Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Settlement Account Information (camt.003/camt.004)

Version 2.2, valid from November 2023

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
2.2	30.06.2023	Update, valid from November 2023	
		Table 5: Addition of payment types IPLQDT and IPLQDF including a note about the possible occurrence as credit or debit on the accounts involved	3.6.1
		Element *…/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Prtry*: Addition of payment types IPLQDT and IPLQDF	4.2.3
2.1	31.03.2023	Update, valid from November 2023	
		Code value "DBIT" added for balance types BALAS, BALAC, AVLBS and ALVBC in Table 5, incl. note in explanations for category "Balances"	3.6.1
		Chapter "Further business-related definitions": Updated reference to SIC platform release 4.10 (previously: release 4.9)	3.7
		Element *…/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Prtry*: Correction of code value for "IP System Manager reservation" (LQRSM instead of wrong value BALAC)	4.2.3
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)	
		Source of XML schemas changed (editorial change, no schema modifications)	1.4
		Table 5: division of code values into 2 categories "Balances" and "Payments / Limits" including subsequent addition of the changed category-specific usage in element <MulBal>	3.6.1
		New chapter "Further business-related definitions" (clarification)	3.7
		Revision of the camt.003 "Technical specifications": • *…/AcctQryDef/AcctCrit/NewCrit/SchCrit/Bal/ValDt/Dt/EQDt*: A query is now possible for a maximum of 2 bank business days in the past instead of one	4.1.2
		Revision of the camt.004 "Technical specifications": • *…/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal* and sub-element *…/Tp/Prtry*: Revision of the definition due to new category-specific usage (see also changes to chapter 3.6.1)	4.2.3
1.0	31.03.2022	First edition (stable working version)	All

Table 1: Change history

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General notes

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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 types "camt.003" and "camt.004" – 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 "camt.003" and "camt.004" messages 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 schemas

The XML schemas for "camt.003" and "camt.004" for the SIC IP service are identical to those for the SIC RTGS service, and 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 for-purpose XML software.

1.5   Reference documents

Information about participation in and the functionality of the SIC IP service can be found in the "**SIC IP Service Handbook**".

2   ISO definitions

The query message "Get Account" (camt.003) is sent by the participant to the SIC IP service to obtain the balance information of an IP Settlement Account. It is used on the basis of the ISO 20022 XML schema "camt.003.001.07".

In response to the "camt.003" query message, the SIC IP service always sends the "Return Account" (camt.004) message to the participant as a response to the "IP settlement account query". In addition, the "camt.004" message is also used in an "IP balance notification" by the SIC IP service to advise the participant that an amount limit has been exceeded or not reached. It is used on the basis of the ISO 20022 XML schema "camt.004.001.08".

Document (Message)
A-level Message Header (1..1)
B-level Account Query Definition (1..1)
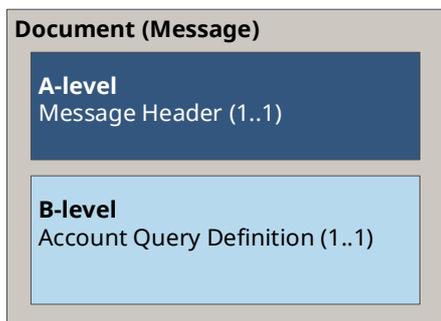
The "camt.003" message is essentially structured as follows:

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

- ***B-level***: Transaction level: "*Account Query*" element. This block must occur exactly once.

Figure 1:   Basic message structure of the "camt.003" message

Document (Message)
A-level Message Header (0..1)
B-level Report or Error (1..1)
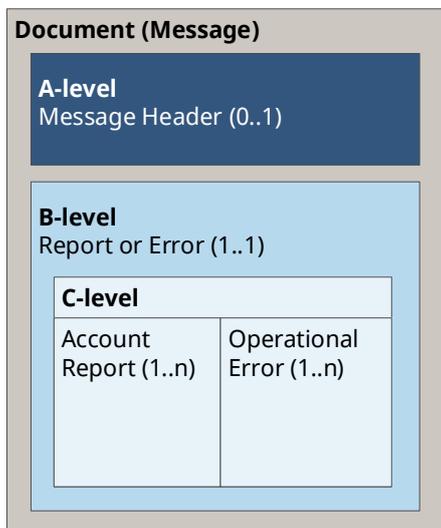
The "camt.004" message is essentially structured as follows:

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

- ***B-level***: Transaction level "*Report or Error*" element. This block must occur exactly once.

- ***C-level***: Report level: Consisting of either the "*Account Report*" block element (can occur at most once in the SIC IP service) or the "*Operational Error*" block element (can occur at most once in the SIC IP service in the query response).

Within B-level:

C-level	
Account Report (1..n)	Operational Error (1..n)

Figure 2:   Basic message structure of the "camt.004" message

3 Business specifications

3.1 Message flows

3.1.1 Message flow for the "IP settlement account query"

In the "IP settlement account query" use case, the "camt.003" message is used by the participant to request account balances. The query message is always answered by the SIC IP service with the "camt.004" message. This message contains either the query result or an error message.
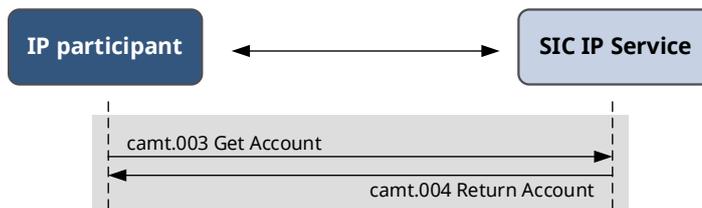
Figure 3:   Message flow for the IP settlement account query message

3.1.2 Message flow for the "IP balance notification"

In the "IP balance notification" use case, receipt of the "camt.004" message by the IP participant must always be acknowledged with a "camt.025" message back to the SIC IP service.
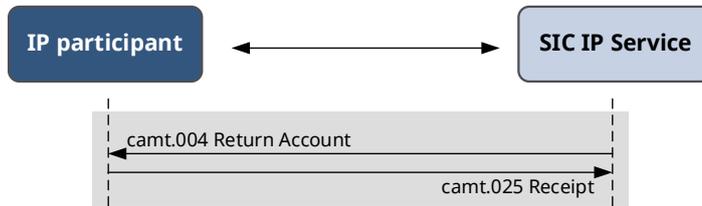
Figure 4:   Message flow for the IP balance notification message

Note:

An "IP balance notification" message is only generated if an account limit set by a participant has been exceeded or not reached.

3.2 Use cases

The "Get Account" and "Return Account" messages are used in the following use cases in the SIC IP service:

Use case	Input/Output	ISO 20022
IP settlement account query	I/O	camt.003/camt.004
IP balance notification	O	camt.004

Table 2:   Use cases for the ISO 20022 "camt.003" and "camt.004" message types

3.3   Transaction types

The following transaction types are available:

Limit type	Code value
IP settlement account query	IPACQY
IP balance notification	IPBALN

Table 3:   List of transaction types and their codes in the "camt.003" and "camt.004" messages

To allow for correct, transaction type-specific definition and validation, a corresponding code value is provided in both messages.

The identification of the transaction type in the "camt.003" message is provided as a code value in the *…/AcctQryDef/AcctCrit/NewCrit/NewQryNm* element.
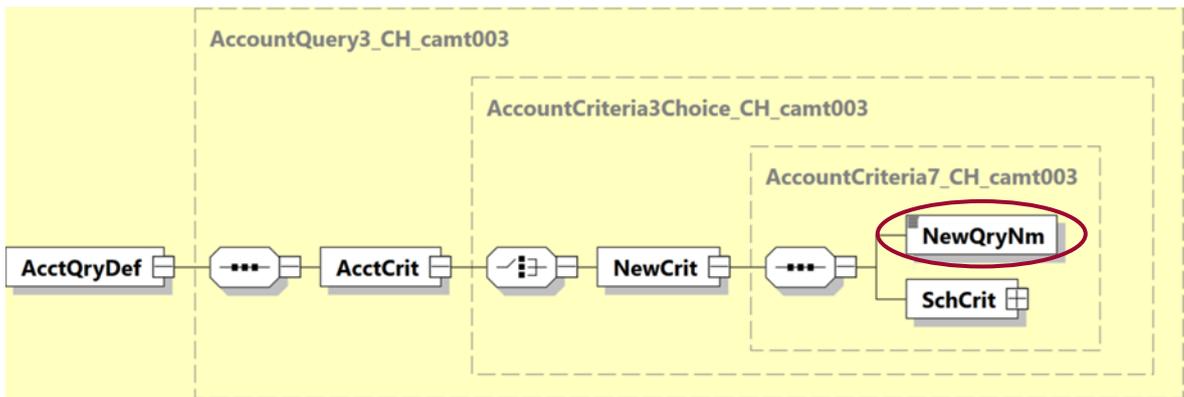
Figure 5:   Specifying the transaction type in the "camt.003" message

The identification of the transaction type in the "camt.004" message is provided as a code value in the *…/MsgHdr/QryNm* element.
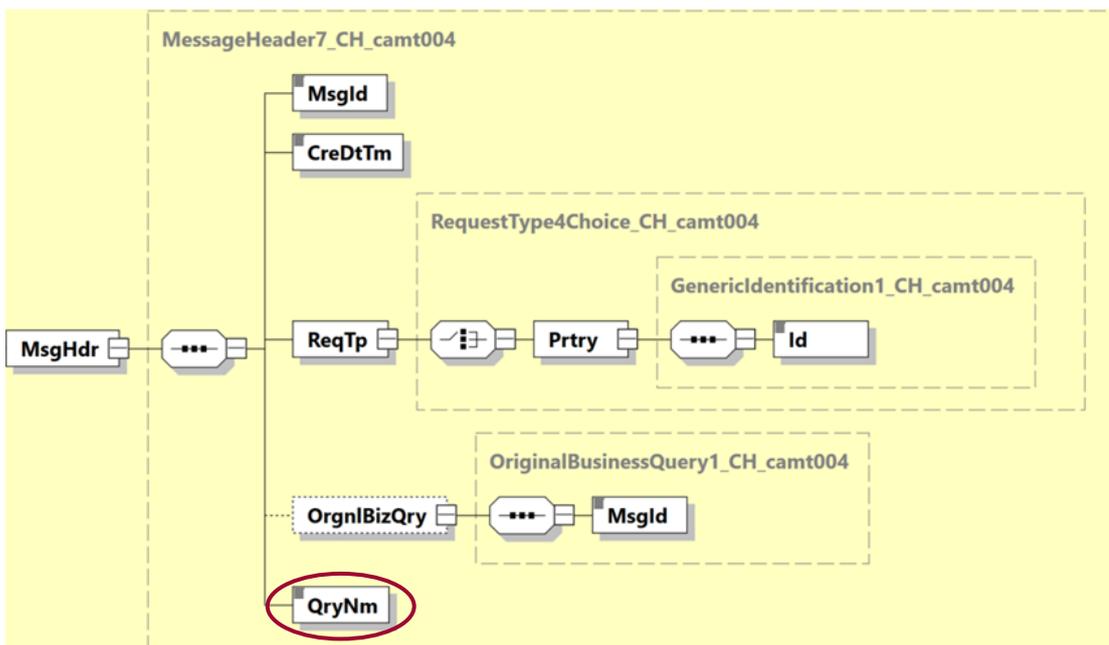
Figure 6:   Specifying the transaction type in the "camt.004" message

3.4   Use of References

3.4.1   References in a "Get Account" (camt.003) message

"Message Identification" (A-level)

In the "camt.003" message, the *.../MsgHdr/MsgId* reference value is provided in the A-level by the querying participant as the unique message identification.
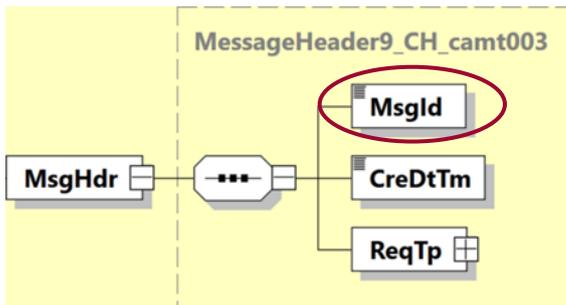
Figure 7:   Message Identification in the "camt.003" message

3.4.2   References in a "Return Account" (camt.004) message

"Message Identification" (A-level)

In the "camt.004" message, the SIC IP service contains the *.../MsgHdr/MsgId* reference element as the unique message identification of the A-level.
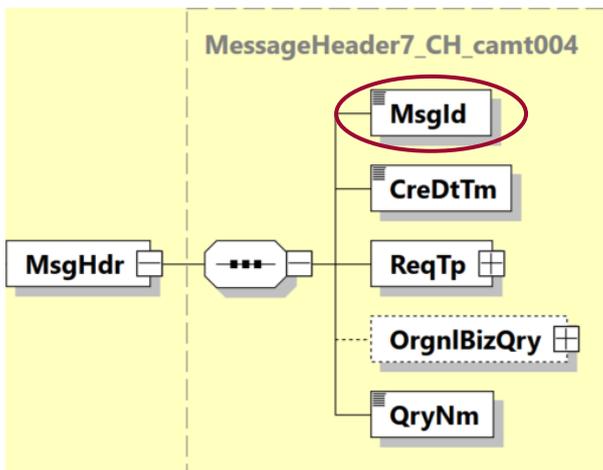
Figure 8:   Message Identification in the "camt.004" message

Message identification of the query message in the "Original Business Query" element

In the "camt.004" response message of the "IP settlement account query" use case (transaction type IPACQY), the message identification of the original "camt.003" query message is returned in the *.../OrgnlBizQry/MsgId* element.
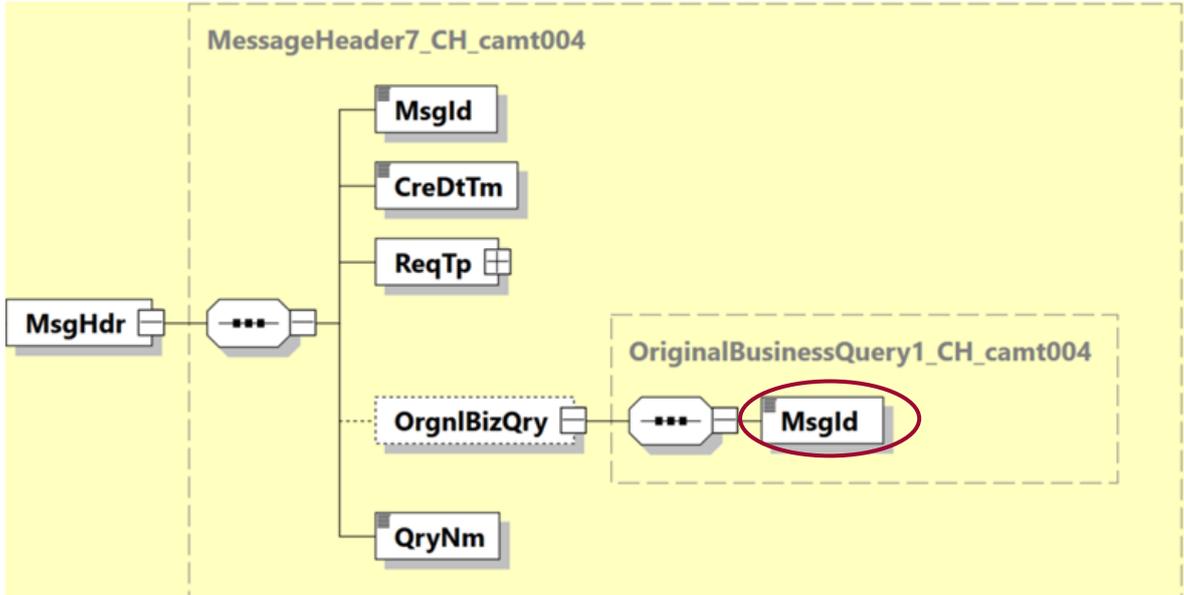
Figure 9:   Message Identification of the query message inside the "camt.004" message

3.5   Query criteria "Get Account" (camt.003)

Query criteria are specified in the B-level of the "camt.003" message in the .../AcctCrit/NewCrit/SchCrit element.
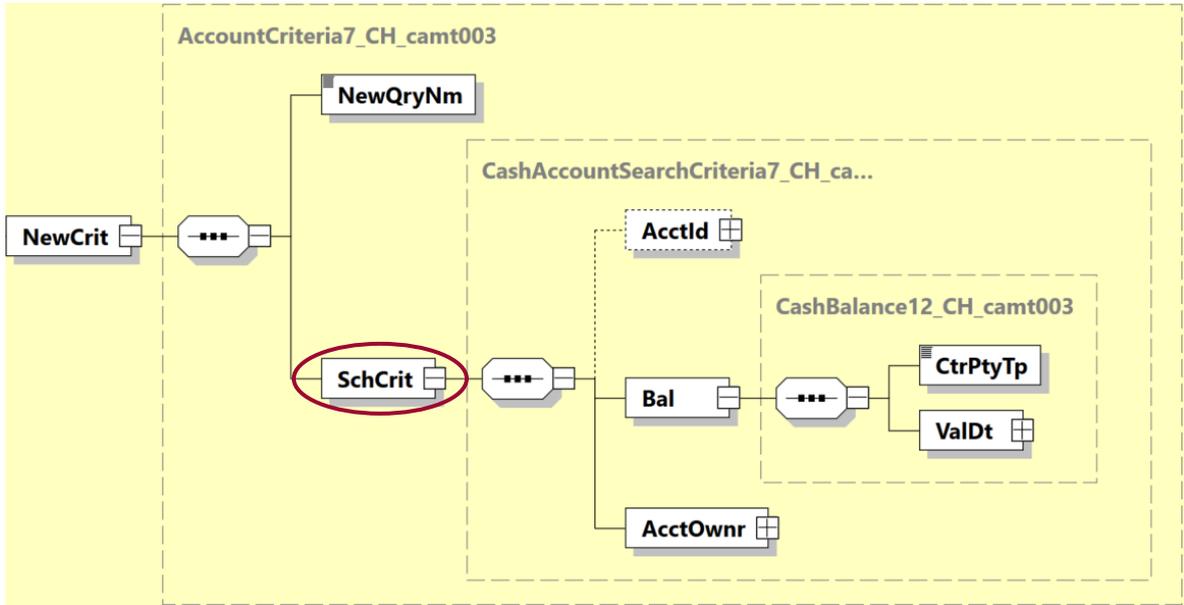
Figure 10:   Specifying the query criteria in the "camt.003" message (Search Criteria)

Element	Description
<AcctId>	Identification of the IP settlement account
<Bal>/<ValDt>	The settlement date at which balance amounts are to be returned
<AcctOwnr>	Identification of the participant who owns the account

Table 4:   Query criteria in the "camt.003" message

3.6   Use of the "Report Or Error" (camt.004)

For transaction type IPACQY, the query result is delivered in the *RtrAcct/RptOrErr* element as follows:

- Account details for the requested IP settlement account are delivered in the *RtrAcct/RptOrErr/AcctRpt* element.

- If an error occurred during the query, the error information is supplied in the *RtrAcct/RptOrErr/OprlErr* element.

For transaction type IPBALN, the report content is delivered in the *RtrAcct/RptOrErr* element as follows:

- Relevant account information is delivered in the *RtrAcct/RptOrErr/AcctRpt* element for any amount limits that have been exceeded or not reached.

- The *RtrAcct/RptOrErr/OprlErr* element is not used.
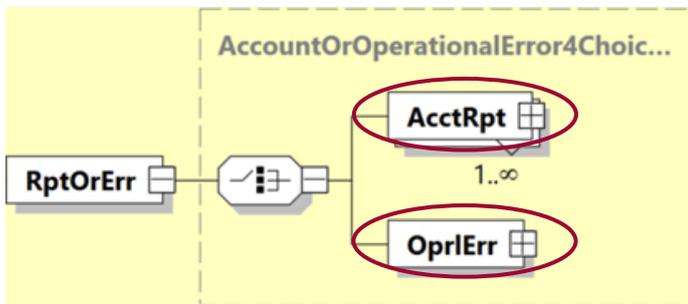
Figure 11:   Report or error information in the "camt.004" message (RprtOrErr)

3.6.1   Balances in the "Multilateral Balance" (camt.004) element

For each balance, a single instance of the *.../AcctRpt/AcctOrErr/Acct/MulBal* element is delivered in the "camt.004" message.
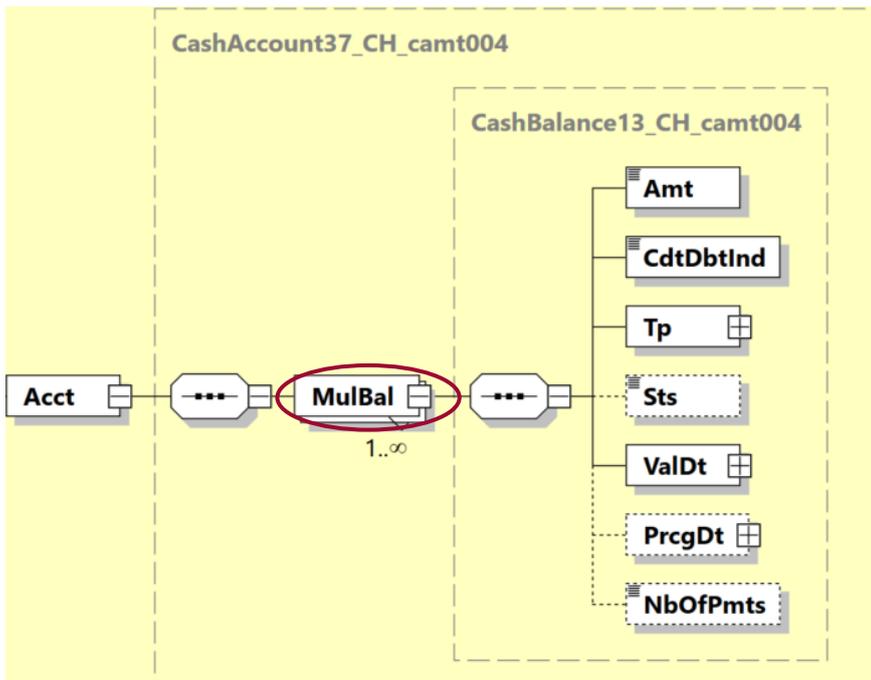
Figure 12:   Balance information in the "camt.004" message (Multilateral Balance)

The individual balance types are identified by the *.../MulBal/Tp/Prtry* and *.../MulBal/CdtDbtInd* elements.
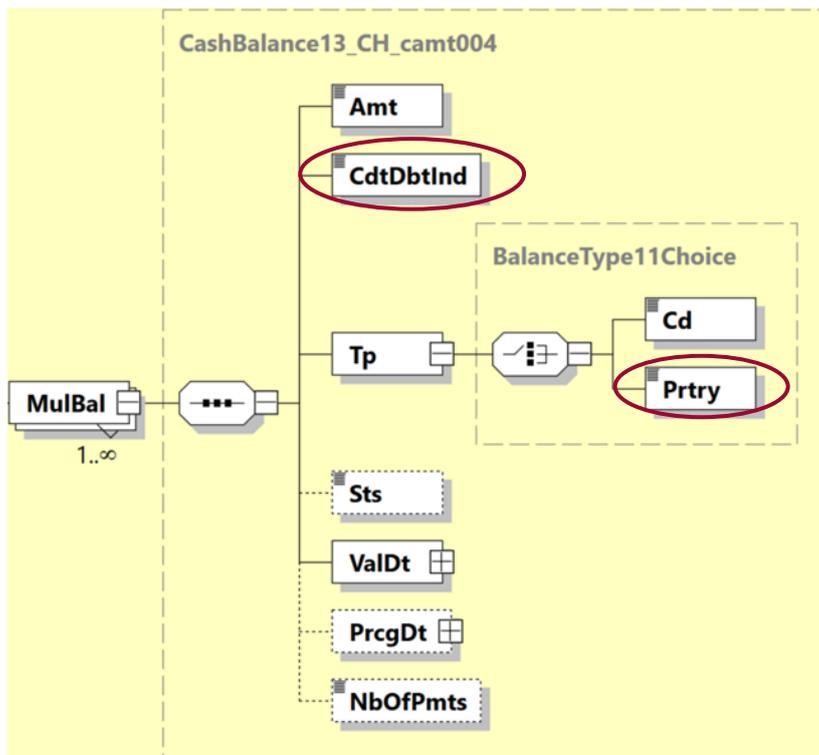
Figure 13:   Balance type in the "camt.004" message (Credit Debit Indicator, Type/Proprietary)

The following codes are defined:

Code value (.../Tp/Prtry)	Balance / Payment / Limit type	Credit/Debit (CdtDbtInd)	Transaction type IPACQY	Transaction type IPBALN
Category "Balances"				
BALAS	IP account balance at start of clearing day	CRDT/DBIT[1]	X	–
BALAC	IP account balance (current)	CRDT/DBIT[1]	X	X
AVLBS	Available IP balance at start of clearing day	CRDT/DBIT[1]	X	–
AVLBC	Available IP balance (current)	CRDT/DBIT[1]	X	X
LQRSM	IP System Manager reservation	DBIT	X	X
IPRSV	SIC IP reservation	DBIT	X	X
Category "Payments/Limits"				
IPLQTT	Transfer payment to SIC IP service (settled)	CRDT	X	–
IPLQTF	Transfer payment from SIC IP service (settled)	DBIT	X	–
IPLQDT	IP liquidity distribution to IP settlement account (settled)	CRDT/DBIT[2]	X	–
IPLQDF	IP liquidity distribution from IP settlement account (settled)	CRDT/DBIT[2]	X	–
IPCPMT	Incoming IP customer payment (settled)	CRDT	X	–
IPCPMT	Outgoing IP customer payment (settled)	DBIT	X	–
IPCRTN	Incoming IP return (settled)	CRDT	X	–
IPCRTN	Outgoing IP return (settled)	DBIT	X	–
IPBNMU	IP balance notification (upper limit)	CRDT	X	X
IPBNML	IP balance notification (lower limit)	CRDT	X	X
IPDLMI	IP defence limit (incoming)	CRDT	X	–
IPDLMO	IP defence limit (outgoing)	CRDT	X	–

Table 5:   Codes for the balance / payment / limit types in the "camt.004" message (Tp/Prtry, CdtDbtInd)

Category "Balances"

The "X" values marked in the transaction type columns indicate which values are returned for each transaction type. If there are no corresponding values for a balance, a zero value (0) is returned for the corresponding balance.

[1] For the balance types BALAS, BALAC, AVLBS and ALVBC, a negative balance (<CdtDbtInd> = DBIT) occurs exclusively when the IP transit account is queried by the system manager. For IP settlement accounts of standard participants, on the other hand, only a positive balance (<CdtDbtInd> = CRDT) can occur for these balance types.

Category "Payments/Limits"

Depending on the transaction type, the "X" values marked are only delivered if corresponding payments have been settled or corresponding limits exist.

[2] IP liquidity distributions are triggered exclusively by the system manager and can occur as follows for the accounts involved:

- When querying the IP settlement account of a standard participant for payment type IPLQDT exclusively as credit (<CdtDbtInd> = CRDT), for payment type IPLQDF exclusively as debit (<CdtDbtInd> = DBIT).
- When the IP transit account is queried by the system manager for payment type IPLQDT exclusively as debit (<CdtDbtInd> = DBIT), for payment type IPLQDF exclusively as credit (<CdtDbtInd> = CRDT).

3.6.2   Error information in the "Operational Error" element (camt.004)

In case of an incorrect query of the IPACQY transaction type, an error code is supplied in the response message in the *.../OprlErr/Err/Prtry* element:

The following codes are defined:

Code value	Event
NRSLT	No data matching the query criteria was found
NAUTH	Query is not permitted
QYINV	Invalid query criteria

Table 6:   Error codes in the query response in the "camt.004" message (OprlErr)

3.7   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 as of 17 November 2023.

4 Technical specifications

4.1 "Get Account" message (GetAcct, camt.003)

4.1.1 Message Header (MsgHdr, A-level)

The "*Message Header*" block (A-level of the message) occurs exactly once in the message and contains the following elements:
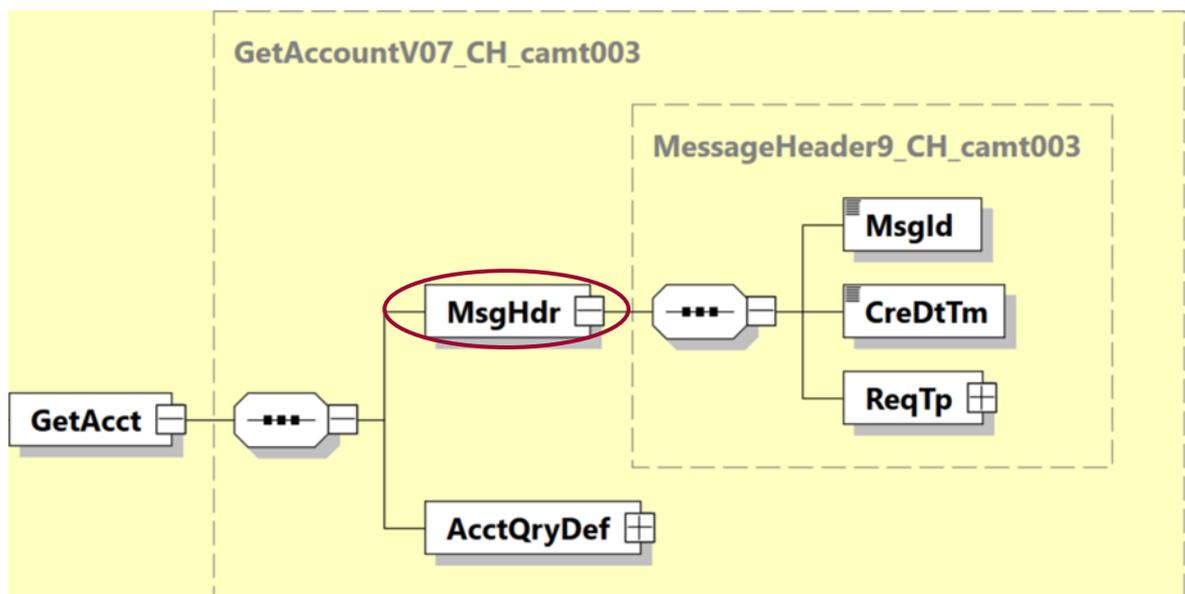
Figure 14:   Message Header (MsgHdr) "camt.003"

The following table specifies all the elements of the "*Message Header*" block in the "camt.003" 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
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** 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)
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)** Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used

Table 7: camt.003 – Message Header (MsgHdr, A-level)

4.1.2   Account Query Definition (AcctQryDef, B-level)

The "*Account Query Definition*" block (B-level of the message) occurs once and contains the following elements:
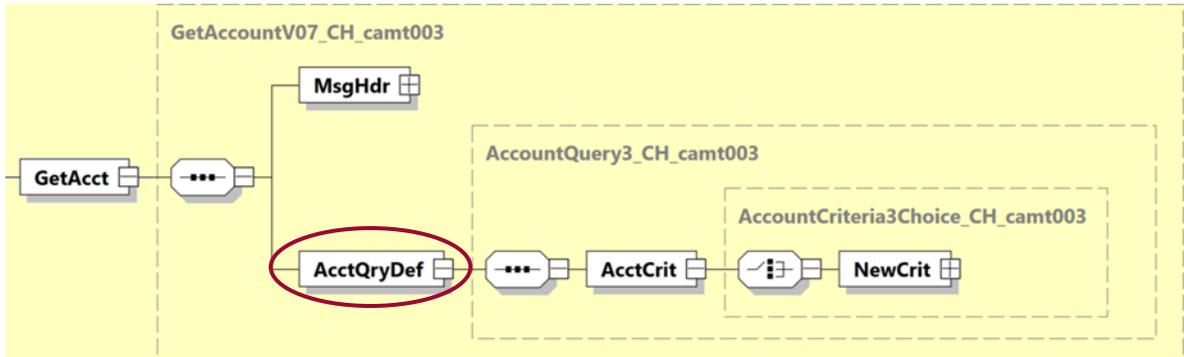
Figure 15:   Account Query Definition (AcctQryDef) "camt.003"

The search criteria for the query are specified in the *.../AcctCrit/NewCrit/SchCrit* sub-element.
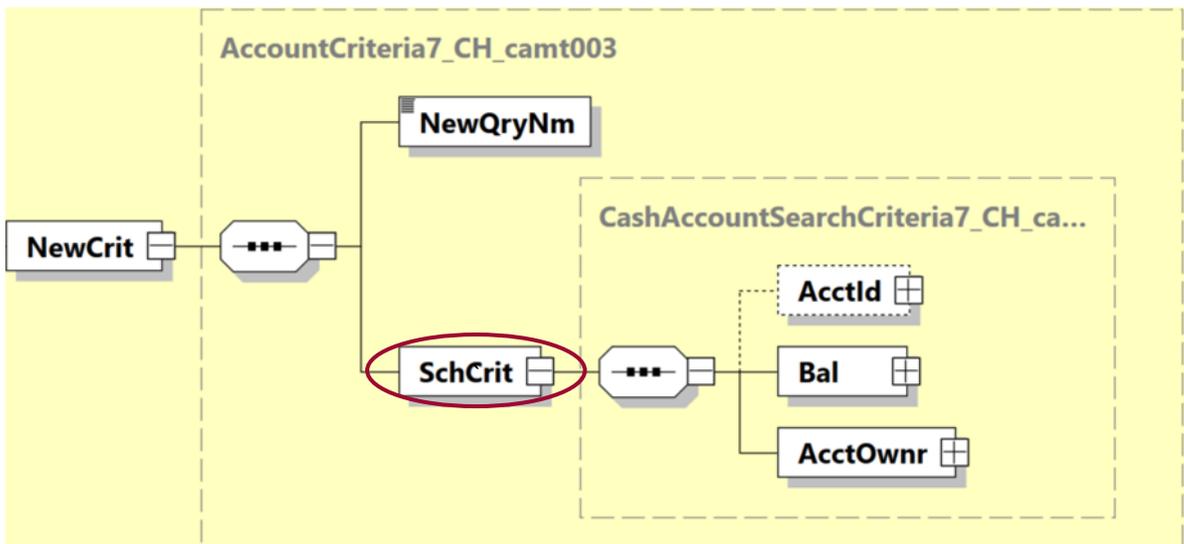
Figure 16:   Search Criteria (SchCrit) "camt.003"

The following table specifies all the elements of the "*Account Query Definition*" block of the "camt.003" 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
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: IPACQY - IP settlement account query
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria	SchCrit	0..n	1..1	**Search Criteria**
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification	AcctId	0..n	0..1	**Settlement Account Information** Must be used. The SIC IID specified under <AcctOwnr> must be assigned with the IP settlement account specified here.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal	EQ	1..1	1..1	**Comparison Operator**
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal ++++++Other	Othr	1..1	1..1	**Identification of Settlement Account (proprietary)**

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal ++++++Other +++++++Identification	Id	1..1	1..1	**Account Number (proprietary)** Must contain the account number of an active IP settlement account (format =6n).
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**
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date ++++++Date	Dt	1..1	1..1	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
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 banking business day. 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**
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)** Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
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)** Must be used. Must contain a valid identification of an active participant. Must not be concatenated.
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, active, and not concatenated.

Table 8: camt.003 – Account Query Definition (AcctQryDef, B-level)

4.2 "Return Account" message (RtrAcct, camt.004)

4.2.1 Message Header (MsgHdr, A-level)

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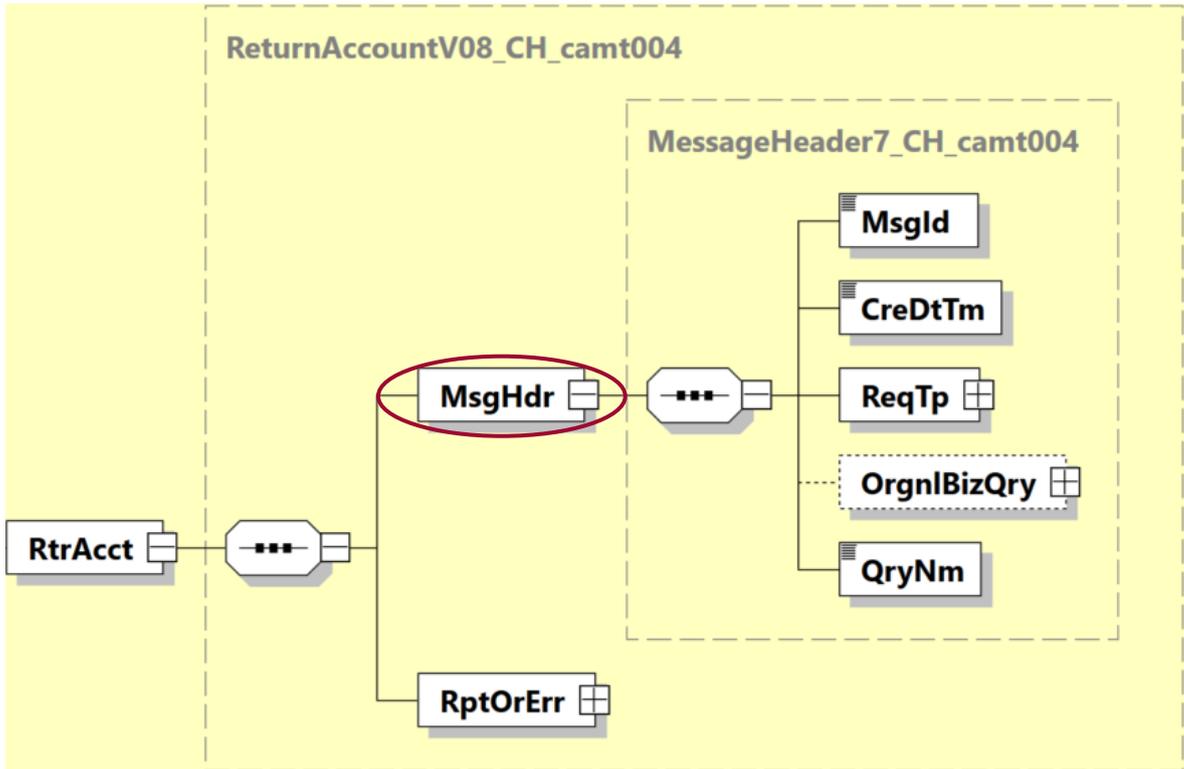

Figure 17:   Message Header (MsgHdr) "camt.004"

The following table specifies all the elements of the "*Message Header*" block in the "camt.004" 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
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** Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.
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)** Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used
Message Header +Original Business Query	OrgnlBizQry	0..1	0..1	IPACQY: Always used. IPBALN: Not used.
Message Header +Original Business Query ++Message Identification	MsgId	1..1	1..1	**Original Message Identification**
Message Header +Query Name	QryNm	0..1	1..1	**Transaction Type** Always used to identify the transaction type. The following codes are defined: IPACQY - IP settlement account query IPBALN - IP balance notification

Table 9: camt.004 – Message Header (MsgHdr, A-level)

4.2.2   Report or Error (RptorErr, B-level)

The "*Report or Error*" block (B-level of the message) occurs exactly once in the message and contains the following elements:
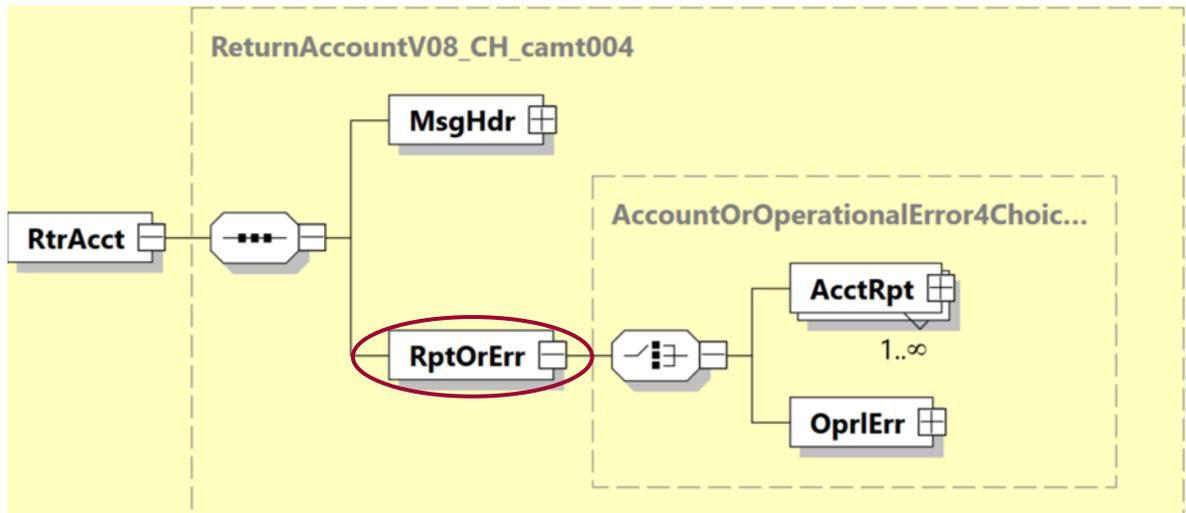
Figure 18:   Report or Error (RptOrErr) "camt.004"

The following table specifies all the elements of the "*Report or Error*" block of the "camt.004" 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** IPACQY: Either one <AcctRpt> element returning account information or one <OprlErr> element containing error information will be delivered. IPBALN: Element <AcctRpt> with account information is always delivered.

Table 10:   camt.004 – Report or Error (RptOrErr, B-level)

4.2.3   Account Report / Operational Error (AcctRpt/OprlErr, C-level)

The C-level of the message occurs once and consists of either several instances of the "*Account Report*" element or one instance of the "*Operational Error*" element:
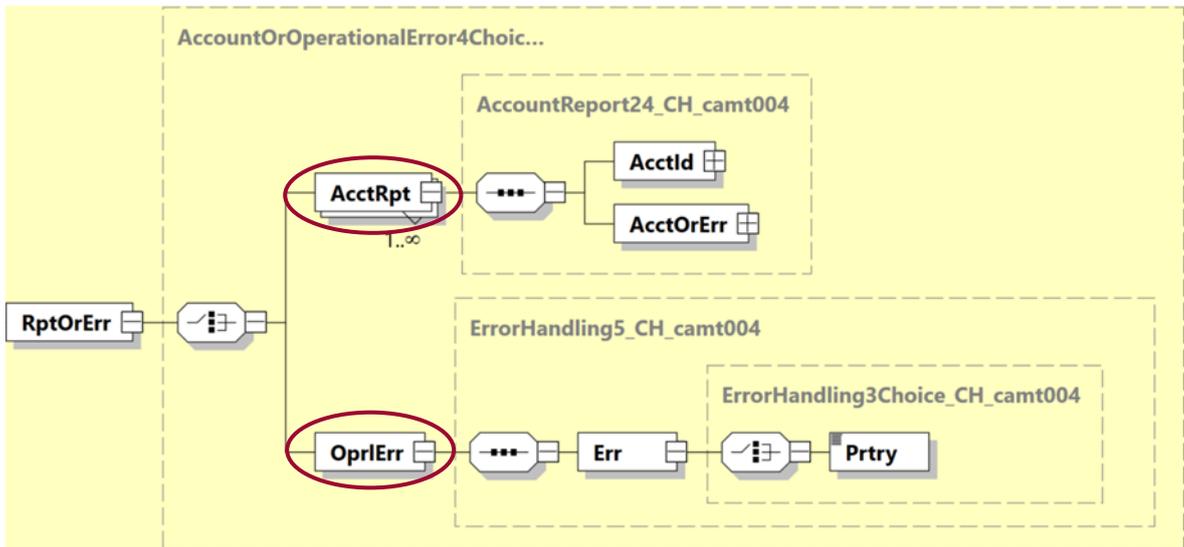
*Figure 19:   Account Report or Operational Error (AcctRpt or OprlErr) "camt.004"*

The following table specifies all the elements of the "A*ccount Report*" and "*Operational Error*" blocks of the "camt.004" 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
Account Report	AcctRpt {Or	1..n	1..n	**Account Report** IPACQY: Contains the account information of the queried IP settlement account. Only one occurrence is used. IPBALN: Contains relevant account information in case of exceeding or falling below an amount limit. Always used. Only one occurrence is used.
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)** Contains the account number of an active IP settlement account (format =6n).
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 the SIC IP service (retained in the message definition for possible future use).
Account Report +Account Or Error ++Account +++Type	Tp	0..1	0..1	**Account Status** Is not used by the SIC IP service (retained in the message definition for possible future use).
Account Report +Account Or Error ++Account +++Type ++++Proprietary	Prtry	1..1	1..1	**Account Status (proprietary)**

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Account Report +Account Or Error ++Account +++Multilateral Balance	MulBal	0..n	1..n	**Balance Information** Provides the corresponding values for each balance type. For details on the balance types per transaction type, see Chapter 3.6.1.
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Amount	Amt	1..1	1..1	**Amount**
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Credit Debit Indicator	CdtDbtInd	1..1	1..1	**Credit Debit Indicator** Qualifies the amount provided in the <Amt> element as a credit or debit amount.
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Type	Tp	0..1	1..1	**Balance Type**
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Type +++++Code	Cd {Or	1..1	1..1	**Balance Type (code)** Not used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Type +++++Proprietary	Prtry Or}	1..1	1..1	**Payment Type or Balance Type (proprietary)** The following code values are used for category "Balances": BALAS = IP account balance at start of clearing day BALAC = IP account balance (current) AVLBS = Available IP balance at start of clearing day AVLBC = Available IP balance (current) LQRSM = IP System Manager reservation IPRSV = SIC IP reservation The following code values are used for category "Payments / Limits": IPLQTT = Transfer payment to SIC IP service (settled) IPLQTF = Transfer payment from SIC IP service (settled) IPLQDT = IP liquidity distribution to IP settlement account (settled) IPLQDF = IP liquidity distribution from IP settlement account (settled) IPCPMT = IP customer payment (settled) IPCRTN = IP return (settled) IPBNMU = IP balance notification (upper limit) IPBNML = IP balance notification (lower limit) IPDLMI = IP defence limit (incoming) IPDLMO = IP defence limit (outgoing)
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Status	Sts	0..1	0..1	**Status Code** Not used.
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Value Date	ValDt	0..1	1..1	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Value Date +++++Date	Dt	1..1	1..1	**Settlement Date**
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Processing Date	PrcgDt	0..1	0..1	Is not used by the SIC IP service (retained in the message definition for possible future use).
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. Used only with the following payment or balance types: IPRSV, IPLQTT, IPLQTF, IPCPMT, IPCRTN
Operational Error	OprlErr Or}	1..n	1..1	**Error** IPACQY: If the query can not be performed for any reason, an error will be returned. IPBALN: Not used.
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 data matching the query criteria was found NAUTH: Query is not permitted QYINV: Invalid query criteria

Table 11:   camt.004 – Account Report or Operational Error (AcctRpt or OprlErr, C-level)