



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Recapitulations (camt.052)

Version 2.2, valid from 15 November 2024

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	28.02.2024	Modifications per SIC Platform Release 5.1	
		List of payment types removed and replaced by a reference to the base document (cleanup of redundant information; in the future the overview of all payment types will be maintained in the base document only)	3.5
		Element <i>.../Rpt/Ntry/NtryDtls/TxDtls/RtrInf/Rsn/Prtry</i> : Revision of cancellation details for the code value STLMFL (description generalized, as several constellations are covered)	3.7 4.4
		Element <i>.../Rpt/TxsSummry/TtlNtriesPerBkTxCd</i> : Definition revised for list type IPACCR / IPSYSR; element is only used if payments have been settled	4.2
2.1	30.06.2023	Update, valid from November 2023	
		Addition of payment types IPLQDT and IPLQDF	3.5
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 version camt.052.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.4
		New chapter "Message flow" (clarification)	3.1
		Reserved amounts can also occur for transfer payments from SIC IP service (previously: IP customer payments only)	3.8
		New chapter "Involved settlement accounts for transfer payments" (clarification)	3.11
		Revision of the "Technical specifications": <ul style="list-style-type: none"> <i>.../GrpHdr/MsgRcpt</i>: Removal of element (not needed, message recipient is identified by settlement account in element <i>.../Rpt/Acct</i>) <i>.../Rpt/Bal</i>: new sub-elements <Amt>, <CdtDbtInd> and <Dt> (mistakenly omitted in previous version) Changed cardinality from 0..1 to 1..1 for the following elements (replaces previous text "Always used.", no change in usage): <i>GrpHdr</i> (A-level) <i>.../MsgPgntn</i> <i>Rpt</i> (B-level) <i>.../RptgSrc</i> <i>.../Acct/Ccy</i> <i>.../Acct/Ownr</i> 	4.1, 4.2, 4.3, 4.4

		.../Acct/Ownr/Nm .../TxSummary/TtlNtries/TtlNetNtry <u>Ntry (C-level)</u> .../BkTxCd/Prtry <u>NtryDtls (D-level)</u> .../TxDtls/RltdAgts/InstgAgt/FinInstnId/ClrSysMmbId .../TxDtls/RltdAgts/InstgAgt/FinInstnId/ClrSysMmbId/ClrSysId .../TxDtls/RltdAgts/InstdAgt/FinInstnId/ClrSysMmbId .../TxDtls/RltdAgts/InstdAgt/FinInstnId/ClrSysMmbId/ClrSysId	
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
CH-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

Change history	2
General notes	4
Table of contents.....	5
Table of tables	6
Table of figures.....	7
1 Introduction	8
1.1 Overview of the documentation structure	8
1.2 Target audience.....	8
1.3 Change control	8
1.4 XML schema	8
1.5 Reference documents	8
2 ISO definitions.....	9
3 Business specifications	10
3.1 Message flow	10
3.2 Use cases	10
3.3 List types.....	11
3.4 Simplified message structure for list types IPACCR and IPSYSR	12
3.5 Names of payment types	12
3.6 Summary of transactions for the clearing day	14
3.7 Processing codes for cancelled payments	15
3.8 Additional information about amounts	16
3.9 Use of references	17
3.10 Parties of a transaction	17
3.11 Involved settlement accounts for transfer payments	17
3.12 Further business-related definitions	17
4 Technical specifications	18
4.1 Group Header (GrpHdr, A-level).....	18
4.2 Report (Rpt, B-level)	20
4.3 Entry (Ntry, C-level)	28
4.4 Entry Details (NtryDtls, D-level)	31

Table of tables

Table 1:	Change history	3
Table 2:	Use cases for the ISO 20022 "camt.052" message.....	10
Table 3:	List types and their code values in the "camt.052" message	11
Table 4:	Processing codes for cancelled payments	15
Table 5:	Codes for identifying the amount values sent in the <Bal> element	16
Table 6:	Involved settlement accounts for transfer payments	17
Table 7:	Group Header (GrpHdr, A-level).....	19
Table 8:	Report (Rpt, B-level)	27
Table 9:	Entry (Ntry, C-level)	30
Table 10:	Entry Details (NtryDtls, D-level).....	41

Table of figures

Figure 1:	Basic message structure of the "camt.052" message	9
Figure 2:	Message flow for the IP Return Request Rejection.....	10
Figure 3:	Simplified message structure for the "camt.052" message for list types IPACCR and IPSYSR.....	12
Figure 4:	Delivery of the payment type in the <BkTxCd><Prtry><Cd> element.....	12
Figure 5:	Delivery of the payment type in the <TtlNtriesPerBkTxCd> (IPACCR, IPSYSR) block	13
Figure 6:	Delivery of the payment type in the <Ntry> (IPDETR, IPCNCR) block.....	13
Figure 7:	<TxSummry> element: summary of transactions	14
Figure 8:	<RtrInf> element: display of processing codes	15
Figure 9:	<Bal> element: additional information about amounts.....	16
Figure 10:	Group Header (GrpHdr, A-level).....	18
Figure 11:	Report (Rpt, B-level).....	20
Figure 12:	Entry (Ntry, C-level)	28
Figure 13:	Entry Details (NtryDtls, D-level).....	31

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 "camt.052" – 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.

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 "camt.052" for the SIC IP service is identical to that for the SIC RTGS Service, and is published on the SIX Interbank Clearing Ltd website www.iso-payments.ch:

- ***camt.052.001.08.ch.02.xsd***

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

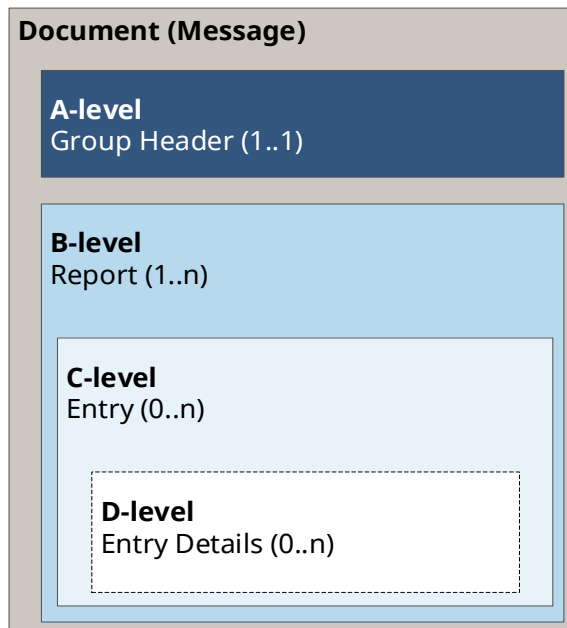
1.5 Reference documents

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 "Bank to Customer Account Report" message (camt.052) is sent from the SIC IP service to the participants to ensure reconciliation of their own systems with the IP settlement account.

The "Bank to Customer Account Report" message is based on the ISO 20022 XML schema "camt.052.001.08".



The "camt.052" message is essentially structured as follows:

- **A-level:** Message level, "Group Header" element.
This block must occur exactly once.
- **B-level:** Account level, "Report" element.
This block is used only once but may occur n times in the ISO definition.
- **C-level:** Amount level, "Entry" element.
This block is optional and may occur n times.
- **D-level:** Amount details, "Entry Details" element.
This block must occur exactly once, but can occur n times in the ISO definition.

Figure 1: Basic message structure of the "camt.052" message

3 Business specifications

3.1 Message flow

The "camt.052" message is delivered exclusively by the SIC IP service to the participant and must then always be acknowledged by the participant with a "camt.025" message.

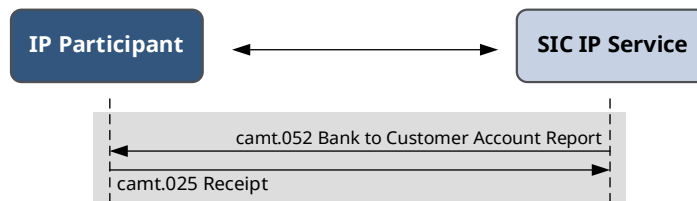


Figure 2: Message flow for the IP Return Request Rejection

3.2 Use cases

The "Bank to Customer Account Report" message is used in the following use cases in the SIC IP service:

Use case	Input/Output	ISO 20022
IP recapitulation for participants	O	camt.052
IP recapitulation for the system manager	O	camt.052
IP detailed recapitulation	O	camt.052
IP payments cancellation log	O	camt.052

Table 2: Use cases for the ISO 20022 "camt.052" message

3.3 List types

The use cases in the "camt.052" message are distinguished by specifying a list type in the `<AddtlInf>` element in the "Group Header":

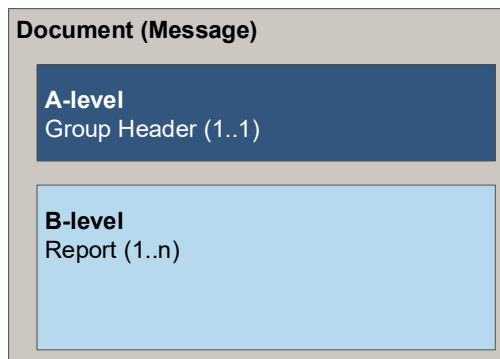
List type	Code value	Use case
IP recapitulation participants (consolidated)	IPACCR	IP recapitulation for participants
IP recapitulation participants (detailed)	IPDETR	IP detailed recapitulation
IP cancellation log	IPCNCR	IP payments cancellation log
IP recapitulation system manager	IPSYSR	IP recapitulation for the system manager

Table 3: List types and their code values in the "camt.052" message

Notes:

- In the rest of this document, the list types are always referenced using their code values.
- The list type IPSYSR is created exclusively for the system manager
 - a) for each individual account (i.e. 1 message per IP settlement account) and sent to the system manager as a whole,
 - b) and used by the system manager as a basis for booking all incoming and outgoing transactions of a clearing day on the sight deposit account.

3.4 Simplified message structure for list types IPACCR and IPSYSR



For list types IPACCR and IPSYSR, the following simplified structure is used:

- **A-level:** Message level, "Group Header" element.
- **B-level:** Account level, "Report" element.
- **C-level:** Is not used.
- **D-level:** Is not used.

Figure 3: Simplified message structure for the "camt.052" message for list types IPACCR and IPSYSR

3.5 Names of payment types

Every payment in the SIC IP service is assigned a payment type. Depending on the use case, the payment type is assigned explicitly by the participant or implicitly by the SIC IP service. The codes used in payments to identify payment types are listed in an overview table in the Implementation Guideline "Base Document".

In the "camt.052" message, the payment types are delivered in the `.../BkTxCd/Prtry/Cd` element:

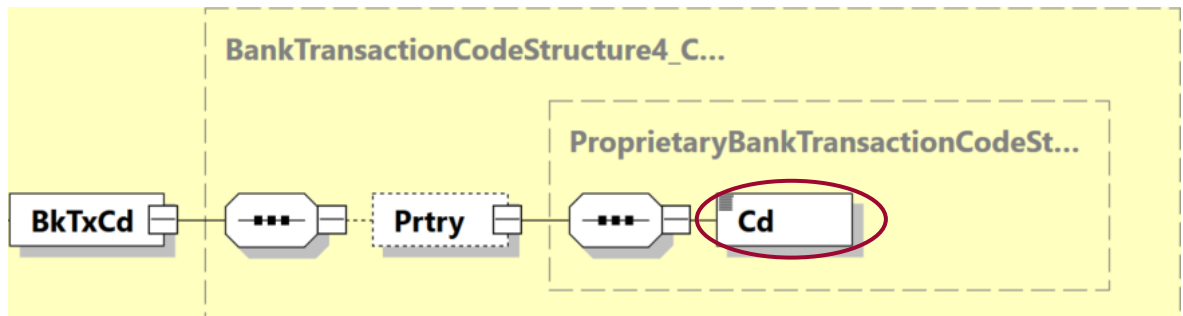


Figure 4: Delivery of the payment type in the `<BkTxCd><Prtry><Cd>` element

Different payment type-specific information is sent depending on the list type.

In list types IPACCR and IPSYSR, a consolidated evaluation (number and total) is provided for each payment type in the `<TtlNtriesPerBkTxCd>` block:

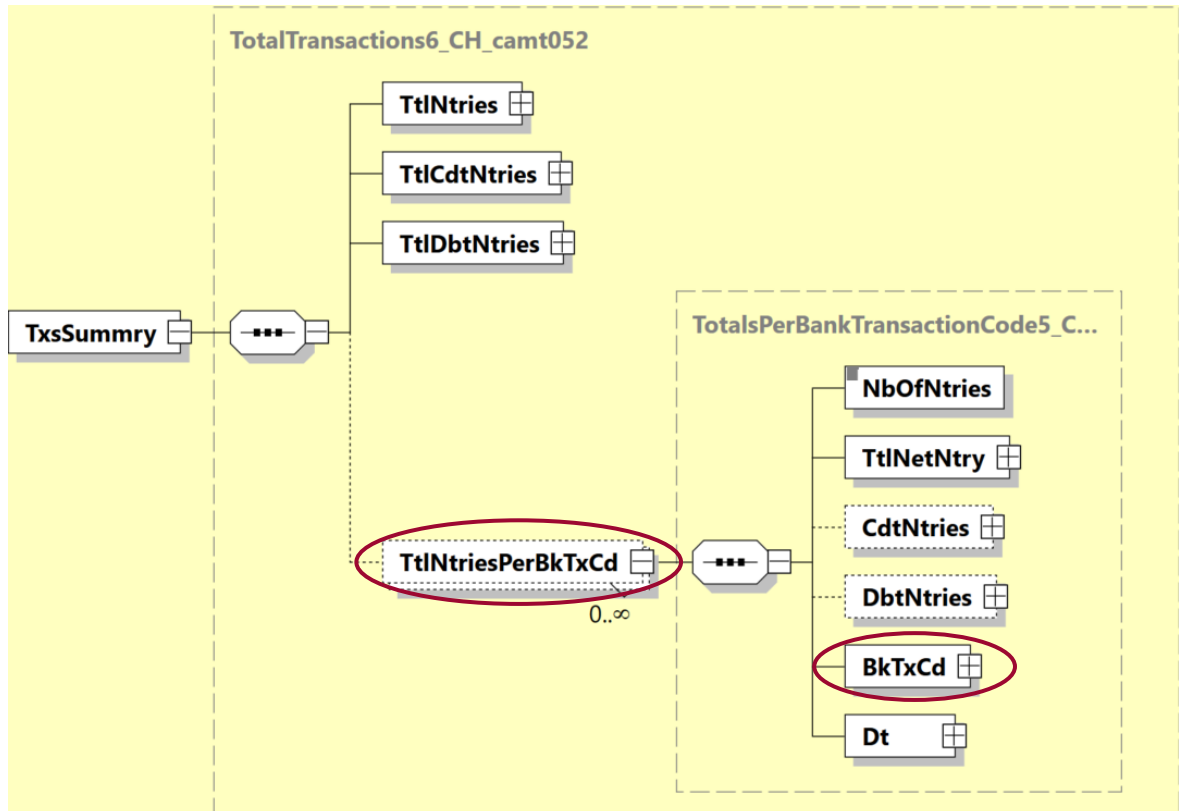


Figure 5: Delivery of the payment type in the `<TtlNtriesPerBkTxCd>` (IPACCR, IPSYSR) block

In list types IPDETR and IPCNCR, the allocated payment type for each reported payment is delivered in the `<Ntry>` block:

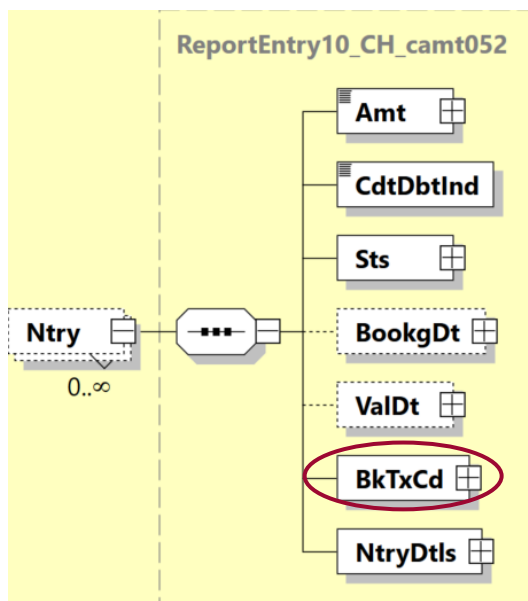


Figure 6: Delivery of the payment type in the `<Ntry>` (IPDETR, IPCNCR) block

3.6 Summary of transactions for the clearing day

In the "camt.052" message, a standardized summary of the reported transactions is delivered for all list types in the `<TxsSummary>` element. If lists continue for more than one page, this block is repeated in each message sent and always refers to the complete list.

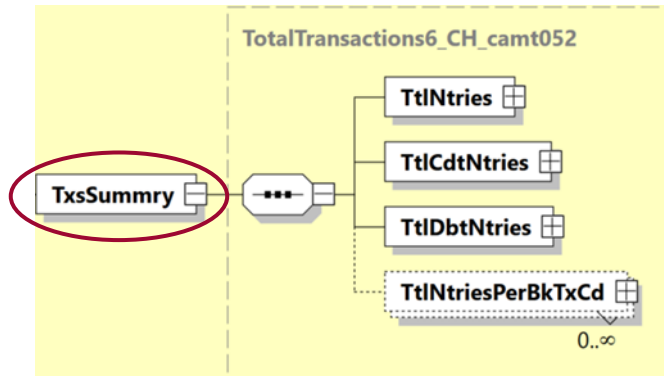


Figure 7: `<TxsSummary>` element: summary of transactions

For each settled payment type, a consolidated report (number, total and balance) is created per payment type in the `<TtlNtriesPerBkTxCd>` block for list types IPACCR and IPSYSR if any corresponding transactions were settled through the IP settlement account during the reporting period.

3.7 Processing codes for cancelled payments

In list type IPCNCR, the processing code in the `.../NtryDtls/TxDtls/RtrInf` element provides information about the reason for the cancellation of the payment in question:

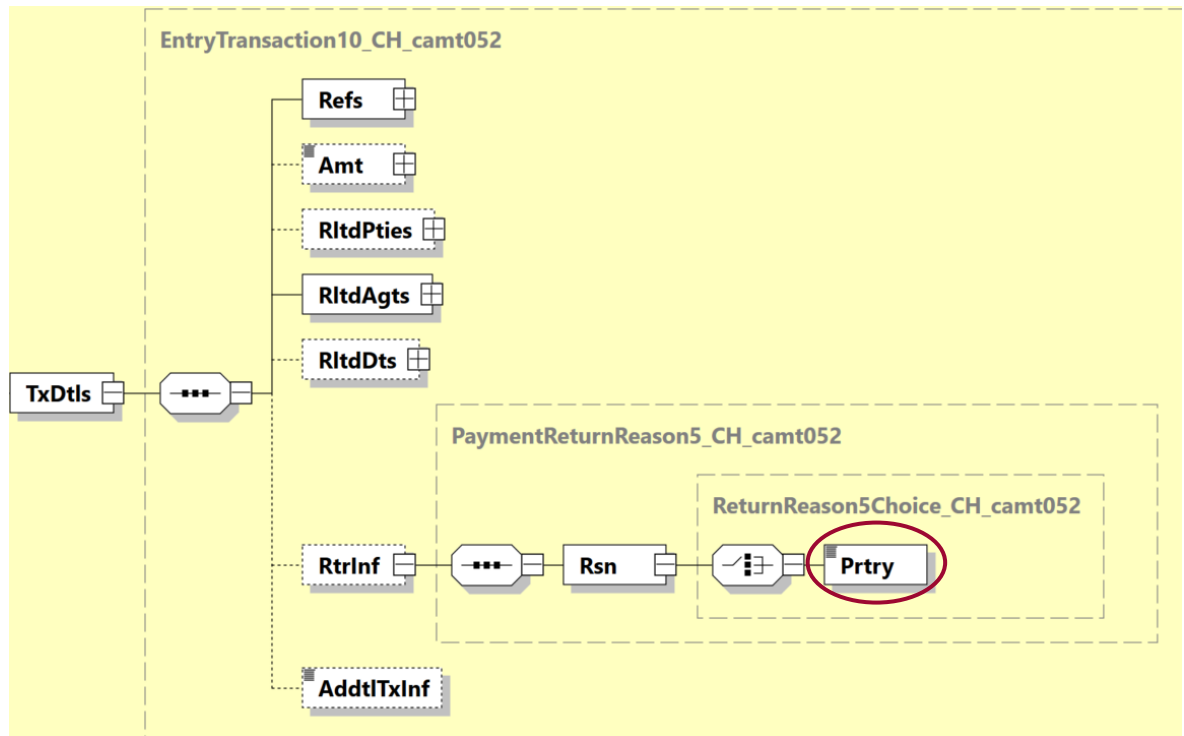


Figure 8: `<RtrInf>` element: display of processing codes

Code value	Reason for cancellation
NEGFB	Canceled due to negative IP feedback from the instructed IP participant (only for IP customer payments)
HRDTO	Cancellation due to "Hard Time Out" if no negative or positive IP feedback was received from the instructed IP participant within the "Maximum Execution Time" (only for IP customer payments)
STLMFL	Cancellation due to a failed settlement
STLMNP	Settlement not possible (only for transfer payments from the SIC IP service)

Table 4: Processing codes for cancelled payments

3.8 Additional information about amounts

For the list types IPACCR, IPDETR and IPSYSR, the `.../Rpt/Bal` block of the "camt.052" message provides information about reconciliation-relevant balances at the start or end of the clearing day.

In the case of reserved amounts for successfully validated IP customer payments and transfer payments from the SIC IP service or an IP system manager reservation, the balance of incoming and outgoing payments on the IP settlement account sent in the `.../TxSummary/TtlNtries/TtlNetNtryAmt` element is not fully available to the participant for the purpose of processing payments.

For that reason, information is provided in a `.../Rpt/Bal` block for each of the following amounts:

- IP account balance at the start of the clearing day
- IP account balance at the end of the clearing day
- SIC IP reservation (will only be sent if available at the end of the clearing day)
- IP system manager reservation (will only be sent if available at the end of the clearing day)
- Available IP balance at the start of the clearing day
- Available IP balance at the end of the clearing day

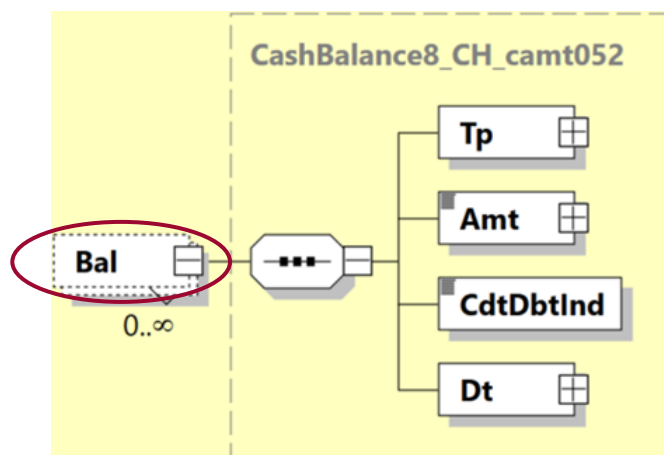


Figure 9: `<Bal>` element: additional information about amounts

The `.../Tp/CdOrPrtry/Prtry` sub-element informs as a code, about which amount is sent in the following `.../Amt` sub-element. The following codes are defined:

Code value	Type of amount value sent
BALAS	IP account balance at the start of the clearing day
BALAE	IP account balance at the end of the clearing day
IPRSV	SIC IP reservation
LQRSM	IP system manager reservation
AVLBS	Available IP balance at the start of the clearing day
AVLBE	Available IP balance at the end of the clearing day

Table 5: Codes for identifying the amount values sent in the `<Bal>` element

3.9 Use of references

The following references are used in the XML message "camt.052":

- A-level: *GrpHdr/MsgId* – unique reference of the "camt.052" message
- B-level: *Rpt/Id* – consecutive number of the "Report" element within the message.

3.10 Parties of a transaction

In order to facilitate the reconciliation, the parties of a transaction (*.../TxDtls/RltdAgts/InstgAgt* and *.../TxDtls/RltdAgts/InstdAgt* elements) for the IPDETR and IPCNCR list types are always identified by the unconcatenated SIC IID.

3.11 Involved settlement accounts for transfer payments

For transfer payments (payment types IPLQTT and IPLQTF), in addition to the parties, the settlement accounts involved are supplied in the list types IPDETR and IPCNCR under *.../TxDtls/RltdPties* in the following sub-elements:

Element	Description
<DbtrAcct>	Settlement account to be debited in the source service of the transfer payment
<CdtrAcct>	Settlement account to be credited in the destination service of the transfer payment

Table 6: *Involved settlement accounts for transfer payments*

3.12 Further business-related definitions

Information about the ISO 20022 Implementation Guidelines of the SIC RTGS service applicable to SIC/euroSIC, which underlie those of the SIC IP service, is published on the www.iso-payments.ch website.

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:

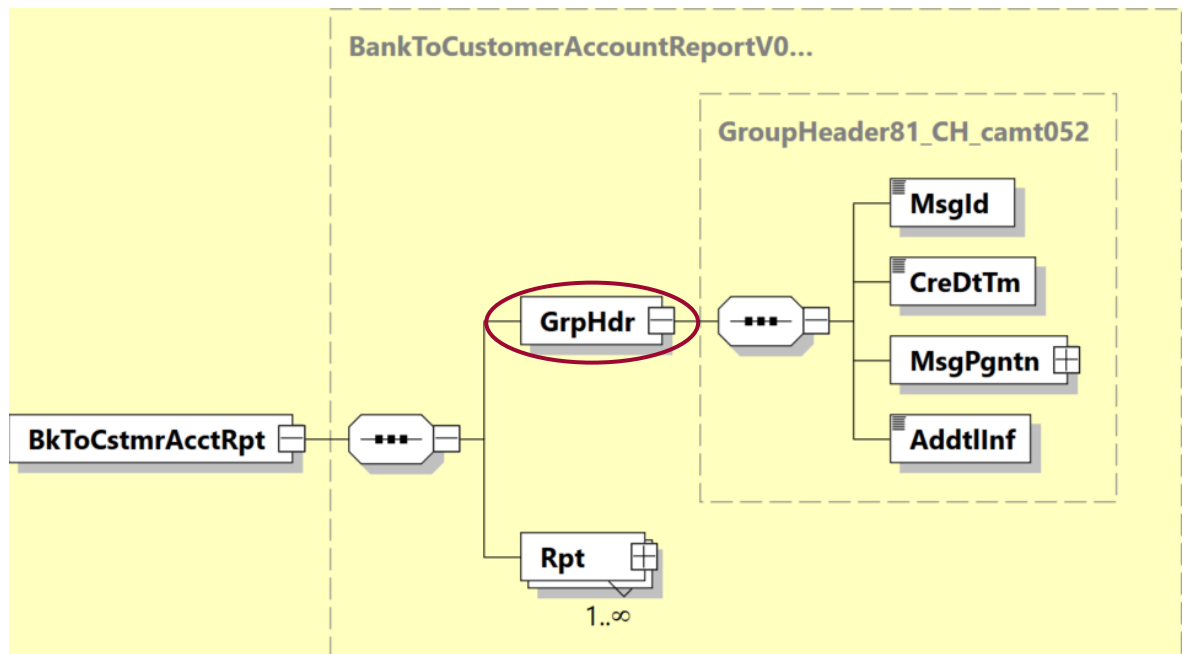


Figure 10: Group Header (GrpHdr, A-level)

The following table specifies all the elements of the "Group Header" block in the "camt.052" 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	List-specific Definition
Document +Bank To Customer Account Report V08	BkToCstmrAcctRpt	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.	
Group Header +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.	
Group Header +Message Pagination	MsgPgntn	0..1	1..1		
Group Header +Message Pagination ++Page Number	PgNb	1..1	1..1	Page Number	
Group Header +Message Pagination ++Last Page Indicator	LastPgInd	1..1	1..1	Last Page Indicator	
Group Header +Additional Information	AddtlInf	0..1	1..1	List types Code to identify the list type. The following codes are defined: IPACCR: IP recapitulation participants (consolidated) IPDETR: IP recapitulation participants (detailed) IPCNCR: IP cancellation log IPSYSR: IP recapitulation system manager	

Table 7: Group Header (GrpHdr, A-level)

4.2 Report (Rpt, B-level)

The "Report" block (B-level of the message) contains the consolidated information about an IP settlement account:

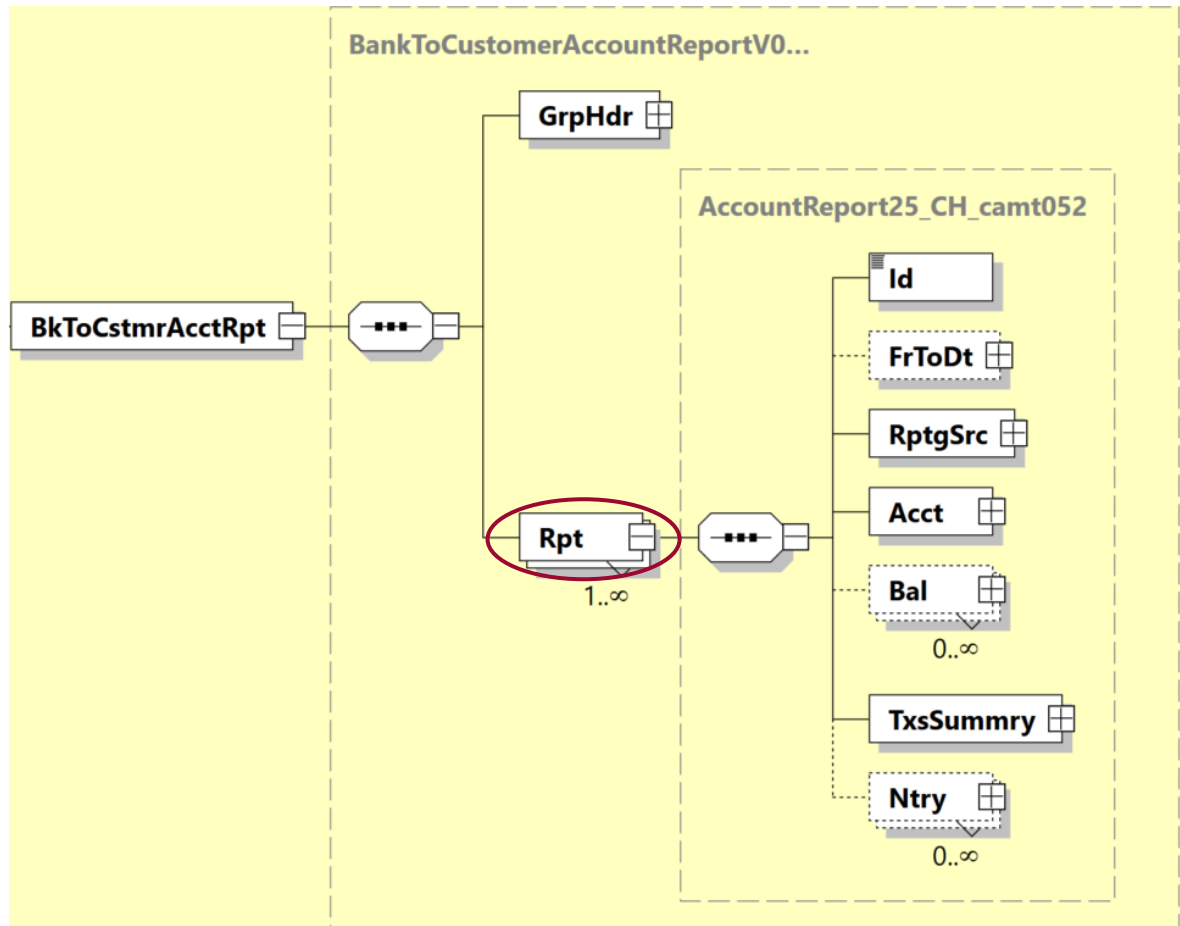


Figure 11: Report (Rpt, B-level)

The following table specifies all the elements of the "Report" block of the "camt.052" 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	List-specific Definition
Report	Rpt	1..n	1..n	Report Only one <Rpt>-Block per list type will be provided.	
Report +Identification	Id	1..1	1..1	Block Identification Consecutive number of the report element within a message.	
Report +From To Date	FrToDt	0..1	0..1	Reporting period Always used.	
Report +From To Date ++From Date Time	FrDtTm	1..1	1..1	Start of Reporting Period Start time of the IP clearing day. Corresponds to time of the IP clearing day change from element .../Evt/FctvTm of message camt.019 (IPCDI) at the beginning of the clearing day. Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.	
Report +From To Date ++To Date Time	ToDtTm	1..1	1..1	End of Reporting Period End time of the IP clearing day. Corresponds to time of the IP clearing day change from element .../Evt/FctvTm of message camt.019 (IPCDI) at the end of the clearing day. Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.	
Report +Reporting Source	RptgSrc	0..1	1..1	Clearing System Always used to identify the clearing system.	
Report +Reporting Source ++Proprietary	Prtry	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	
Report +Account	Acct	1..1	1..1	Settlement Account Information	
Report +Account ++Identification	Id	1..1	1..1	Settlement Account The settlement account number will always be provided in the <Othr><Id> element. <IBAN> is not supported.	
Report +Account ++Identification +++Other	Othr	1..1	1..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Report +Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Settlement Account Number Identification of the IP settlement account.	
Report +Account ++Currency	Ccy	0..1	1..1	Currency Code For SIC IP service always CHF.	
Report +Account ++Owner	Ownr	0..1	1..1	Account owner	
Report +Account ++Owner +++Name	Nm	0..1	1..1	Name of Participant	
Report +Account ++Owner +++Postal Address	PstlAdr	0..1	0..1	Postal Address At least <Ctry> and <TwnNm> will be provided.	
Report +Balance	Bal	0..n	0..n	Balance Information At least 4, at most 6 occurrences of the block <Bal> are supplied (see also chapter 3.7).	IPACCR: Always used. IPDETR: Always used. IPSYSR: Always used. IPCNCR: Not used.
Report +Balance ++Type	Tp	1..1	1..1	Type	
Report +Balance ++Type +++Code Or Proprietary	CdOrPrtry	1..1	1..1	Code or Proprietary Type Indicator	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Report +Balance ++Type +++Code Or Proprietary ++++Proprietary	Prtry	1..1	1..1	Type Indicator (proprietary) Following codes are used: - BALAS: IP account balance at the start of the clearing day - BALAE: IP account balance at the end of the clearing day - IPRSV: SIC IP reservation - LQRSM: IP system manager reservation - AVLBS: Available IP balance at the at the start of the clearing day - AVLBE: Available IP balance at the at the end of the clearing day	
Report +Balance ++Amount	Amt	1..1	1..1	Amount Reserved amount or balance amount	
	@ Ccy			Currency For SIC IP service always CHF.	
Report +Balance ++Credit Debit Indicator	CdtDbtInd	1..1	1..1	Credit Debit Indicator	
Report +Balance ++Date	Dt	1..1	1..1	Date The sub-element <Dt> will be provided.	
Report +Balance ++Date +++Date	Dt	1..1	1..1	Balance Date Date of the past, completed clearing day for which this balance was generated. All occurrences of the <Bal> block in a message always contain the same date.	
Report +Transactions Summary	TxsSummry	0..1	1..1	Transactions Summary In case of message pagination, the transaction summary will be provided in every message with identical data.	
Report +Transactions Summary ++Total Entries	TtlNtries	0..1	1..1		
Report +Transactions Summary ++Total Entries +++Number Of Entries	NbOfNtries	0..1	1..1	Number of Entries Number of transactions processed by SIC IP service for the participant.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Report +Transactions Summary ++Total Entries +++Total Net Entry	TtlNetNtry	0..1	1..1		
Report +Transactions Summary ++Total Entries +++Total Net Entry ++++Amount	Amt	1..1	1..1	Total Net Entry Amount Balance of incoming and outgoing payments.	IPACCR: Balance of settled payments. IPDETR: Balance of settled payments. IPSYSR: Balance of settled payments. IPCNCR: Balance of cancelled payments (calculated value).
Report +Transactions Summary ++Total Entries +++Total Net Entry ++++Credit Debit Indicator	CdtDbtInd	1..1	1..1	Credit Debit Indicator	
Report +Transactions Summary ++Total Credit Entries	TtlCdtNtries	0..1	1..1	Total Number and Sum of Credit Entries	
Report +Transactions Summary ++Total Credit Entries +++Number Of Entries	NbOfNtries	0..1	1..1	Total Number of Credit Entries	IPACCR: Number of settled incoming payments. IPDETR: Number of settled incoming payments. IPSYSR: Number of settled incoming payments. IPCNCR: Number of cancelled incoming payments.
Report +Transactions Summary ++Total Credit Entries +++Sum	Sum	0..1	1..1	Total Amount of Credit Entries	IPACCR: Total of settled incoming payments. IPDETR: Total of settled incoming payments. IPSYSR: Total of settled incoming payments. IPCNCR: Total of cancelled incoming payments.
Report +Transactions Summary ++Total Debit Entries	TtlDbtNtries	0..1	1..1	Total Number and Sum of Debit Entries	
Report +Transactions Summary ++Total Debit Entries +++Number Of Entries	NbOfNtries	0..1	1..1	Total Number of Debit Entries	IPACCR: Number of settled outgoing payments. IPDETR: Number of settled outgoing payments. IPSYSR: Number of settled outgoing payments. IPCNCR: Number of cancelled outgoing payments.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Report +Transactions Summary ++Total Debit Entries +++Sum	Sum	0..1	1..1	Total Amount of Debit Entries	IPACCR: Total of settled outgoing payments. IPDETR: Total of settled outgoing payments. IPCNCR: Total of cancelled outgoing payments. IPSYSR: Total of settled outgoing payments.
Report +Transactions Summary ++Total Entries Per Bank Transaction Code	TtlNtriesPerBkTxCd	0..n	0..n	Total Entries per Bank Payment Type For each payment type for which a payment was settled on the settlement account during the reporting period one occurrence of <TtlNtriesPerBkTxCd> block will be created.	IPACCR: Used if payments have been settled. IPDETR: Not used. IPSYSR: Used if payments have been settled. IPCNCR: Not used.
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Number Of Entries	NbOfNtries	0..1	1..1	Total Number of Incoming and Outgoing Payments for the Payment Type	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Total Net Entry	TtlNetNtry	0..1	1..1	Total debit or credit amount that is the result of the netted amounts for all debit and credit entries per Payment Type	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Total Net Entry ++++Amount	Amt	1..1	1..1	Total Net amount of Incoming and Outgoing Payments for the Payment Type	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Total Net Entry ++++Credit Debit Indicator	CdtDbtInd	1..1	1..1	Credit Debit Indicator	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Credit Entries	CdtNtries	0..1	0..1	Total Number and Sum of Credit Entries for the Payment Type Only provided if credit transactions for the payment type have been settled on the IP settlement account during the reporting period.	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Credit Entries ++++Number Of Entries	NbOfNtries	0..1	0..1	Total Number of Credit Entries for the Payment Type	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Credit Entries ++++Sum	Sum	0..1	0..1	Total Amount of Credit Entries for the Payment Type	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Debit Entries	DbtNtries	0..1	0..1	Total Number and Sum of Debit Entries for the Payment Type Only provided if debit transactions for the payment type have been settled on the IP settlement account during the reporting period.	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Debit Entries ++++Number Of Entries	NbOfNtries	0..1	0..1	Total Number of Debit Entries for the Payment Type	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Debit Entries ++++Sum	Sum	0..1	0..1	Total Amount of Debit Entries for the Payment Type	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Bank Transaction Code	BkTxCd	1..1	1..1		
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Bank Transaction Code ++++Proprietary	Prtry	0..1	0..1	Always used.	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Bank Transaction Code ++++Proprietary +++++Code	Cd	1..1	1..1	Payment Type Names of payment types according to chapter 3.5.	
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Date	Dt	0..1	1..1		
Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Date ++++Date	Dt	1..1	1..1	Value date	

Table 8: Report (Rpt, B-level)

4.3 Entry (Ntry, C-level)

The "Entry" block (C-level of the message) contains information about individual transactions of the clearing day and will only be provided for list types IPCNCR and IPDETR.

However, the block is only sent if transactions were settled or cancelled on the IP settlement account during the reporting period.

When the list type IPCNCR is sent via the Messaging Gateway access route, the block is sent a maximum of 10 times per camt.052 message.

If the IPDETR list type is sent via the file transfer access route, the block is sent an unlimited number of times, i.e. a single file is always created for each message.

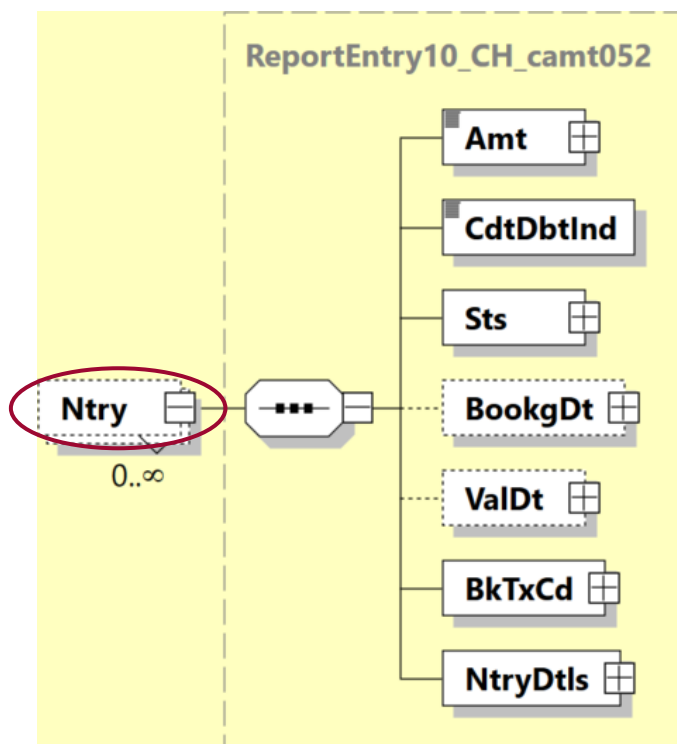


Figure 12: Entry (Ntry, C-level)

The following table specifies all the elements of the "Entry" block of the "camt.052" 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	List-specific Definition	
Entry	Ntry	0..n	0..n	Transactions	IPDETR: Will only be used when transactions were settled on the IP settlement account during the reporting period. IPCNCR: Always used. IPACCR: Not used. IPSYSR: Not used.	
Entry +Amount	Amt	1..1	1..1	Instructed Amount and Currency		
	@ Ccy			Currency Code		
Entry +Credit Debit Indicator	CdtDbtInd	1..1	1..1	Credit Debit Indicator Indicator for incoming or outgoing payments.		
Entry +Status	Sts	1..1	1..1	Booking Status		
Entry +Status ++Code	Cd	1..1	1..1	Booking Status (Code)	IPDETR: Only the code BOOK will be provided. IPCNCR: Only the code INFO will be provided, because the transaction was cancelled.	
Entry +Booking Date	BookgDt	0..1	0..1	Booking Date Time Information	IPDETR: Always used. IPCNCR: Not used.	
Entry +Booking Date ++Date Time	DtTm	1..1	1..1	Booking Date Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.		
Entry +Value Date	ValDt	0..1	0..1	Value Date Information	IPDETR: Always used. IPCNCR: Not used.	
Entry +Value Date ++Date	Dt	1..1	1..1	Value Date		
Entry +Bank Transaction Code	BkTxCd	1..1	1..1			
Entry +Bank Transaction Code ++Proprietary	Prtry	0..1	1..1			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Entry +Bank Transaction Code ++Proprietary +++Code	Cd	1..1	1..1	Payment Type Names of payment types according to chapter 3.4.	

Table 9: Entry (Ntry, C-level)

4.4 Entry Details (NtryDtls, D-level)

The "Entry Details" block (D-level of the message) group together additional information about specific transactions of the clearing day. Only the <TxDtls> element is used.

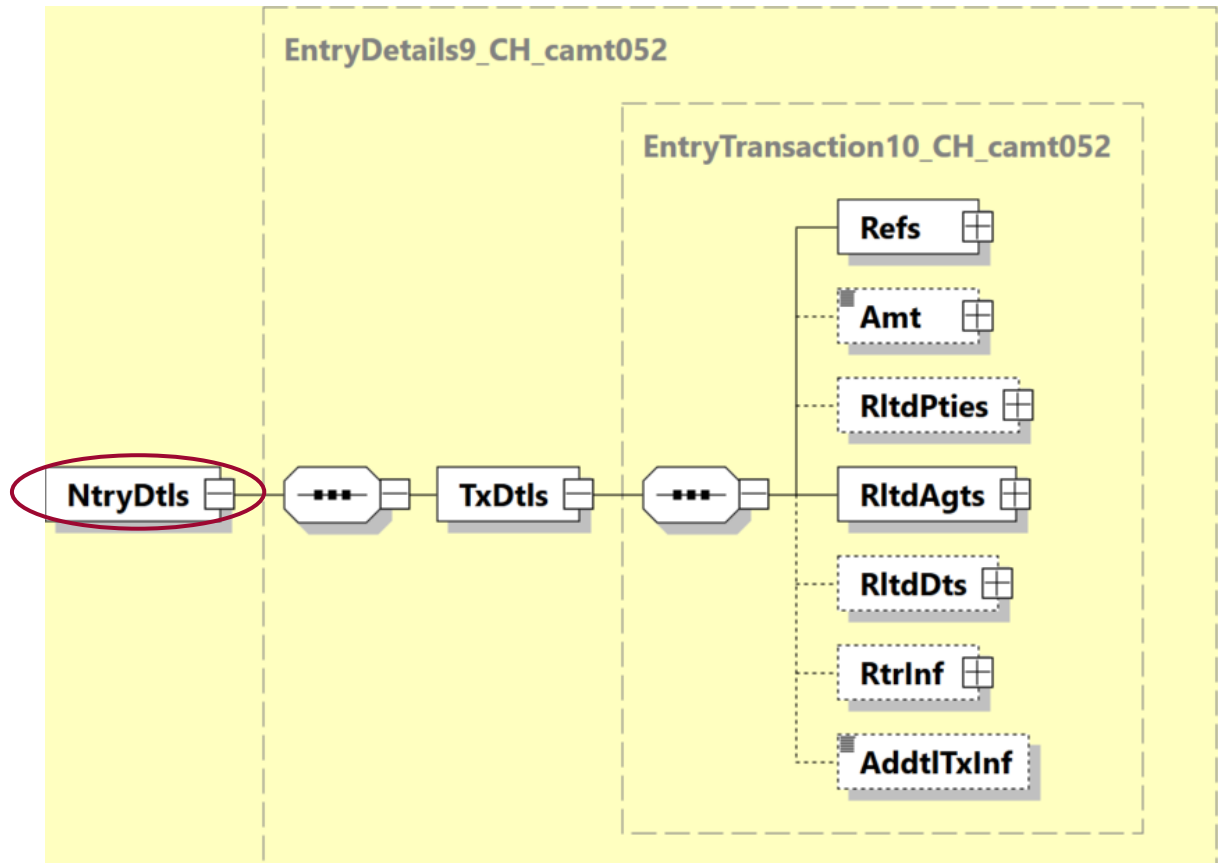


Figure 13: Entry Details (NtryDtls, D-level)

The following table specifies all the elements of the "Entry Details" block of the "camt.052" 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	List-specific Definition
Entry Details	NtryDtls	0..n	1..1		
Entry Details +Transaction Details	TxDtls	0..n	1..1		
Entry Details +Transaction Details ++References	Refs	0..1	1..1		
Entry Details +Transaction Details ++References +++Message Identification	MsgId	0..1	1..1	Original Message Identification	
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. Will be provided if a UETR was present in the original message.	
Entry Details +Transaction Details ++References +++Transaction Identification	TxId	0..1	1..1	Original Transaction Identification	
Entry Details +Transaction Details ++Amount	Amt	0..1	0..1	Amount Is not used by the SIC IP service (retained in the message definition for possible future use).	
Entry Details +Transaction Details ++Related Parties	RltdPties	0..1	0..1	Related Parties Used for transactions of the IPLQTT or IPLQTF payment types. Contains the settlement accounts involved in transfer payments.	
Entry Details +Transaction Details ++Related Parties +++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account Settlement account to be debited in the source service of the transfer payment.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification	Id	1..1	1..1		
Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification +++++IBAN	IBAN {Or	1..1	1..1	Not used.	
Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification +++++Other	Othr Or}	1..1	1..1	Proprietary Account Format Always used.	
Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification +++++Other +++++Identification	Id	1..1	1..1	Account (proprietary) Contains account number of an active settlement account in the source service (format =6n).	
Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification +++++Other +++++Scheme Name	SchmeNm	0..1	0..1	Not used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification +++++Other ++++++Issuer	Issr	0..1	0..1	Not used.	
Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Type	Tp	0..1	0..1	Not used.	
Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Currency	Ccy	0..1	0..1	Not used.	
Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Name	Nm	0..1	0..1	Not used.	
Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Proxy	Prxy	0..1	0..1	Not used.	
Entry Details +Transaction Details ++Related Parties +++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account Settlement account to be credited in the destination service of the transfer payment.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification	Id	1..1	1..1		
Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification +++++IBAN	IBAN {Or	1..1	1..1	Not used.	
Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification +++++Other	Othr Or}	1..1	1..1	Proprietary Account Format Always used.	
Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification +++++Other +++++Identification	Id	1..1	1..1	Account (proprietary) Contains account number of an active settlement account in the destination service (format =6n).	
Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification +++++Other +++++Scheme Name	SchmeNm	0..1	0..1	Not used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification +++++Other ++++++Issuer	Issr	0..1	0..1	Not used.	
Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Type	Tp	0..1	0..1	Not used.	
Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Currency	Ccy	0..1	0..1	Not used.	
Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Name	Nm	0..1	0..1	Not used.	
Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Proxy	Prxy	0..1	0..1	Not used.	
Entry Details +Transaction Details ++Related Agents	RltdAgts	0..1	1..1	Related Agents For both incoming and outgoing payments, the instructing participant is provided in the sub-element <InstgAg> and the instructed participant is provided in the sub-element <InstdAg>.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Entry Details +Transaction Details ++Related Agents +++Instructing Agent	InstgAgt	0..1	1..1	Instructing Participant	
Entry Details +Transaction Details ++Related Agents +++Instructing Agent ++++Financial Institution Identification	FinInstnId	1..1	1..1		
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)	
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	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
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.	
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).	
Entry Details +Transaction Details ++Related Agents +++Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant	
Entry Details +Transaction Details ++Related Agents +++Instructed Agent ++++Financial Institution Identification	FinInstnId	1..1	1..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
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)	
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	
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.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
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).	
Entry Details +Transaction Details ++Related Dates	RltdDts	0..1	0..1	Related Date Used for transactions of the IPCPMT payment types.	
Entry Details +Transaction Details ++Related Dates +++Acceptance Date Time	AcptncDtTm	0..1	0..1	Processing Date Time Start time from element <AcptncDtTm> of underlying pacs.008 message "IP customer payment" (IPCPMT).	
Entry Details +Transaction Details ++Related Dates +++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	Is not used by the SIC IP service (retained in the message definition for possible future use).	
Entry Details +Transaction Details ++Related Dates +++Transaction Date Time	TxDtTm	0..1	0..1	Is not used by the SIC IP service (retained in the message definition for possible future use).	
Entry Details +Transaction Details ++Related Dates +++Proprietary	Prtry	0..n	0..n	Is not used by the SIC IP service (retained in the message definition for possible future use).	
Entry Details +Transaction Details ++Return Information	RtrInf	0..1	0..1	Cancellation Information	IPDETR: Not used. IPCNCR: Always used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	List-specific Definition
Entry Details +Transaction Details ++Return Information +++Reason	Rsn	0..1	1..1	Processing Code	
Entry Details +Transaction Details ++Return Information +++Reason ++++Proprietary	Prtry	1..1	1..1	Processing Code (proprietary) Processing code to provide information about the reason for the cancellation. The following values are defined: NEGFB = Canceled due to negative IP feedback (IPCPMT) HRDTO = Cancellation due to "Hard Time Out" (IPCPMT) STLMFL = Cancellation due to a failed settlement STLMNP = Settlement not possible (IPLQTF)	
Entry Details +Transaction Details ++Additional Transaction Information	AddtlTxInf	0..1	0..1	Additional Transaction Information Is not used by the SIC IP service (retained in the message definition for possible future use).	

Table 10: Entry Details (NtryDtls, D-level)