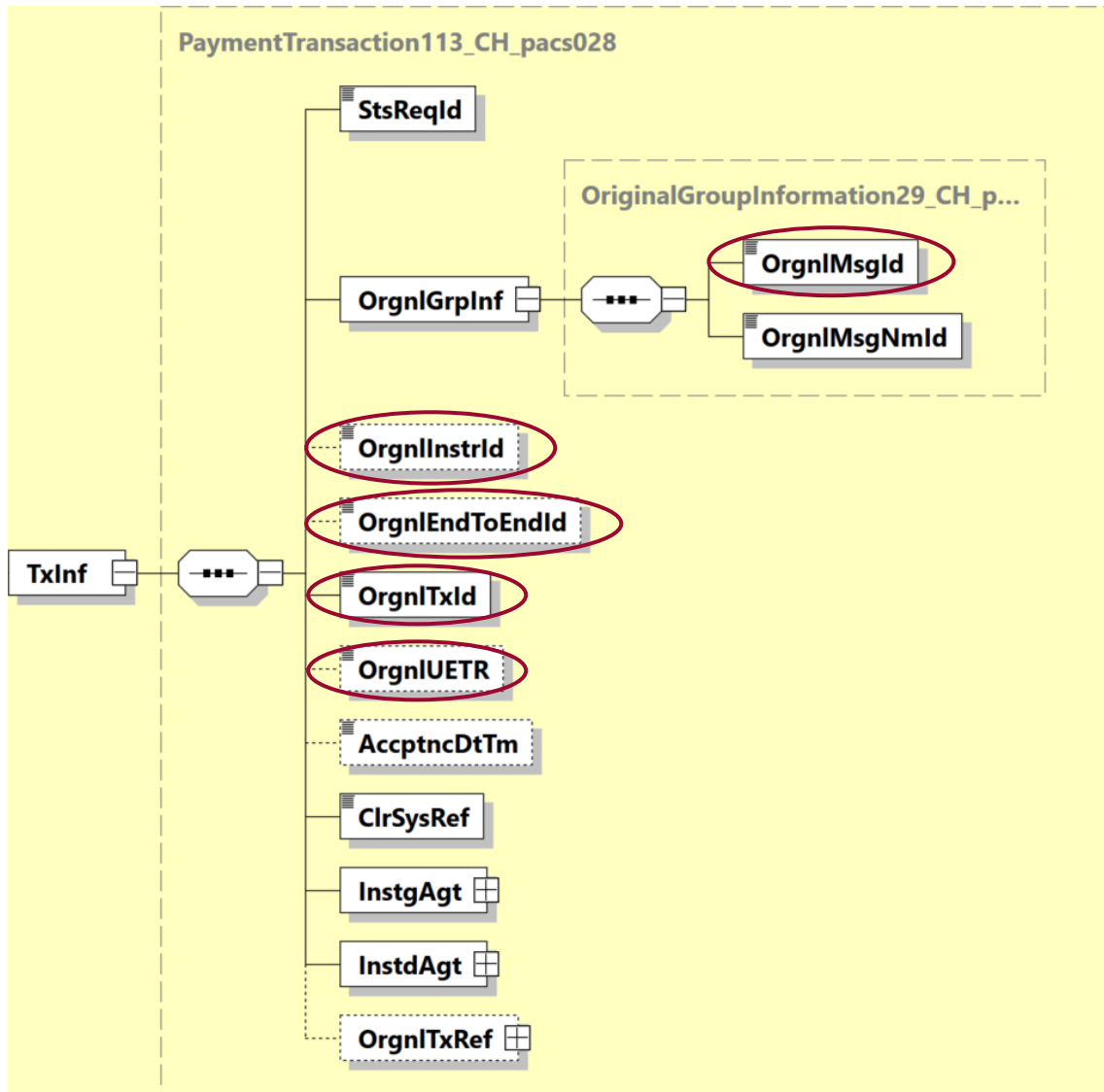
Figure 5:   References from the original message

3.9.1   "Original Message Identification"

The message identification of the original message must be specified and is transmitted in the *<OrgnlMsgId>* element.

- Use case "Status request IP customer payment": Corresponds to the message identification of the IP Customer Payment message (pacs.008, element <MsgId>).

- Use case "Status request IP return request": Corresponds to the message identification of the IP Return Request message (camt.056, element <Assgnmt><Id>).

3.9.2 "Original Transaction Identification"

The transaction reference of the original payment (pacs.008, element *<TxId>*) is mandatory and is transmitted in the *<OrgnlTxId>* element.

3.9.3 "Original Instruction Identification"

For the use case "Status request IP return request", the transaction reference of the underlying IP return request (camt.056, element *<CxlId>*) must be specified and is transmitted in the *<OrgnlInstrId>* element.

For the use case "Status request IP customer payment", the *<OrgnlInstrId>* element must not be used.

3.9.4 "Original UETR"

If a UETR was present in the original payment, it may be specified in the status request (not checked by the SIC IP service). The UETR is transmitted in the *<OrgnlUETR>* element.

3.9.5 "Original End To End Identification"

A debtor reference supplied in the original payment can optionally be transmitted in the *<OrgnlEndToEndId>* element.

3.10 Further business-related definitions

Information on the ISO 20022 Implementation Guidelines of the SIC RTGS service as applicable to SIC/euroSIC – which underlie those of the SIC IP service – is published on the www.iso-payments.ch website. The messages used for the launch of the SIC IP service as of November 2023 are based on the SIC/euroSIC Implementation Guidelines as of SIC platform release 4.10 from 17 November 2023.

4   Technical specifications

4.1   Group Header (GrpHdr, A-level)

The "*Group Header*" block (A-level of the message) occurs exactly once in the message and contains the following elements:
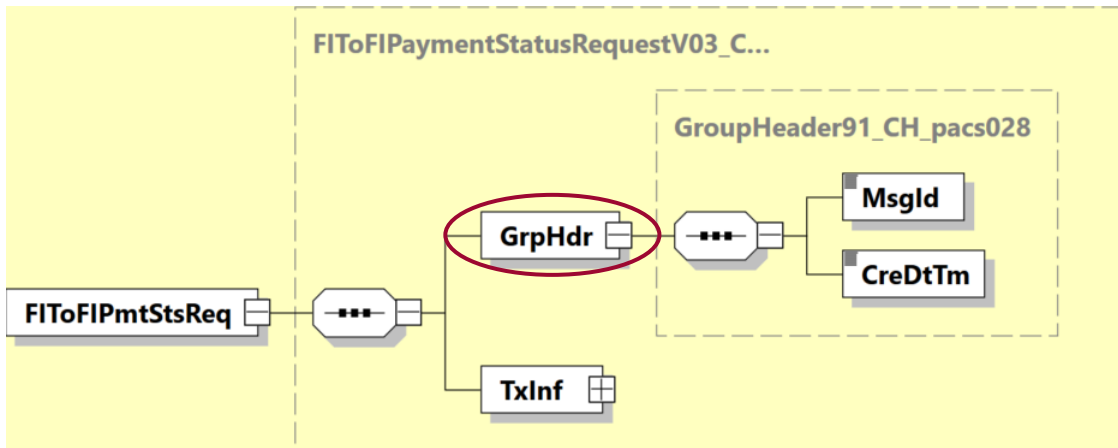
Figure 6:   Group Header (GrpHdr)

The following table specifies all the elements of the "*Group Header*" of the "pacs.028" 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	Payment Type-specific Definition
Document +FITo FIPayment Status Request V03	FIToFIPmtStsReq	1..1	1..1		
Group Header	GrpHdr	1..1	1..1		
Group Header +Message Identification	MsgId	1..1	1..1	**Message Identification** Only the restricted character set for references (excluding spaces) is permitted for this element. It is used together with <InstgAgt> for duplicate checking at message level and may only occur once within the permitted value dates in SIC IP service. Permitted value dates are value date today and 1 day in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level.	
Group Header +Creation Date Time	CreDtTm	1..1	1..1	**Creation Date Time** The SIC IP service accepts two forms of representation of a time: 1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) 2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)	

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

4.2   Original Group Information (OrgnlGrpInf, B-level)

The group information level "*Original Group Information*" is not used in the SIC IP service.

4.3   Transaction Information (TxInf, C-level)

The "*Transaction Information*" (C-level of the message) occurs exactly once in the message and contains the following elements:
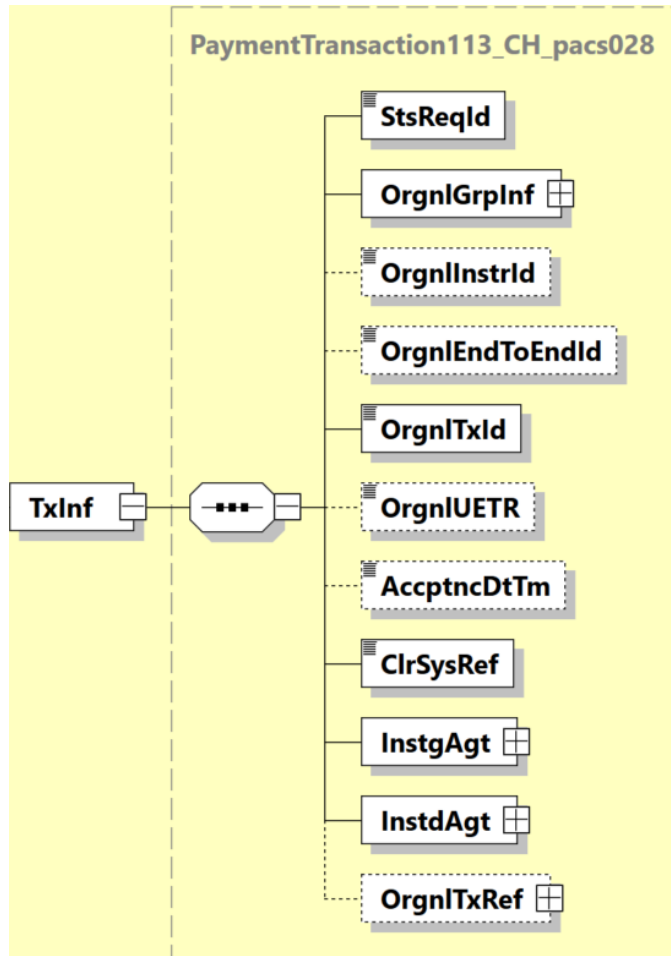

Figure 7:   Transaction Information (TxInf)

The following table specifies all the elements of the "*Transaction Information*" of the "pacs.028" 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	Payment Type-specific Definition
Transaction Information	TxInf	0..n	1..1		
Transaction Information +Status Request Identification	StsReqId	0..1	1..1	**Transaction Identification** Only the restricted character set for references (excluding spaces) is permitted for this element. Must include a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted value dates. Permitted value dates are value date today and 1 day in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level.	
Transaction Information +Original Group Information	OrgnlGrpInf	0..1	1..1	**Original Group Information**	
Transaction Information +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	**Original Message Identification**	IPSRCP: Corresponds to the message identification of the IP customer payment (pacs.008, element <MsgId>). IPSRRQ: Corresponds to the message identification of the IP return request (camt.056, element <Assgnmt><Id>). Is not checked by the SIC IP service against the original message.
Transaction Information +Original Group Information ++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	**Original Message Name Identification** The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the SIC IP service): • pacs.008 • camt.056 Additional digits to indicate the complete message version (e.g. "pacs.008.001.08") are permitted but will not be validated by the SIC IP service.	IPSRCP: Value pacs.008 must be used. IPSRRQ: Value camt.056 must be used.
Transaction Information +Original Instruction Identification	OrgnlInstrId	0..1	0..1	**Original Additional Transaction Identification**	IPSRCP: Must not be used. IPSRRQ: Corresponds to the transaction identification of the IP return request (camt.056, element <CxlId>). Must be used, but is not checked by the SIC IP service against the original message.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**	**Payment Type-specific Definition**
Transaction Information +Original End To End Identification	OrgnlEndToEndId	0..1	0..1	**Original Debtor Reference** Corresponds to the debtor reference of the IP customer payment (pacs.008, element <EndToEndId>). Can optionally be supplied, but is ignored by the SIC IP service and not checked against the original payment.	
Transaction Information +Original Transaction Identification	OrgnlTxId	0..1	1..1	**Original Transaction Identification** Corresponds to the transaction identification of the IP customer payment (pacs. 008, element <TxId>).	IPSRRQ: Is not checked by the SIC IP service against the original payment.
Transaction Information +Original UETR	OrgnlUETR	0..1	0..1	**Original Unique End-to-end Transaction Reference** This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4 and corresponds to the UETR of the IP customer payment (pacs.008, element <UETR>). Can optionally be supplied, but is ignored by the SIC IP service and not checked against the original payment.	
Transaction Information +Acceptance Date Time	AccptncDtTm	0..1	0..1	**Processing Date Time** Corresponds to start time of the IP customer payment (pacs.008, element <AccptncDtTm>). Can optionally be supplied, but is ignored by the SIC IP service and not checked against the original payment.	
Transaction Information +Clearing System Reference	ClrSysRef	0..1	1..1	**Status Request Type** Must be used for indicating system-specific codes to identify the status request type. The following codes are available: IPSRCP = Status request IP customer payment IPSRRQ = Status request IP return request	
Transaction Information +Instructing Agent	InstgAgt	0..1	1..1	**Instructing Participant** Must be used. Is used together with <MsgId> / <StsReqId> for duplicate checking. For addressing the participant, <ClrSysMmbId> element must be used. For more details on the use case specific usage of this participant see chapter 3.3 "Naming of the parties in an IP status request".	
Transaction Information +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	**Financial Institution Identification**	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**	**Payment Type-specific Definition**
Transaction Information +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	**Identification of Instructing Participant (BIC)** Must not be used.	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	**Identification of Instructing Participant (proprietary)** Must be used. Must contain valid identification for an active participant. Must not be concatenated.	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	**Clearing System Identification** Must be used to identify the identification type.	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	**Clearing System Identification (code)** Permitted ISO code value: CHSIC (SIC IID (=6n)).	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	**Member Identification** SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Other	Othr	0..1	1..1	**Other Identification** Must be used to identify the clearing system.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Instructing Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	**Clearing System Identification (proprietary)** Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used	
Transaction Information +Instructed Agent	InstdAgt	0..1	1..1	**Instructed Participant** Must be used. For addressing the participant, <ClrSysMmbId> element must be used. For more details on the use case specific usage of this participant see chapter 3.3 "Naming of the parties in an IP status request".	
Transaction Information +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	**Financial Institution Identification**	
Transaction Information +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	**Identification of Instructed Participant (BIC)** Must not be used.	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	**Identification of Instructed Participant (proprietary)** Must be used. Must contain valid identification for an active participant.	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	**Clearing System Identification** Must be used to identify the identification type.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**	**Payment Type-specific Definition**
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	**Clearing System Identification (code)** Permitted ISO code value: CHSIC (SIC IID (=6n)).	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	**Member Identification** SIC IID (=6n), must be contained in the bank master data and active.	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1		
Transaction Information +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	**Assigned Identification of the Instructed Participant** Message from SIC IP service to participant: In case of a concatenated SIC IID, the SIC IID of the instructed participant will be assigned by the service and provided in this element. Message from participant to SIC IP service: Must not be used.	
Original Transaction Reference	OrgnlTxRef	0..1	0..1	**Original Transaction Reference** Must not be used.	

Table 5: Transaction Information (TxInf, C-level)