



Implementation Guidelines for ISO 20022 Interbank Messages

euroSIC

SEPA Investigation Resolution (camt.029)

Version 2.2, valid from 15 November 2024

Change history

All the changes carried out in this handbook are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

Version	Date	Description of the change	Chapter
2.2	28.02.2024	Modifications per SIC Platform Release 4.11	
		New CH schema version camt.029.001.09.ch.03.xsd (details according to the separate document "Overview and Change Log for the XML schemas")	1.4
2.1	22.05.2023	Errata per SIC Platform Release 4.10	
		Modifications of "Technical specifications for the RTGS systems": <ul style="list-style-type: none"> .../Compstn/Rsn: Sub-element "Code" added, which must be used with code value "VADA" (incorrectly not included in previous version, see also chapter 3.2.4 and 3.2.5) 	4.9
2.0	28.02.2023	Modifications per SIC Platform Release 4.10	
		Complete revision due to update of ISO 20022 version 2019 (CR2023-SIC4-0003)	All
		New chapter "Introduction" (replaces the previous chapter "Overview of the documentation structure" and appendices)	1
		New ISO 20022 schema version	1, 2
		Revision of the chapter "ISO definitions" due to the new ISO 20022 version, term "block" replaced by "level"	2
		Revision of the chapter "Use case" incl. new sub-chapter "Detection of the use case" (clarification, editorial change without functional impact)	3.1, 3.1.1
		Revision of the entire chapter "Differentiation of SEPA investigation resolution scenarios" incl. new structuring of the scenarios into explicit sub-chapters (clarification of current system behavior and of description of the different scenarios, editorial change without functional impact)	3.2
		Renaming of all sub-chapters under "Technical specifications for the RTGS systems" (term "block" replaced by "level", editorial change without functional impact)	4
		Complete revision of "Technical specifications for the RTGS systems"; Details as per the separate document "Delta Commentary camt.029"	4
1.4	20.07.2021	Last version based on the previous ISO 20022 version status	
1.0	20.03.2019	First edition	

Table 1: Change history

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1 Introduction

1.1 Overview of the documentation structure

The Implementation Guidelines (IG) consist of a base document with general information concerning all message types and various module documents – one each per ISO 20022 message type, e.g. this document for the message type "camt.029" – 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 RTGS systems SIC and euroSIC in the ISO 20022 message standard.

These Implementation Guidelines are modular in structure:

- The base document contains general information applying to all messages.
- The module documents – one for each ISO 20022 message type – contain message-specific information, including information on the application-specific handling of certain elements.
- An XML schema (XSD) and generic XML sample messages are published for each separate Implementation Guideline.

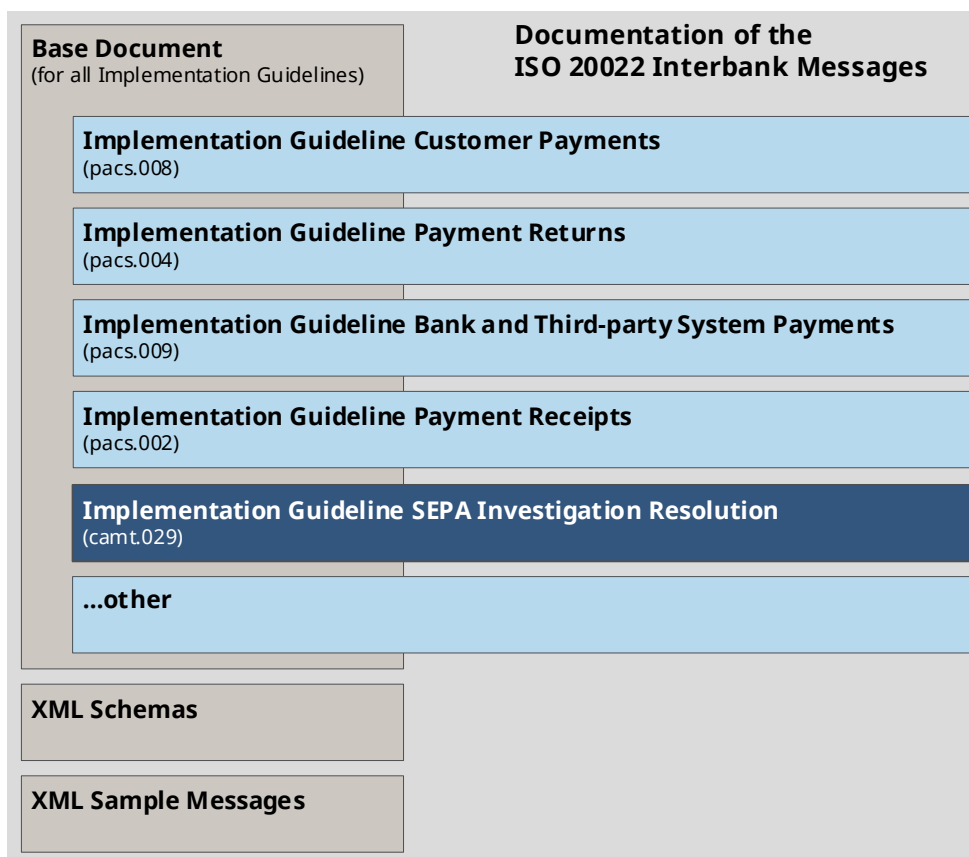


Figure 1: Documentation structure for message type "camt.029"

1.2 Target audience

The "Implementation Guidelines for ISO 20022 Interbank Messages" are addressed to all participants of the Swiss RTGS systems SIC and euroSIC.

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.029" for the RTGS systems is published on the www.iso-payments.ch website:

- ***camt.029.001.09.ch.03.xsd***

It should preferably be opened using specialized XML software.

1.5 Validation portal

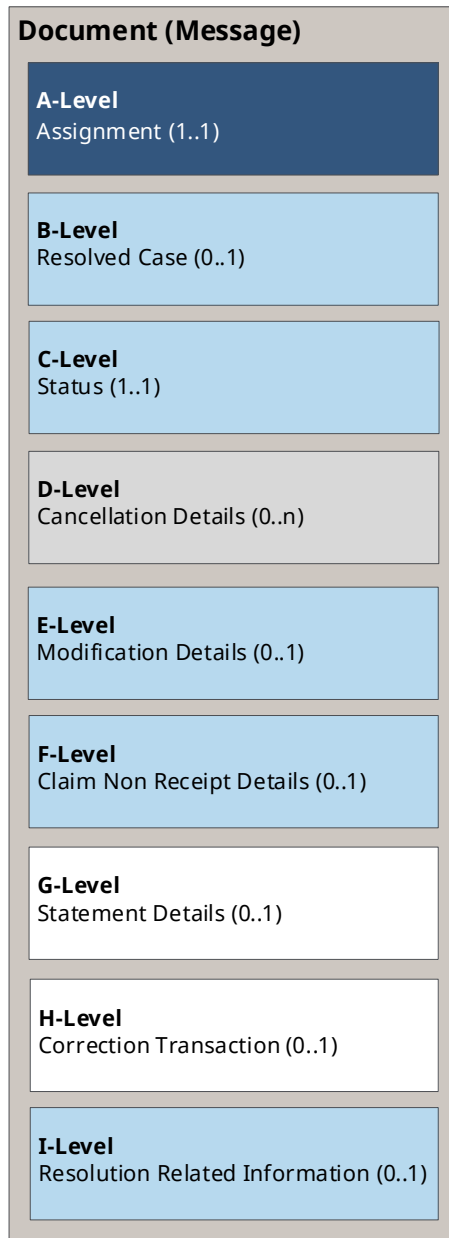
After registration, users can upload their own messages to the SIC & euroSIC Validation Portal Interbank Messages (validation.iso-payments.ch/SIC4) and validate them against these Implementation Guidelines.

1.6 Reference documents

Additional information on the Implementation Guidelines can be found in the reference documents listed in the base document.

2 ISO definitions

The "Resolution of Investigation" message (camt.029) is sent from the creditor agent (the instructed participant) to the RTGS systems and from the RTGS systems to the debtor agent (the instructing participant) in order to respond to a received "SEPA Missing Incoming Payment Query" (camt.027) or a received "SEPA Value Date Adjustment Request" (camt.087). It is used on the basis of the ISO 20022 XML schema "camt.029.001.09".



The "camt.029" message is essentially structured as follows:

- **A-level:** "Assignment" element. This block must occur exactly once.
- **B-level:** "Resolved Case" element. This block can occur 0..1 times in the ISO definition. In the RTGS systems, this block must be used for the use case "SEPA Investigation Resolution".
- **C-level:** "Status" element. This block must occur exactly once.
- **D-level:** "Cancellation Details" element. This block must not be used for the use case "SEPA Investigation Resolution".
- **E-level:** "Modification Details" element. This block can occur 0..1 times in the ISO definition. In the RTGS systems, this block must be used for the use case "SEPA Investigation Resolution".
- **F-level:** "Claim Non Receipt Details" element. This block can occur 0..1 times in the ISO definition and is optionally supported in the RTGS systems for the use case "SEPA Investigation Resolution".*
- **G-level:** "Statement Details" element. This block can occur 0..1 times in the ISO definition. In the RTGS systems, this block is not used and therefore not permitted.
- **H-level:** "Correction Transaction" element. This block can occur 0..1 times in the ISO definition. In the RTGS systems, this block is not used and therefore not permitted.
- **I-level:** "Resolution Related Information" element. This block can occur 0..1 times in the ISO definition and is optionally supported in the RTGS systems for the use case "SEPA Investigation Resolution".*

Figure 2: Basic message structure of the "camt.029" message

* The use of levels F and I differs depending on the scenario of the "SEPA Investigation Resolution". For details see chapter 3.2 and 4.

3 Business specifications for the RTGS systems

3.1 Use case

The "Resolution of Investigation" message is used in the following use case in the RTGS systems:

Use case	Input/Output	ISO 20022
SEPA Investigation Resolution	I/O	camt.029

Table 2: Use case for the ISO 20022 message type "camt.029"

With the use case "SEPA Investigation Resolution", the creditor agent addresses its response to the Originator PSP that initiated the SCT inquiry, informing the latter about the positive or negative outcome of

- a previously received "SEPA Missing Incoming Payment Query" (camt.027). In case of a positive response to a "SEPA Missing Incoming Payment Query", the creditor agent can claim fees for processing that query.
- a previously received "SEPA Value Date Adjustment Request" (camt.087). In case of a positive response to a "SEPA Value Date Adjustment Request" and if the cause of a delayed value date booking also does not fall within the responsibility of the creditor agent, then the creditor agent has the right to claim a fee and/or an interest compensation payment from the debtor agent.

"SEPA investigation resolution" submitted by the participant to euroSIC

The "SEPA Investigation Resolution" message (camt.029) from the participant (creditor agent) is formally validated and then forwarded immediately via system manager SECB Swiss Euro Clearing Bank to the debtor agent.

The creditor agent is obligated to reply to a "SEPA Missing Incoming Payment Query" or a "SEPA Value Date Adjustment Request" with a "SEPA Investigation Resolution" (camt.029) message.

"SEPA investigation resolution" received by SECB from the SEPA area to euroSIC

The "SEPA Investigation Resolution" message (camt.029) originating from the creditor agent is formally validated and then forwarded immediately to the participant (debtor agent).

Checking the referenced messages through the RTGS system

The RTGS systems do not check whether the previously used messages camt.027/camt.087 of the referenced customer payment were actually processed in the RTGS systems.

3.1.1 Detection of the use case

The unique detection of the use case within the message "Resolution of Investigation" (camt.029) is done via a code value according to ISO 20022 External Code Set

"ExternalInvestigationExecutionConfirmation1Code" in the element *.../Sts/Conf*. The corresponding code values differ depending on the scenario of the "SEPA Investigation Resolution" (for details see the following chapter 3.2 "Differentiation of SEPA investigation resolution scenarios").

3.2 Differentiation of SEPA investigation resolution scenarios

There are 5 different SEPA investigation resolution scenarios:

Scenario of the SEPA investigation resolution	Code value .../Sts/Conf	Code description
Negative response to a "SEPA Missing Incoming Payment Query" [NRC027]	RJNR	Rejected Claim Non Receipt
Positive response to a "SEPA Missing Incoming Payment Query" [PRC027]	ACNR	Accepted Claim Non Receipt
Negative response to a "SEPA Value Date Adjustment Request" [NRC087]	RJVA	Rejected Value Date Adjustment
	CVAA	Correct Value Date Already Applied
Positive response to a "SEPA Value Date Adjustment Request with Request for Fee and/or Interest Compensation" [PRC087]	ACVA	Accepted Value Date Adjustment
Confirmed positive response to a "SEPA Value Date Adjustment" [CPRC087]	MODI	Modified As Per Request

Table 3: Scenarios of the SEPA investigation resolution

Notes:

- The codes in [] in the "Scenario of the SEPA investigation resolution" column are used in chapter 4 "Technical specifications for the RTGS systems" to differentiate the specific element rules applicable for the respective scenario, but do not occur as content in XML elements.
- The RTGS platform only checks the general rules of the use case "SEPA Investigation Resolution". However, the RTGS platform does not check any scenario-specific rules that are identified by a corresponding code value in chapter 4.

The following characteristics distinguish the five scenarios of the "SEPA Investigation Resolution".

3.2.1 Negative response to a SEPA Missing Incoming Payment Query [NRC027] (Inter-PSP Negative Response to Claim Non-Receipt)

- A negative response to a "SEPA Missing Incoming Payment Query" (camt.027) means that the creditor agent rejects the query.
- The "Confirmation" element contains RJNR.
- The "Claim Non Receipt Details" block (F-level) must be used, whereas the "Resolution Related Information" block (I-level) must not be used.
- The `.../ClmNonRctDtls/Rjctd/Cd` element must be used to specify the reason for rejection. The following code values are allowed:

Code value	Code name according to ISO 20022 External Code Set
NOOR	NoOriginalTransactionReceived
RNPR	OriginalTransactionReceivedButNotProcessable
ARJT	AlreadyRejectedTransaction
ARDT	AlreadyReturnedTransaction
RR04	RegulatoryReason

Table 4: Allowed code values for scenario NRC027 in `.../ClmNonRctDtls/Rjctd/Cd` element

3.2.2 Positive response to a SEPA Missing Incoming Payment Query [PRC027] (Inter-PSP Positive Response to Claim Non-Receipt)

- A positive response to a "SEPA Missing Incoming Payment Query" (camt.027) means that the creditor agent accepts the query.
- The "Confirmation" element contains ACNR.
- The "Claim Non Receipt Details" block (F-level) must be used.
- The `.../ClmNonRctDtls/Acceptd` element must be used for the purpose of specifying further payment processing information in the corresponding sub-elements.
- The "Resolution Related Information" block (I-level) can optionally be used to claim charges for handling this query in the "Charges" sub-element.

3.2.3 Negative response to a SEPA Value Date Adjustment Request [NRC087] (Inter-PSP Negative Response to Claim for Value Date Correction)

- A negative response to a "SEPA Value Date Adjustment Request" (camt.087) means that the creditor agent rejects the request.
- The "Confirmation" element contains either RJVA or CVAA, depending on the reason for rejection.
- The "Claim Non Receipt Details" (F-level) and "Resolution Related Information" blocks (I-level) must not be used.

3.2.4 Positive response to a SEPA Value Date Adjustment with Request for Fee and/or Interest Compensation [PRC087]] (Inter-PSP Positive Response to Claim for Value Date Correction with request for inter-PSP fee and/or interest compensation)

- In case of a positive response to a "SEPA Value Date Adjustment Request" (camt.087) with a request for interbank fee and/or interest compensation, the adjustment is only done by the creditor agent after the fee and/or interest compensation amount has been paid. As soon as the fee and/or interest compensation has been received by the creditor agent, it will send a confirmation to the debtor agent (see below: "Confirmed positive response to a SEPA Value Date Adjustment Request [CPRC087] (Inter-PSP Confirmed Positive Response to Claim for Value Date Correction)"). The payment of the fee and/or interest compensation is made by means of message "pacs.008", payment type SEPCFP (details according to Implementation Guideline "Customer Payments").
- The "*Confirmation*" element contains ACVA.
- The "*Claim Non Receipt Details*" block (F-level) must not be used.
- The "*Resolution Related Information*" block (I-level) must be used to specify the following value date correction information in the corresponding sub-elements:
 - "*Interbank Settlement Date*" must be used and contains the intended new value date.
 - "*Compensation*" can be used to claim an interest compensation. In the *.../Compstn/Rsn/Cd* sub-element the value VADA (Value Date Adjustment) must be supplied as the corresponding compensation reason.
 - "*Charges*" can be used to claim charges for handling this request.

3.2.5 Confirmed positive response to a SEPA Value Date Adjustment Request [CPRC087] (Inter-PSP Confirmed Positive Response to Claim for Value Date Correction)

- A positive response to a "SEPA Value Date Adjustment Request" (camt.087) means that the creditor agent has accepted the request and has already adjusted the value date as per request. This response will be used if
 - a) the creditor agent does not request any fee or interest compensation, or
 - b) the fee and/or interest compensation based on a previous "Positive Response to Claim for Value Date Correction with Request for Fee and/or Interest Compensation" has already been paid, or
 - c) the creditor agent cannot request any compensation due to negative interest calculation, but requests fees after the value date correction has been executed, or
 - d) the creditor agent requests a fee and/or interest compensation after execution of the value date adjustment.
- The *"Confirmation"* element contains MODI.
- The *"Claim Non Receipt Details"* block (F-level) must not be used.
- The *"Resolution Related Information"* block (I-level) must be used to specify the following value date correction information in the corresponding sub-elements:
 - *"Interbank Settlement Date"* must be used and contains the confirmed new value date.
 - *"Compensation"* can be used to claim an interest compensation after execution of the value date adjustment. In the *.../Compstn/Rsn/Cd* sub-element, the value VADA (Value Date Adjustment) must be supplied as the corresponding compensation reason.
 - *"Charges"* can be used to claim charges for handling this request after execution of the value date adjustment.

3.3 Use of references

The mandatory references described below must be used in the "SEPA Investigation Resolution" use case.

3.3.1 Message reference

Message Identification "Assignment" (A-level)

The message identification is a "technical" reference which is generated by the producer of the message. In a message from the instructing participant to the RTGS systems, this is generated by the instructing participant (Assigner). The `<Id>` and `<Assgnr>` elements are used together in the RTGS systems for duplicate checking at the message level ("technical" duplicate checking).

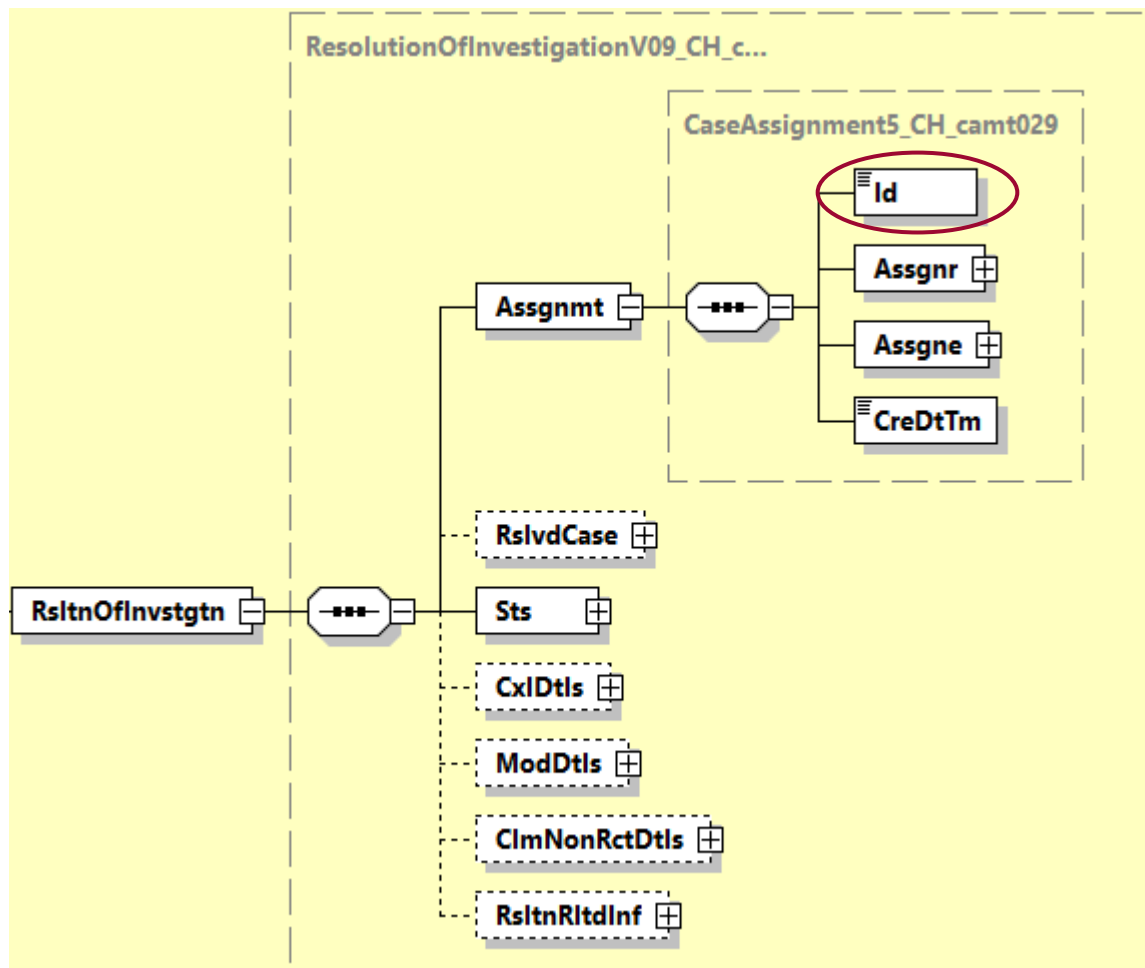


Figure 3: Message Identification (Assignment/Identification)

3.3.2 Other references

Identification of the SEPA investigation resolution "Modification Status Identification" (E-level)

The "SEPA Investigation Resolution" identification is the unique reference of the investigation resolution. This reference is assigned by the instructing participant when the transaction is being set up and is forwarded unchanged by the RTGS systems to the instructed participant. It is also used for the "operational" duplicate checking at the E-level.

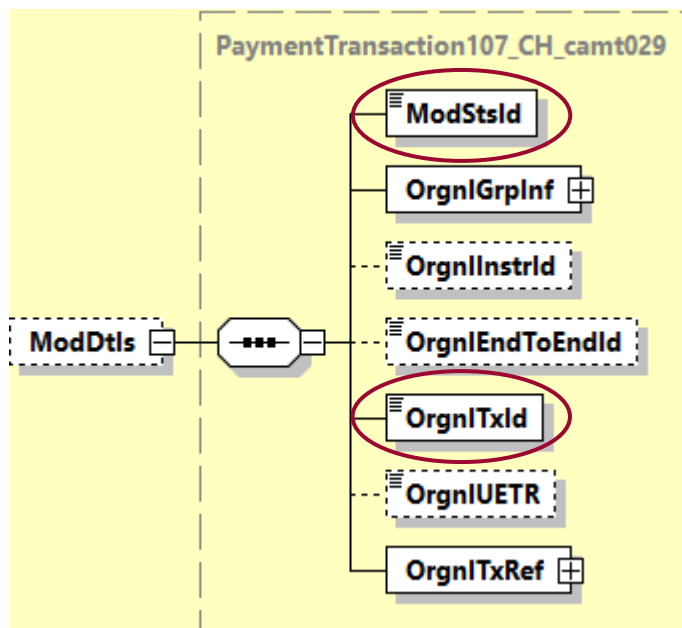


Figure 4: Identification of the SEPA investigation resolution and transaction identification of the original payment

Reference of the original payment "Original Transaction Identification" (E-level)

The transaction reference number for the original payment must be provided in the `<OrgnlTxId>` element (see Figure 4).

Further mandatory information content of the original message

Further mandatory information of the original payment must be sent in the use case "SEPA Investigation Resolution" in the "ModDtIs" and "OrgnlTxRef" elements:

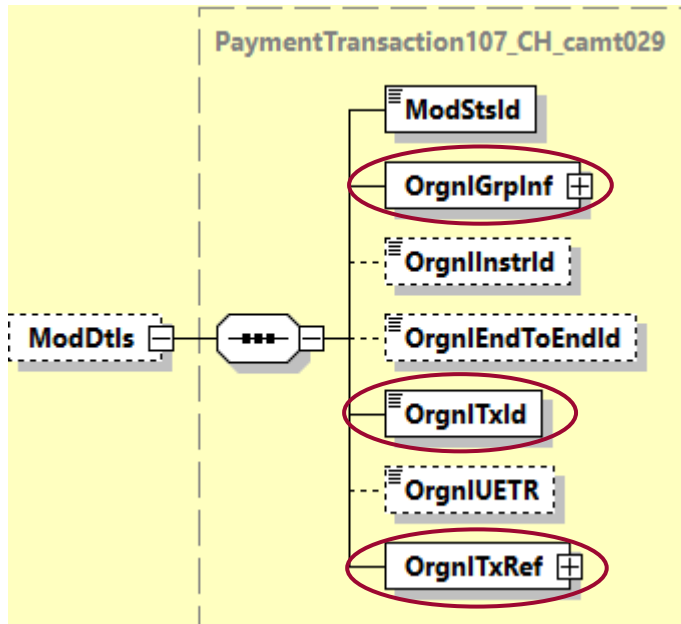


Figure 5: Elements for information from the original payment

The E-level contains both elements from the original payment and elements relating to the "SEPA Investigation Resolution" itself.

At the original payment level, with the exception of [NRC027], an exact copy of the same elements from the original payment must be provided under the "Original Transaction Reference" element.

3.4 Further business-related definitions

Further business-related definitions can be found in the base document.

4 Technical specifications for the RTGS systems

4.1 Assignment (Assgnmt, A-level)

The "Assignment" block (A-level of the message) occurs exactly once and contains the following elements:

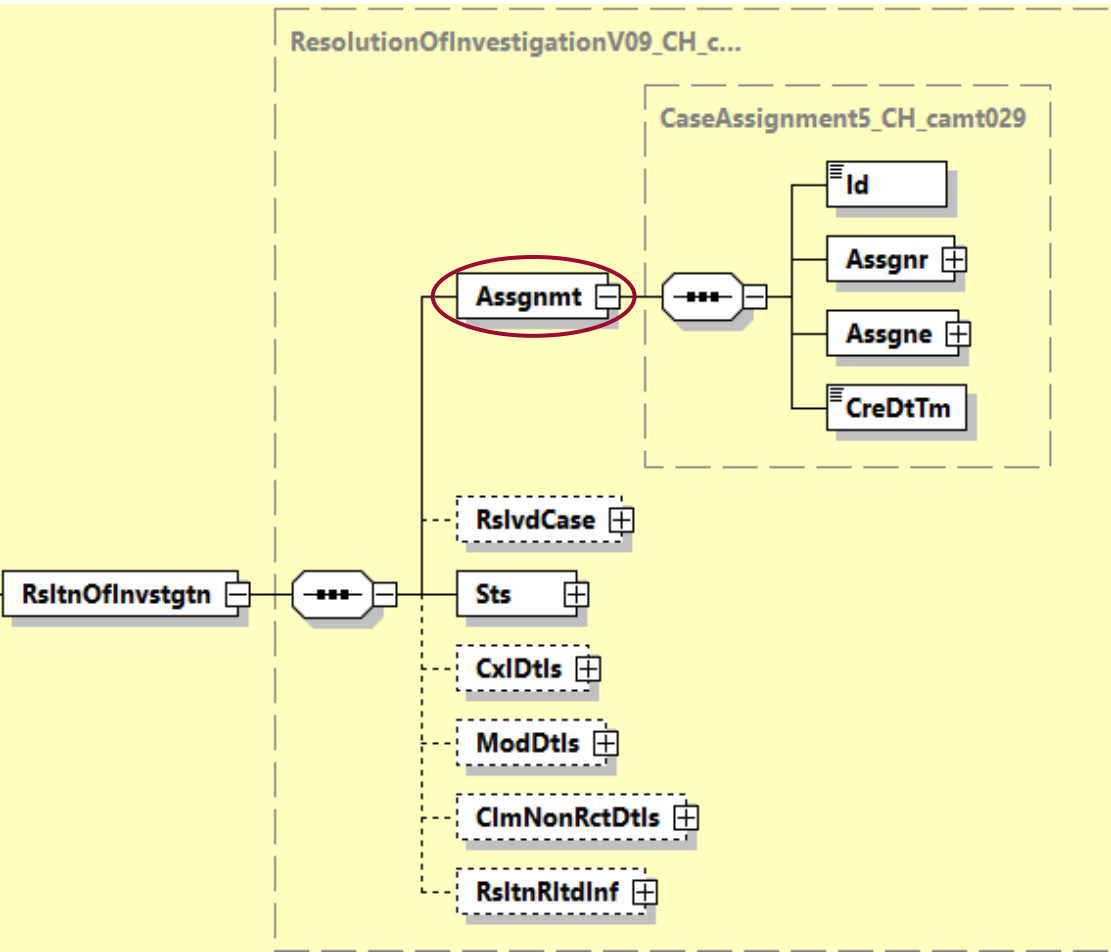


Figure 6: Assignment (Assgnmt)

The following table specifies all the elements of the A-level "Assignment" in the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +Resolution Of Investigation V09	RsltnOfInvstgtn	1..1	1..1	
Assignment	Assgnmt	1..1	1..1	
Assignment +Identification	Id	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 <Assgnr> for duplicate checking at message level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level.
Assignment +Assigner	Assgnr	1..1	1..1	Instructing Participant Identification of the instructing participant. Is used together with <Id> for duplicate checking. For addressing the participant <BICFI> must be used.
Assignment +Assigner ++Agent	Agt	1..1	1..1	Agent
Assignment +Assigner ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Assignment +Assigner ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	Identification of Instructing Participant (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. Must be used. Must contain a valid BIC of an active participant. Must not be concatenated.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	1..1	Other Identification This element must be provided.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) Identification of the clearing system, the following code value is available: euroSIC (EUR only) = value SEU must be used
Assignment +Assignee	Assgne	1..1	1..1	Instructed Participant Identification of the instructed participant. For addressing the participant <BICFI> must be used.
Assignment +Assignee ++Agent	Agt	1..1	1..1	Agent
Assignment +Assignee ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Assignment +Assignee ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	Identification of Instructed Participant (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. Must be used. Must contain a valid BIC of an active participant.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	Other Organisation Identification
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Message from RTGS system to participant: In case of a concatenation, the identification of the instructed participant will be assigned by the system and provided in this element. The type of addressing the concatenation destination will be done in the same way as it was provided by the sender (BIC). Message from participant to RTGS system: Must not be used.
Assignment +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time

Table 5: Assignment (Assgnmt, A-level)

4.2 Resolved Case (RslvdCase, B-level)

The "Resolved Case" block (B-level of the message) occurs exactly once and contains the following elements:

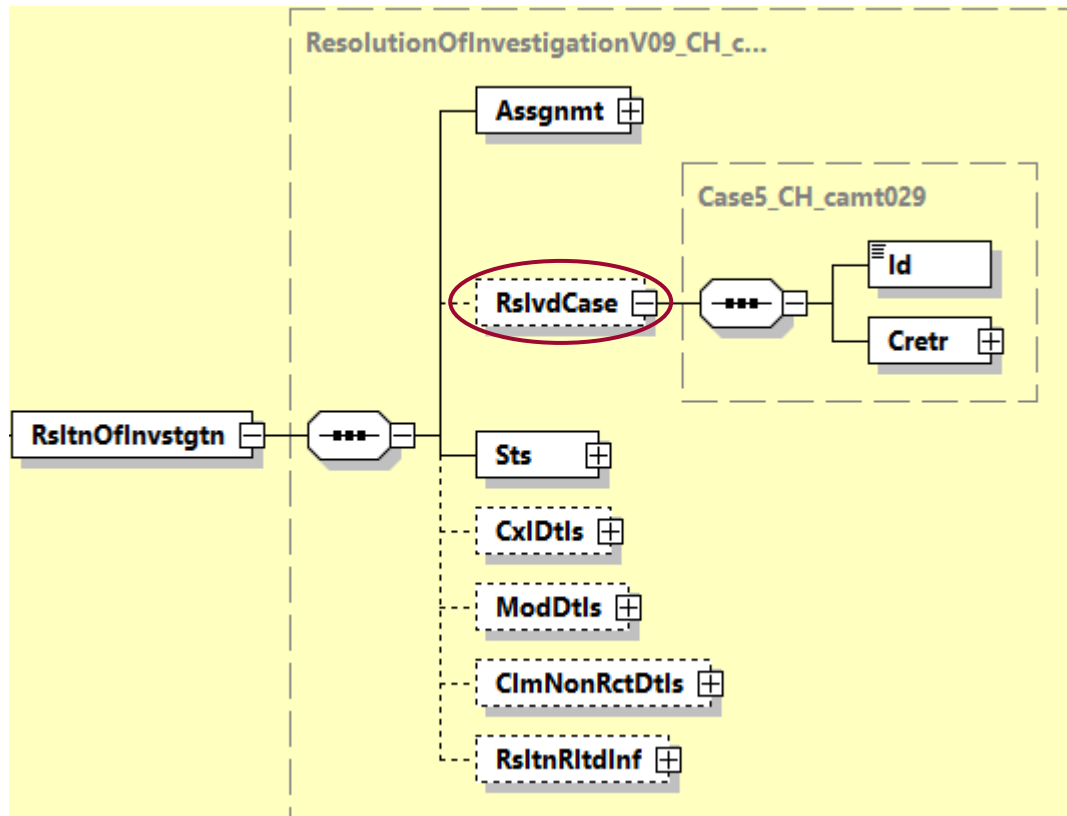


Figure 7: Resolved Case (RslvdCase)

The following table specifies all the elements of the B-level "Resolved Case" in the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Resolved Case	RslvdCase	0..1	0..1	Must be used.
Resolved Case +Identification	Id	1..1	1..1	Identification of the underlying SEPA inquiry "Case Identification" originating from element ...Case/Id of the "SEPA Missing Incoming Payment Query" (camt.027) and "SEPA-Claim For Value Date Correction" (camt.087) which are resolved by this resolution of investigation.
Resolved Case +Creator	Cretr	1..1	1..1	Originator PSP of the original credit transfer Identification originating from element "Creator" of the "SEPA Missing Incoming Payment Query" (camt.027) resp. "SEPA-Claim For Value Date Correction" (camt.087) which are resolved by this resolution of investigation.
Resolved Case +Creator ++Agent	Agt	1..1	1..1	Agent
Resolved Case +Creator ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Resolved Case +Creator ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	Identification of the originating PSP (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.

Table 6: Resolved Case (RslvdCase, B-level)

4.3 Status (Sts, C-level)

The "Status" block (C-level of the message) contains the following data:

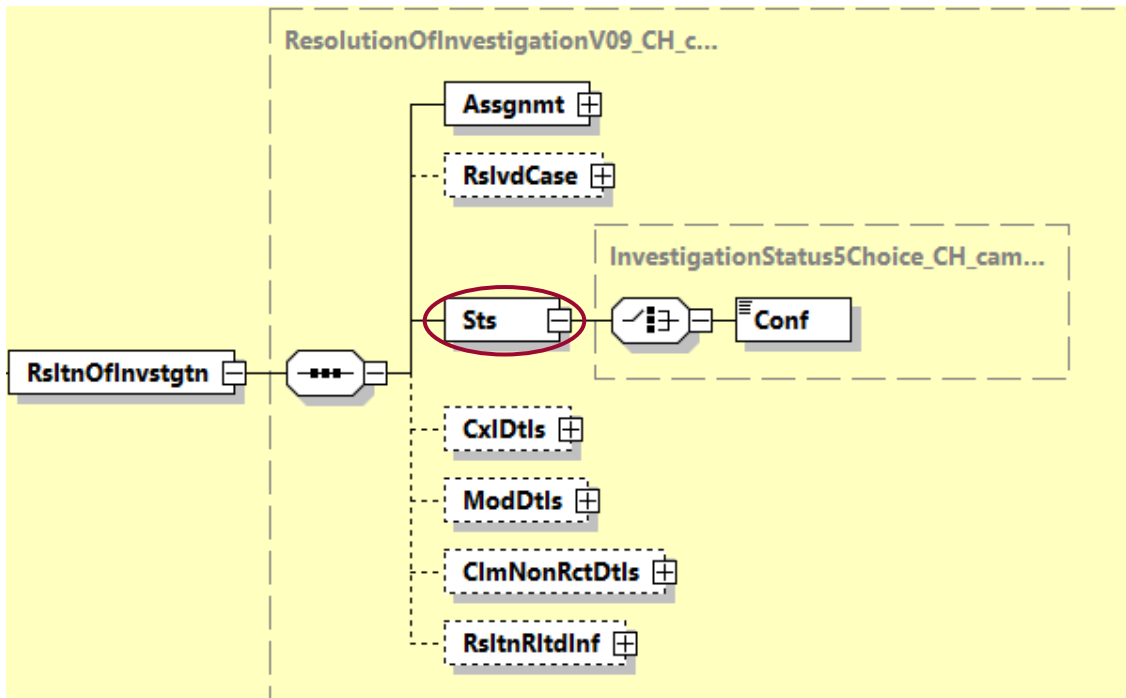


Figure 8: Status (Sts)

The following table specifies all the elements of the C-level "Status" in the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Status	Sts	1..1	1..1	Only sub-element <Conf> is permitted.
Status +Confirmation	Conf	1..1	1..1	Confirmation [NRC027]: Only RJNR is permitted. [PRC027]: Only ACNR is permitted. [NRC087]: Only RJVA or CVAA is permitted. [PRC087]: Only ACVA is permitted. [CPRC087]: Only MODI is permitted.
Cancellation Details	CxIDtls	0..n	0..1	Must not be used.

Table 7: Status (Sts, C-level)

4.4 Cancellation Details (CxlDtls, D-level)

The "Cancellation Details" block (D-level of the message) must not be used for "SEPA Investigation Resolution" use case.

4.5 Modification Details (ModDtls, E-level)

The "Modification Details" block (E-level of the message) contains the following data:

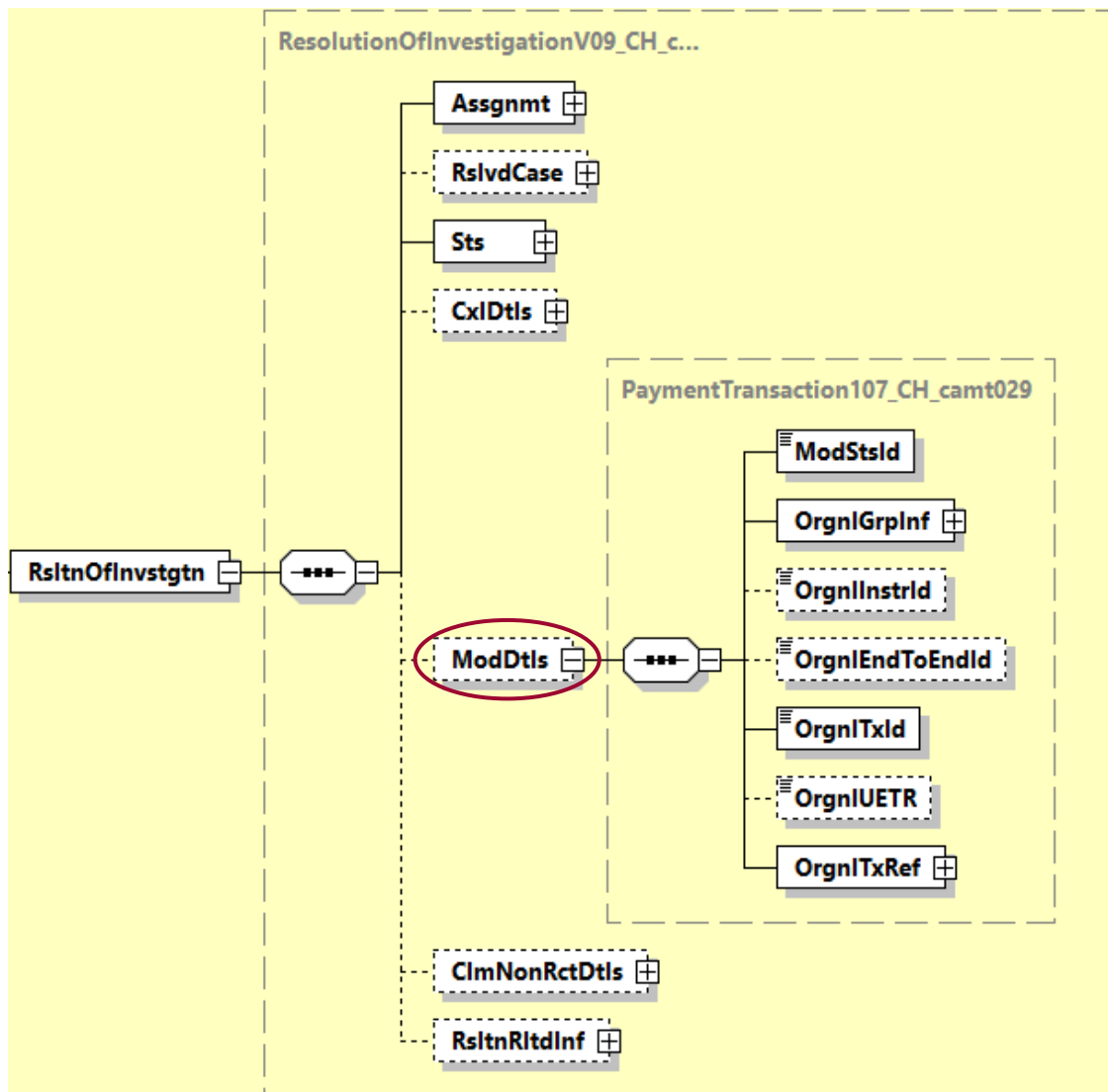


Figure 9: Modification Details (ModDtls)

The following table specifies all the elements of the E-level "Modification Details" in the "camt.029" message that are relevant to the RTGS systems:

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Modification Details	ModDtls	0..1	0..1	Must be used.
Modification Details +Modification Status Identification	ModStsId	0..1	1..1	Modification Status Identification Unique identification of the resolution of investigation Only the restricted character set excluding spaces is permitted for this element. Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <Assgnr> for duplicate checking at transaction level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level.
Modification Details +Original Group Information	OrgnlGrpInf	1..1	1..1	Original Group Identification
Modification Details +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification
Modification Details +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 RTGS system): • pacs.008 Additional digits to indicate the complete message version (e.g. "pacs.008.001.09") are permitted but will not be validated by the RTGS system.
Modification Details +Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Instruction Identification [NRC027]: SEPA "White Field" (element must not be used).
Modification Details +Original End To End Identification	OrgnlEndToEndId	0..1	0..1	Original Debtor Reference [NRC027]: SEPA "White Field" (element must not be used). [PRC027]: SEPA "Yellow Field, mandatory" (element must be used). [NRC087]: SEPA "Yellow Field, mandatory" (element must be used). [PRC087]: SEPA "Yellow Field, mandatory" (element must be used). [CPRC087]: SEPA "Yellow Field, mandatory" (element must be used).
Modification Details +Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Modification Details +Original UETR	OrgnIUETR	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. The UETR is only checked by the RTGS platform against the schema definition according to ISO 20022. Note: The use and continuous forwarding of a UETR is not supported by the SEPA Rulebook. For this reason, it cannot be guaranteed that the UETR will be forwarded by all parties and infrastructures involved in cross-system traffic.
Modification Details +Original Transaction Reference	OrgnITxRef	0..1	1..1	Original Transaction Reference The elements that are sent - with the exception of [NRC027] - must contain an exact copy of the content from the elements in the original payment. All sub-elements from <OrgnITxRef> are only subject to a schema validation through the RTGS platform. [NRC027]: Only "Debtor Agent" and "Creditor Agent" must be used.
Modification Details +Original Transaction Reference ++Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..1	Original Settlement Amount Must contain no more than 11 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 999,999,999.99. [NRC027]: SEPA "White Field" (element must not be used).
	@ Ccy			Currency Code The currency code must be EUR.
Modification Details +Original Transaction Reference ++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	Requested Settlement Date [NRC027]: SEPA "White Field" (element must not be used).
Modification Details +Original Transaction Reference ++Settlement Information	SttlmInf	0..1	0..1	Settlement Information [NRC027]: SEPA "White Field" (element must not be used).
Modification Details +Original Transaction Reference ++Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information [NRC027]: SEPA "White Field"(element must not be used).
Modification Details +Original Transaction Reference ++Remittance Information	RmtInf	0..1	0..1	Remittance Information [NRC027]: SEPA "White Field" (element must not be used).
Modification Details +Original Transaction Reference ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor [NRC027]: SEPA "White Field" (element must not be used).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Modification Details +Original Transaction Reference ++Debtor	Dbtr	0..1	0..1	Debtor [NRC027]: SEPA "White Field" (element must not be used).
Modification Details +Original Transaction Reference ++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account [NRC027]: SEPA "White Field" (element must not be used).
Modification Details +Original Transaction Reference ++Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent
Modification Details +Original Transaction Reference ++Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent
Modification Details +Original Transaction Reference ++Creditor	Cdtr	0..1	0..1	Creditor [NRC027]: SEPA "White Field"(element must not be used).
Modification Details +Original Transaction Reference ++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account [NRC027]: SEPA "White Field"(element must not be used).
Modification Details +Original Transaction Reference ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor [NRC027]: SEPA "White Field" (element must not be used).
Modification Details +Original Transaction Reference ++Purpose	Purp	0..1	0..1	Transaction Purpose [NRC027]: SEPA "White Field" (element must not be used).

Table 8: Modification Details (ModDtls, E-level)

4.6 Claim Non Receipt Details (ClnNonRctDtls, F-level)

The "Claim Non Receipt Details" block (F-level of the message) contains the following data:

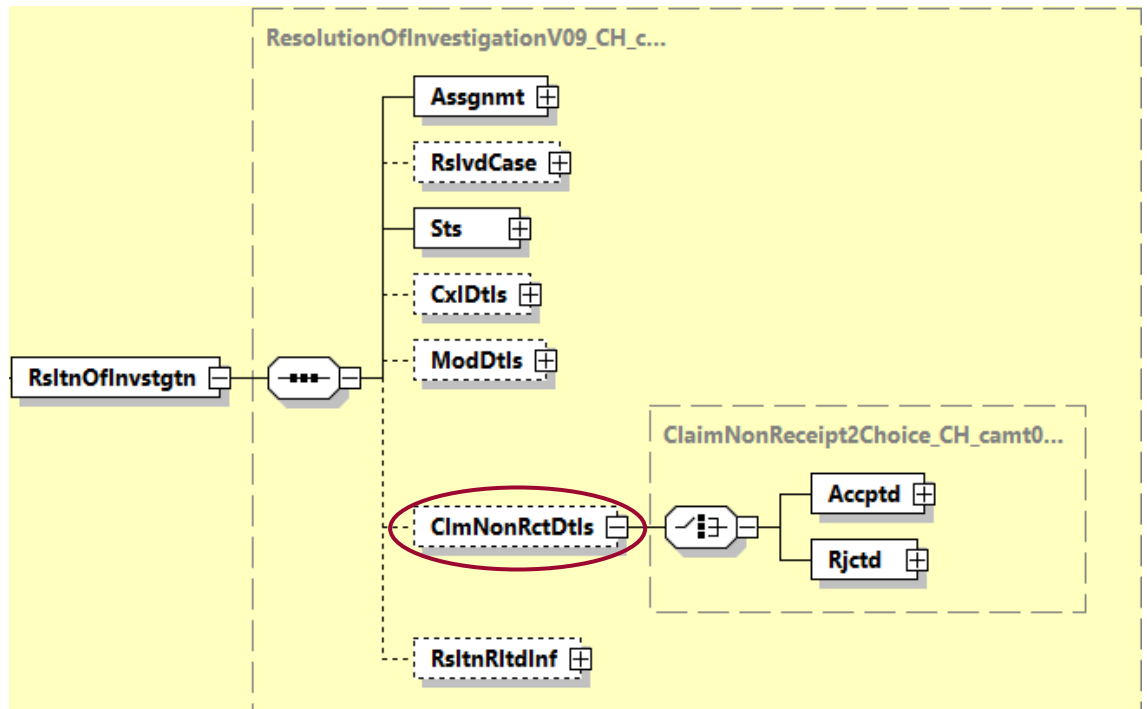


Figure 10: Claim Non Receipt Details (ClnNonRctDtls)

The following table specifies all the elements of the F-level "Claim Non Receipt Details" in the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Claim Non Receipt Details	ClmNonRctDtls	0..1	0..1	[NRC027]: SEPA "Yellow Field, mandatory" (element must be used). [PRC027]: SEPA "Yellow Field, mandatory" (element must be used). [NRC087]: SEPA "Red Field" (element must not be used). [PRC087]: SEPA "Red Field" (element must not be used). [CPRC087]: SEPA "Red Field" (element must not be used).
Claim Non Receipt Details +Accepted	Accptd {Or	1..1	1..1	Accepted [NRC027]: SEPA "Red Field" (element must not be used). [PRC027]: SEPA "Yellow Field, mandatory" (element must be used).
Claim Non Receipt Details +Accepted ++Date Processed	DtPrcd	1..1	1..1	Date Processed
Claim Non Receipt Details +Rejected	Rjctd Or}	1..1	1..1	Rejected [NRC027]: SEPA "Yellow Field, mandatory" (element must be used). [PRC027]: SEPA "Red Field" (element must not be used).
Claim Non Receipt Details +Rejected ++Code	Cd	1..1	1..1	Reason for rejection (code) [NRC027]: Only NOOR, RNPR, ARJT, ARDT or RR04 is permitted.

Table 9: Claim Non Receipt Details (ClmNonRctDtls, F-level)

4.7 Statement Details (StmntDtls, G-level)

The "Statement Details" block (G-level of the message) is not supported by the XML schema used for the RTGS systems and must not be used.

4.8 Correction Transaction (CrrctnTx, H-level)

The "Correction Transaction" block (G-level of the message) is not supported by the XML schema used for the RTGS systems and must not be used.

4.9 Resolution Related Information (RsltnRltdInf, I-level)

The "Resolution Related Information" block (I-level of the message) contains the following data:

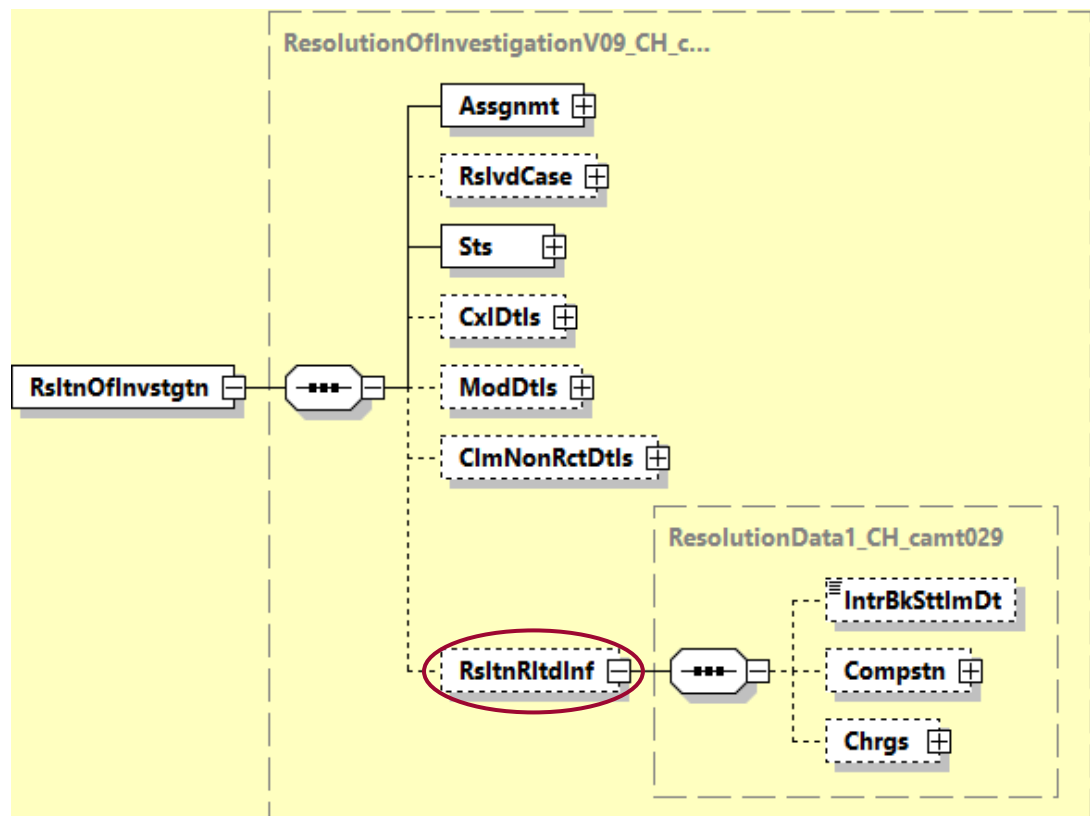


Figure 11: Resolution Related Information (RsltnRltdInf)

The following table specifies all the elements of the I-level "Resolution Related Information" in the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Resolution Related Information	RsltnRltdInf	0..1	0..1	<p>[NRC027]: SEPA "Red Field" (element must not be used).</p> <p>[PRC027]: SEPA "Yellow Field" (element can be used optionally). Only <Chrgs> is allowed.</p> <p>[NRC087]: SEPA "White Field" (element must not be used).</p> <p>[PRC087]: SEPA "Yellow Field, mandatory" (element must be used).</p> <p>[CPRC087]: SEPA "Yellow Field, mandatory" (element must be used).</p>
Resolution Related Information +Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	<p>New value date</p> <p>According to SEPA Usage Rule (extract from SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines): AT-Q005 New value date of the credit transfer based on the new settlement date.</p> <p>[PRC027]: SEPA "Red Field" (element must not be used).</p> <p>[PRC087]: SEPA "Yellow Field, mandatory" (element must be used).</p> <p>[CPRC087]: SEPA "Yellow Field, mandatory" (element must be used).</p>
Resolution Related Information +Compensation	Compstn	0..1	0..1	<p>Compensation</p> <p>According to SEPA Usage Rule (extract from SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines): AT-Q006 The interest compensation recovered by the Beneficiary PSP from the Originator PSP.</p> <p>[PRC027]: SEPA "Red Field" (element must not be used).</p> <p>[PRC087]: SEPA "Yellow Field" (element can be used optionally).</p> <p>[CPRC087]: SEPA "Yellow Field" (element can be used optionally). Only allowed if compensation is to be received a posteriori, i.e. after application of the value date correction.</p>
Resolution Related Information +Compensation ++Amount	Amt	1..1	1..1	<p>Compensation Amount</p> <p>Must contain no more than 11 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 999,999,999.99.</p>
	@ Ccy			<p>Currency Code</p> <p>The currency code must be EUR.</p>
Resolution Related Information +Compensation ++Debtor Agent	DbtrAgt	1..1	1..1	<p>Debtor Agent paying the compensation amount</p>
Resolution Related Information +Compensation ++Debtor Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	<p>Financial Institution Identification</p>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Resolution Related Information +Compensation ++Debtor Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	Identification of the Debtor Agent paying the compensation amount (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.
Resolution Related Information +Compensation ++Creditor Agent	CdtrAgt	1..1	1..1	Creditor Agent receiving the compensation amount
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	Identification of the Creditor Agent receiving the compensation amount (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification ++++Other	Othr	0..1	1..1	Other Identification Contains the account at the creditor agent to which the payment for compensation must be made.
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Financial Institution Identification (IBAN) Only IBAN is allowed (not checked by the RTGS platform).
Resolution Related Information +Compensation ++Reason	Rsn	1..1	1..1	Reason for the payment compensation

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Resolution Related Information +Compensation ++Reason +++Code	Cd	1..1	1..1	Reason for the payment compensation (code) Only VADA is permitted.
Resolution Related Information +Charges	Chrgs	0..n	0..1	Fee for handling the inquiry [PRC027]: SEPA "Yellow Field, mandatory" (element is mandatory when <RsltnRltdInf> is used). It is the decision of the Beneficiary Bank if it wants to charge a fee to the Originator Bank. [PRC087]: SEPA "Yellow Field" (element can be used optionally). [CPRC087]: SEPA "Yellow Field" (element can be used optionally). Only allowed if charges are to be received a posteriori, i.e. after application of the value date correction.
Resolution Related Information +Charges ++Amount	Amt	1..1	1..1	Amount Must contain no more than 11 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 999,999,999.99.
	@ Ccy			Currency Code The currency code must be EUR.
Resolution Related Information +Charges ++Agent	Agt	1..1	1..1	Agent (Charges Receiver)
Resolution Related Information +Charges ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Resolution Related Information +Charges ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	Charges Receiver (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.
Resolution Related Information +Charges ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	1..1	Other Identification Contains the account at the charges receiver (agent) to which the payment for a fee must be made.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Resolution Related Information +Charges ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Financial Institution Identification (IBAN) Only IBAN is allowed (not checked by the RTGS platform).

Table 10: Resolution Related Information (RsltnRltdInf, I-level)