



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Return Request (camt.056)

Version 2.3, 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 references to the chapters affected.

Version	Date	Description of the change	Chapter
2.3	28.02.2024	Modifications per SIC Platform Release 4.11	
		New CH schema version camt.056.001.08.ch.04.xsd (details according to the separate document "Overview and Change Log for the XML schemas")	1.4
		Modifications due to extension of return request for underlying bank payment pacs.009 (CR2024-SIC4-0006): <ul style="list-style-type: none"> Element <code>.../Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgNmId</code>: Allowed value "pacs.009" added Element <code>.../Undrlyg/TxInf/OrgnlTxRef</code>: Usage optionally allowed for underlying customer payment, not allowed for bank payment 	4.4 4.4
2.2	28.02.2023	Modifications per SIC Platform Release 4.10	
		New CH schema version camt.056.001.08.ch.03.xsd (details according to the separate document "Overview and Change Log for the XML schemas")	1.4
2.1	07.04.2022	Errata per SIC Platform Release 4.9	
		New CH schema version camt.056.001.08.ch.02.xsd (details according to the separate document "Overview and Change Log for the XML schemas")	1.4
		Modifications to the "Technical specifications for the RTGS systems" according to the separate document "Delta Commentary camt.056"	4
2.0	17.12.2021	Complete revision due to update of ISO 20022 version 2019	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 "ISO definition" due to changed message construction	2
		Deletion of the use case "SEPA return request" and change of use case description from "Return Request" (replacement of "SEPA Return Request" by "Return Request" in euroSIC)	3.1
		Former chapter "Distinctions between interbank return request and return request by the originator" removed (content added in chapter 4.4, elements <code><Orgtr></code> and <code><Rsn></code>)	-
		Complete revision of "Technical specifications for the RTGS systems"; Details as per the separate document "Delta Commentary camt.056"	4
1.7	22.06.2020	Last edition based on previous ISO 20022 version status	All
1.0	16.05.2014	First edition	All

Table 1: Change history



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General notes

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

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1 Introduction

1.1 Overview of the documentation structure

The Implementation Guidelines 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.056" – 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.
- For each Implementation Guideline, an XML schema (XSD) and generic XML sample messages will be published.

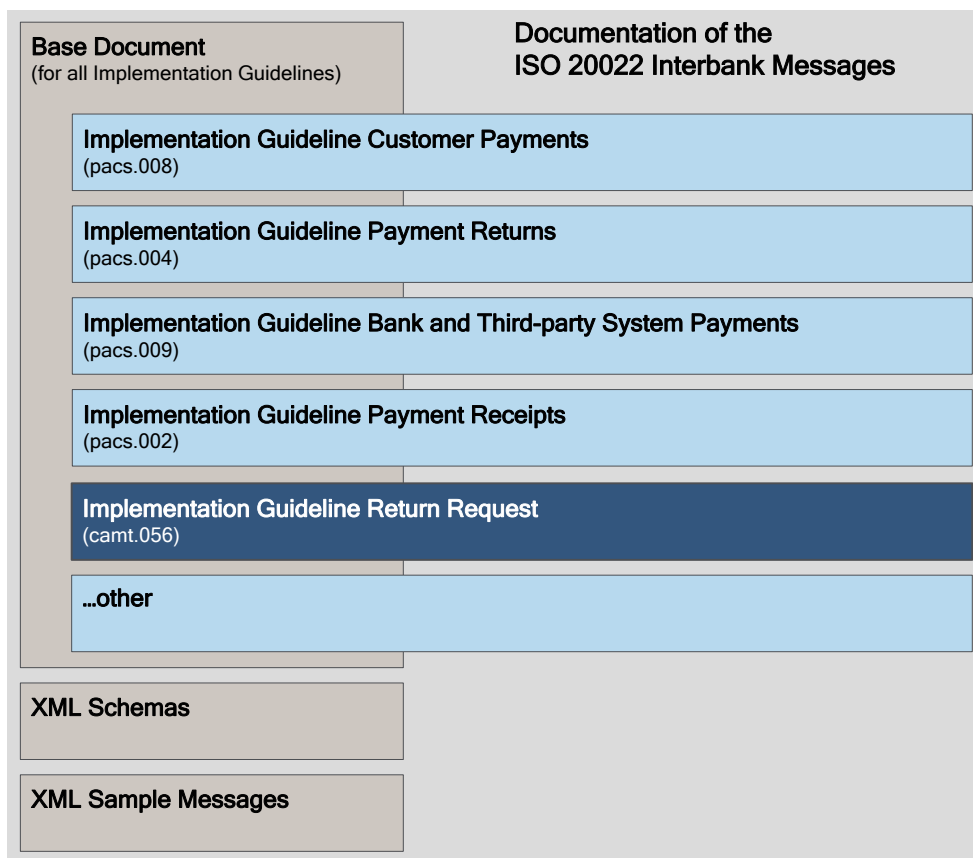


Figure 1: Documentation structure for message type "camt.056"

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

- ***camt.056.001.08.ch.04.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 for Interbank Messages (validation.iso-payments.ch/SIC4) and validate them against these Implementation Guidelines.

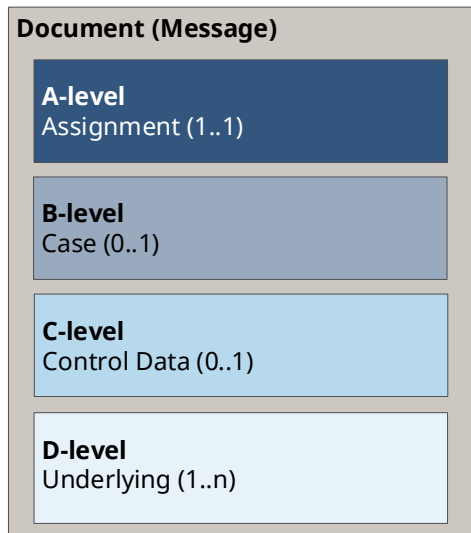
1.6 Reference documents

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

2 ISO definitions

The "FI to FI Payment Cancellation Request" message (camt.056) is sent from the debtor agent (the instructing participant) to the RTGS systems and from the RTGS systems to the creditor agent (the instructed participant) in order to request the return of a payment that has been executed.

The "FI to FI Payment Cancellation Request" message is based on the ISO 20022 XML schema "camt.056.001.08".



The "camt.056" message is essentially structured as follows:

- **A-level:** "Assignment" element.
This block must occur exactly once.
- **B-level:** "Case" element.
This block can occur 0..1 times in the ISO definition.
This block is not used in the RTGS systems and is therefore not permitted.
- **C-level:** "Control Data" element.
This block can occur 0..1 times in the ISO definition.
This block is not used in the RTGS systems and is therefore not permitted.
- **D-level:** "Underlying" element.
This block can occur 1..n times in the ISO definition.
In the RTGS systems, this block must occur exactly once.

Figure 2: Basic message structure of the "camt.056" message

3 Business specifications for the RTGS systems

3.1 Use cases

The "FI to FI Payment Cancellation Request" message is used in the following use case in the RTGS systems:

Use case	Input/Output	ISO 20022
Return request	I/O	camt.056

Table 2: Use case for the ISO 20022 message type "camt.056"

With the "Return request" use case, the debtor agent can request the return of an already executed payment. This use case can be used both for system-internal return requests between direct system participants and for forwarding cross-system return requests to or from other networks. In euroSIC, this use case is also used for return requests for a "SEPA credit transfer" in traffic with the SECB.

The return request message (camt.056) is formally validated and then forwarded immediately to the creditor agent. The creditor agent is obliged to respond to the return request either with a "Payment Return" (pacs.004) or to reject the return request with the "Return request rejection" (camt.029) use case.

Checking the referenced payment through the RTGS system

The RTGS systems do not check whether or not the referenced payment was actually processed in the RTGS systems.

3.2 Use of references

The mandatory references described below must be used in the "Return request" use cases.

3.2.1 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).

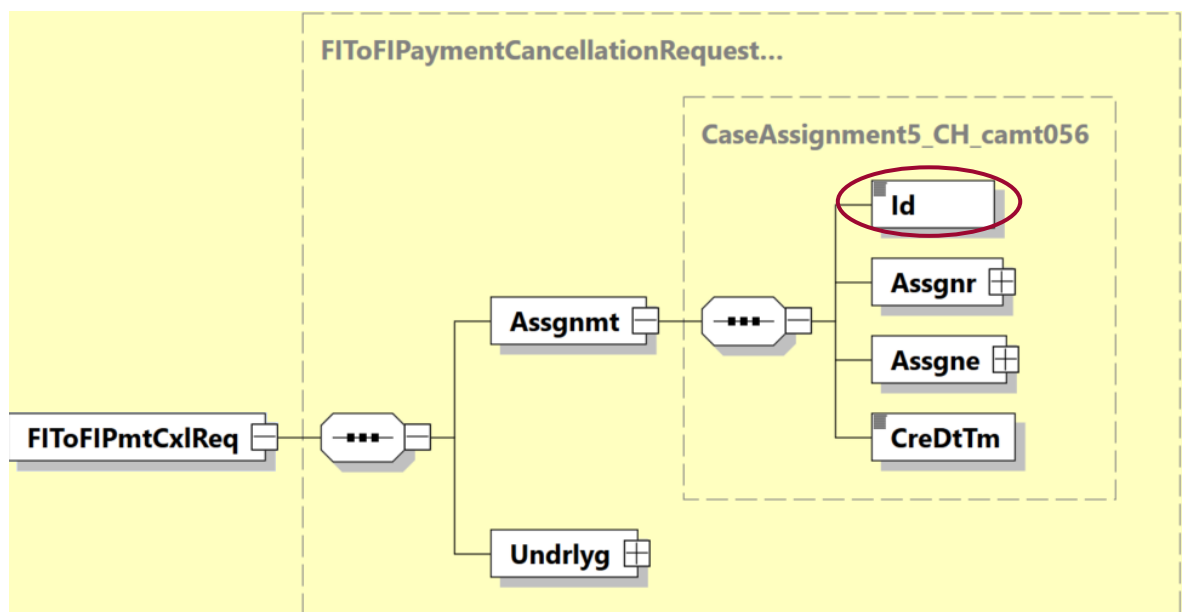


Figure 3: Message identification

3.2.2 Other references

Identification of the return request "Cancellation Identification"

The identification of the return request is the unique reference of the return request. 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 transaction level.

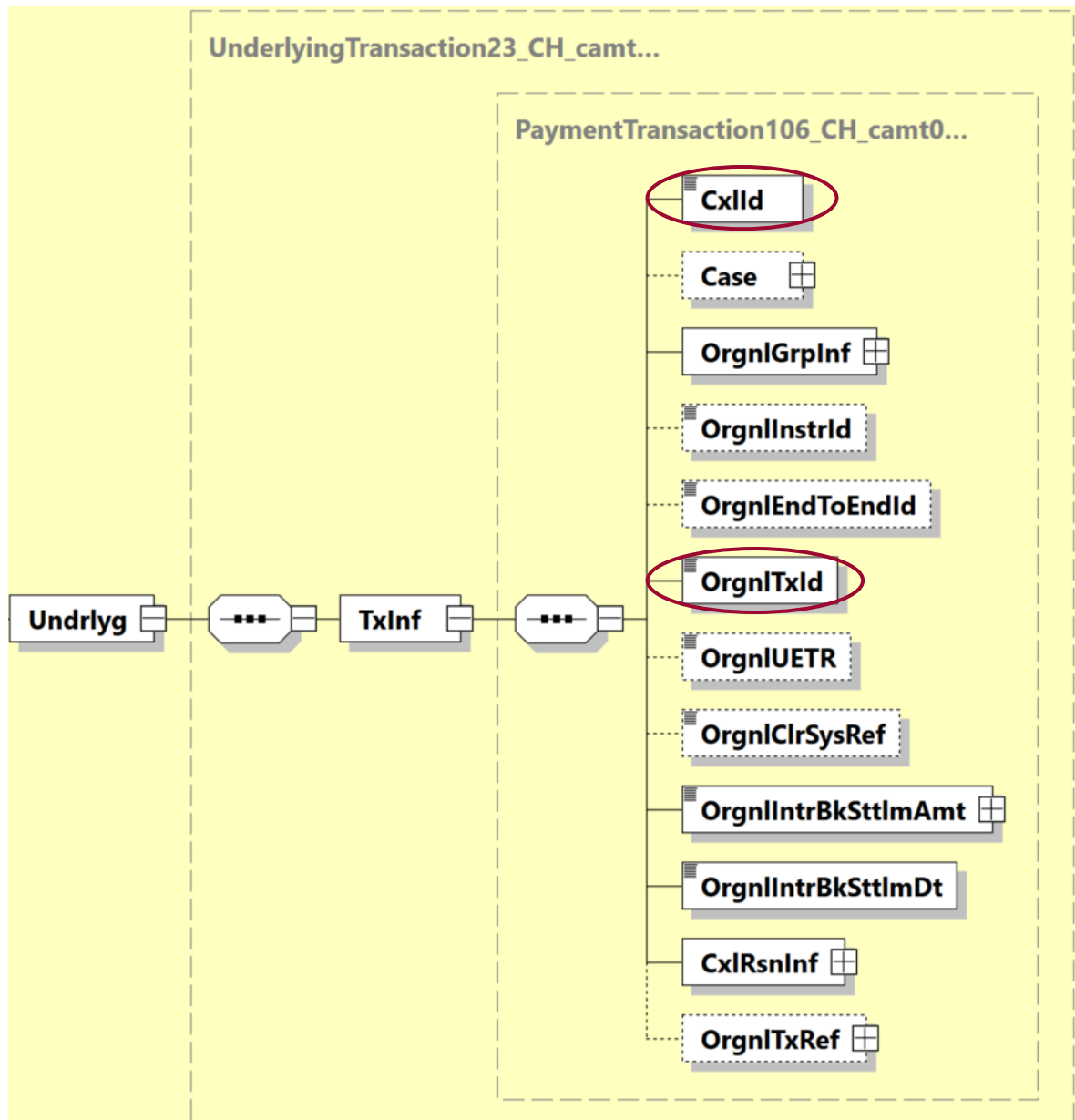


Figure 4: Identification of the return request and transaction identification of the original transaction

Original Transaction Identification

The transaction reference number for the original payment must be given and sent in the **<OrgnlTxId>** element (see Figure 4).

Information content in the original message

Information from the original payment must be sent in the "TxInf" and "OrgnlTxRef" elements, and the delivery of the "OrgnlTxRef" block is optional:

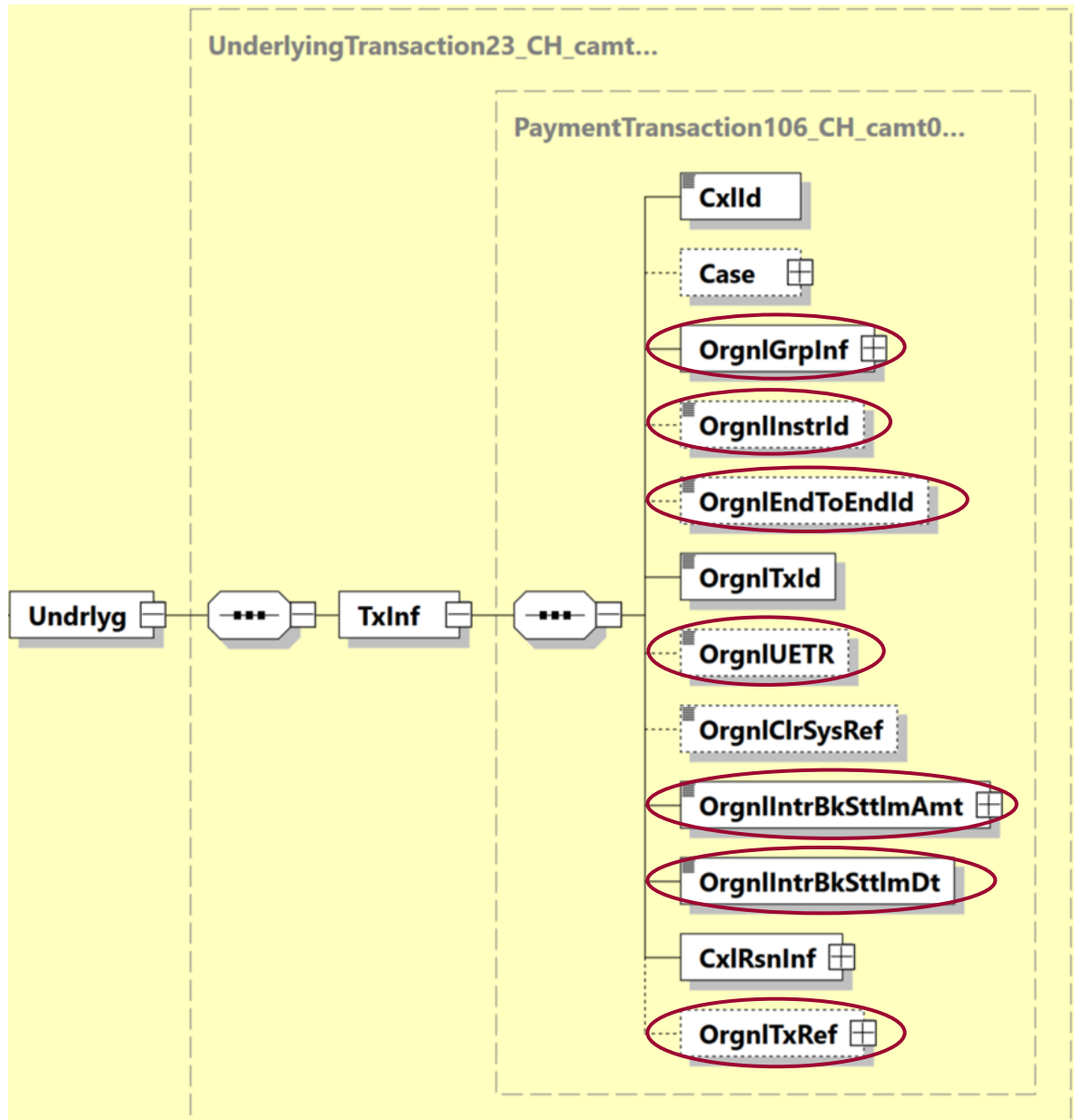


Figure 5: Elements for information from the original message

The transaction level contains elements both from the original payment and elements relating to the return request itself.

When using the "Original Transaction Reference" element at the original payment level, an exact copy of the same elements from the original payment must be provided.

3.3 Further business specifications

Further business specifications 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 in the message and contains the following elements:

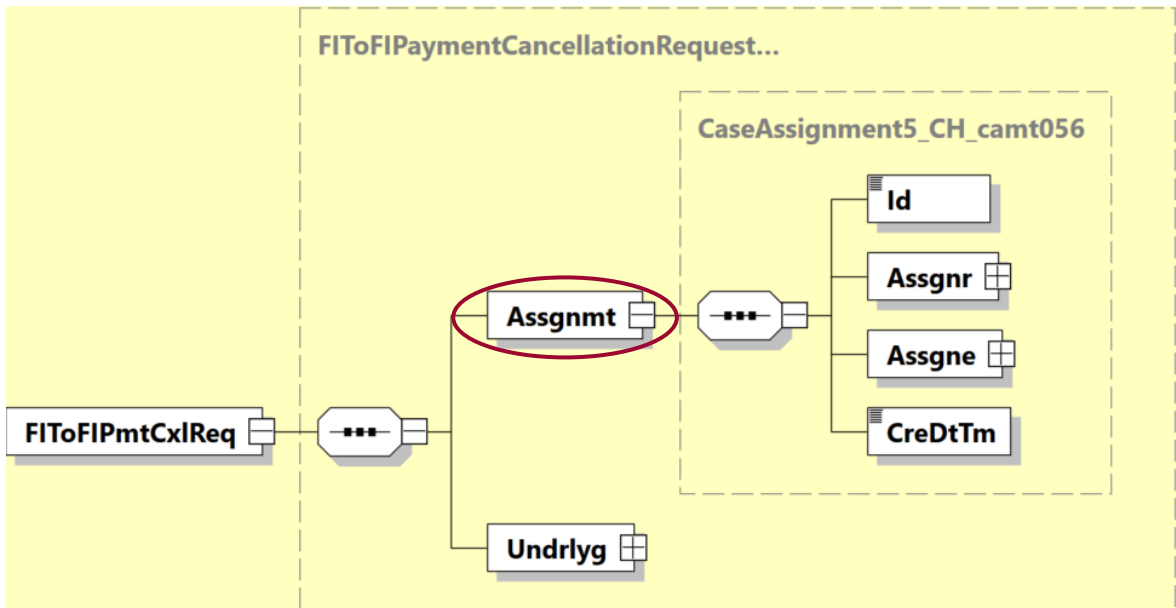


Figure 6: Assignment (Assgnmt)

The following table specifies all the elements of the A-level "Assignment" block in the "camt.056" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +FITo FIPayment Cancellation Request V08	FIToFIPmtCxlReq	1..1	1..1	Request for Return
Assignment	Assgnmt	1..1	1..1	Assignment
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 return request 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.
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. This element must not be used at the same time as <ClrSysMmbId>. 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) This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant. Must not be concatenated.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to identify the used identification type.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)).
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.
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 values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assignee	Assgne	1..1	1..1	Instructed Participant Identification of the instructed participant.
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. This element must not be used at the same time as <ClrSysMmbId>. 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) This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to identify the used identification type.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)).
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data and active.
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 (SIC IID or BIC). Message from participant to RTGS system: Must not be used.
Assignment +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time

Table 3: Assignment (Assgnmt, A-level)

4.2 Case (Case, B-level)

The "Case" block (B-level of the message) is not used by the RTGS systems.

4.3 Control Data (CtrlData, C-level)

The "Control Data" block (C-level of the message) is not used by the RTGS systems.

4.4 Underlying (Undrlyg, D-level)

The "Underlying" block (D-level of the message) contains one "Transaction Information" element, which contains the following information about an individual original payment:

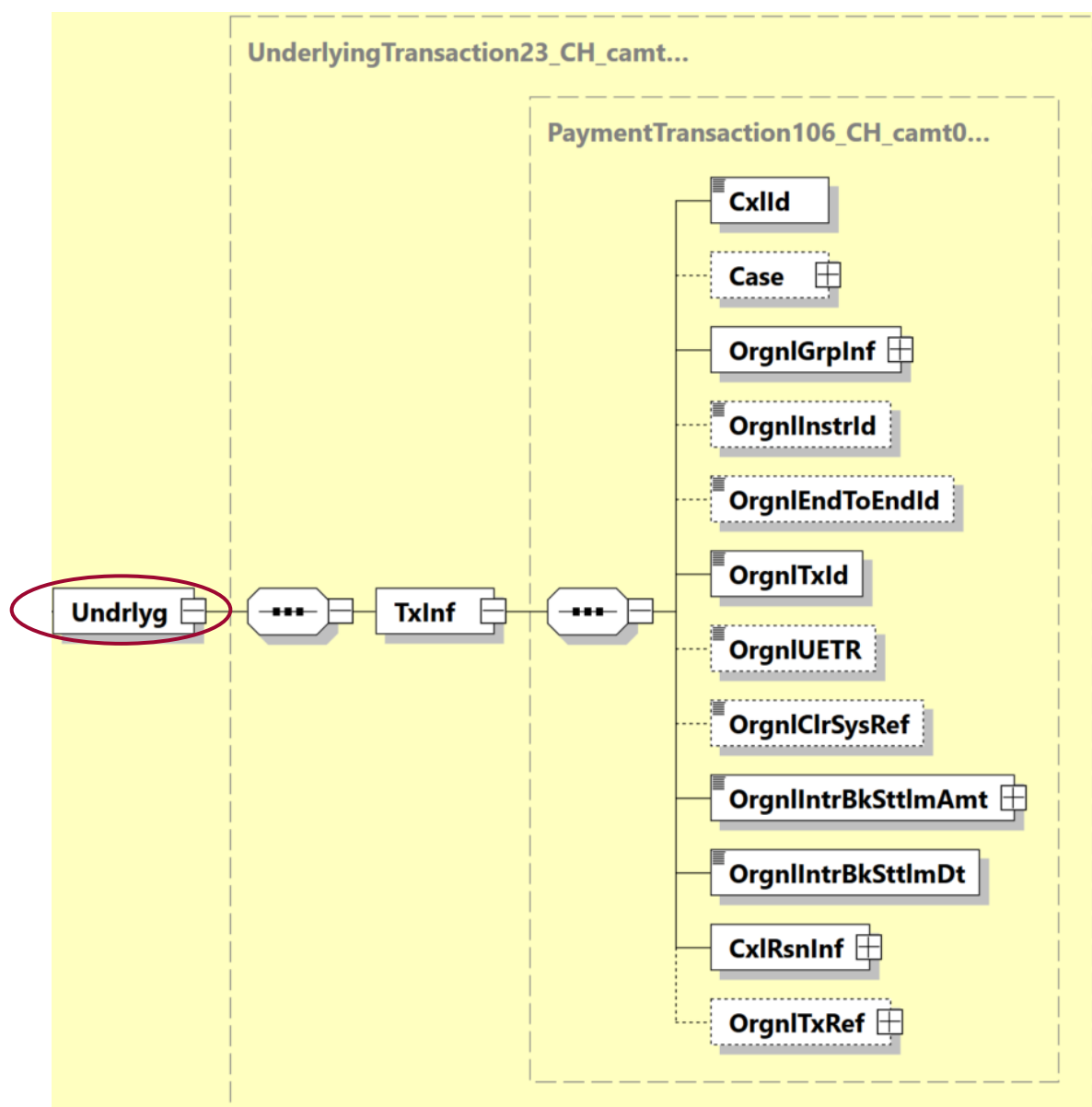


Figure 7: Underlying (Undrlyg)

The following table specifies all the elements of the "Underlying" D-level block of the "camt.056" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Underlying	Undrlyg	1..n	1..1	Underlying Information regarding the payment instruction to be cancelled.
Underlying +Transaction Information	TxInf	0..n	1..1	Transaction Information Information specifying the requested payment and the reason for the request.
Underlying +Transaction Information ++Cancellation Identification	CxId	0..1	1..1	Cancellation Identification Unique identification of the Request for Return. 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.
Underlying +Transaction Information ++Case	Case	0..1	0..1	Case This element is only intended for forwarding information from or to cross-system messages. It is not recommended to use it for intra-system messages between direct participants (not verified by the RTGS platform).
Underlying +Transaction Information ++Original Group Information	OrgnlGrpInf	0..1	1..1	Original Group Identification
Underlying +Transaction Information ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification
Underlying +Transaction Information ++Original Group Information +++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	Original Message Name Identification The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be verified by the RTGS system): • pacs.008 • pacs.009 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.
Underlying +Transaction Information ++Original Group Information +++Original Creation Date Time	OrgnlCreDtTm	0..1	0..1	Original Creation Date Time

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Transaction Information ++Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Instruction Identification
Underlying +Transaction Information ++Original End To End Identification	OrgnlEndToEndId	0..1	0..1	Original Debtor Reference Must be provided in case of cross-system return requests (not verified by RTGS)
Underlying +Transaction Information ++Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification
Underlying +Transaction Information ++Original UETR	OrgnlUETR	0..1	0..1	Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was already contained in the underlying payment or in a return request to be forwarded from other interbank networks, it should be forwarded unchanged. The UETR is only checked by the RTGS platform against the schema definition according to ISO 20022.
Underlying +Transaction Information ++Original Clearing System Reference	OrgnlClrSysRef	0..1	0..1	Original Clearing System Reference This element is only intended for forwarding information from or to cross-system messages. It is not recommended to use it for intra-system messages between direct participants (not verified by the RTGS platform).
Underlying +Transaction Information ++Original Interbank Settlement Amount	OrgnlIntrBkSttlmAmt	0..1	1..1	Original Settlement Amount Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.
	@ Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system.
Underlying +Transaction Information ++Original Interbank Settlement Date	OrgnlIntrBkSttlmDt	0..1	1..1	Original Interbank Settlement Date Requested value date of the original payment.
Underlying +Transaction Information ++Cancellation Reason Information	CxlRsnInf	0..n	1..1	Cancellation Reason Information

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Transaction Information ++Cancellation Reason Information +++Originator	Orgtr	0..1	1..1	Originator "Name" or "Identification" must be provided. In the case of a return request by the originator, the originator which triggers the return request must be identified with the "Name" element (not verified by the RTGS platform). In the case of a interbank return request, the bank which triggers the return request must be identified with the "Identification" element (not verified by the RTGS platform).
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Name	Nm	0..1	0..1	Name This element must not be used at the same time as <Id>. Maximum of 70 characters permitted. In the case of a return request by the originator: Must be used (not verified by the RTGS platform).
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Postal Address	PstlAdr	0..1	0..1	Postal Address Must only be provided together with element <Nm>.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification	Id	0..1	0..1	Identification This element must not be used at the same time as <Nm>. Only sub-element <OrgId> may be used. In case of an interbank return request: Must be used (not verified by the RTGS platform).
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	Organisation Identification Either <AnyBIC> or <Othr><Id> must be used. In case of a interbank return request due to SEPA credit transfer <AnyBIC> must be used (not verified by the RTGS platform).
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Any BIC	AnyBIC	0..1	0..1	AnyBIC Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial or non-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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification) May only be provided together with AnyBIC or Othr.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Other	Othr	0..n	0..2	Other Organisation Identification This element must not be used at the same time as <AnyBIC>.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Other +++++++Identification	Id	1..1	1..1	Identification It is recommended to use SIC-IID in case of a intra-system return request, other Id types may be used in case of cross-system return requests (not verified by the RTGS platform).
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Other +++++++Scheme Name	SchmeNm	0..1	0..1	May be used in case of cross-system forwarding of a return request, it is not recommended to use it for intra-system return request (not verified by the RTGS platform).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other +++++Issuer	Issr	0..1	0..1	Issuer of the Identification May be used in case of cross-system forwarding of a return request, it is not recommended to use it for intra-system return request (not verified by the RTGS platform).
Underlying +Transaction Information ++Cancellation Reason Information +++Originator +++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence May be used in case of cross-system forwarding of a return request, it is not recommended to use it for intra-system return request (not verified by the RTGS platform).
Underlying +Transaction Information ++Cancellation Reason Information +++Reason	Rsn	0..1	1..1	Reason
Underlying +Transaction Information ++Cancellation Reason Information +++Reason ++++Code	Cd	1..1	1..1	Cancellation Reason Information (code) Codes will not be verified by the RTGS platform. Interbank return request: only codes DUPL (Duplicate payment), TECH (Technical Problem) and FRAD (Fraudulent Origin) should be used. Return request by the originator: only codes CUST (Requested by Customer), TECH (Technical Problem) and FRAD (Fraudulent Origin) should be used. Other codes are only intended for forwarding information from or to cross-system messages. If code NARR is provided a specific description of the reason must be provided in the element <AddtlInf>.
Underlying +Transaction Information ++Cancellation Reason Information +++Additional Information	AddtlInf	0..n	0..2	Additional Information Additional information explaining the reason code for the return request Must be provided if Cd = NARR

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Transaction Information ++Original Transaction Reference	OrgnlTxRef	0..1	0..1	Original Transaction Reference The element may optionally be supplied in the case of an underlying customer payment (value "pacs.008" in the element <OrgnlMsgNmId>). In the case of bank payments (value "pacs.009" in the element <OrgnlMsgNmId>), the element must not be used. If used, the sub-elements of <OrgnlTxRef> used must contain exact copies of the data from the corresponding elements of the original payment (is not verified by the RTGS platform). All sub-elements from <OrgnlTxRef> are only checked by the RTGS platform against the schema definition.
Underlying +Transaction Information ++Original Transaction Reference +++Settlement Information	SttlmInf	0..1	0..1	Settlement Information
Underlying +Transaction Information ++Original Transaction Reference +++Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information
Underlying +Transaction Information ++Original Transaction Reference +++Remittance Information	RmtInf	0..1	0..1	Remittance Information
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor
Underlying +Transaction Information ++Original Transaction Reference +++Debtor	Dbtr	0..1	0..1	Debtor
Underlying +Transaction Information ++Original Transaction Reference +++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account
Underlying +Transaction Information ++Original Transaction Reference +++Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Transaction Information ++Original Transaction Reference +++Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account
Underlying +Transaction Information ++Original Transaction Reference +++Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent
Underlying +Transaction Information ++Original Transaction Reference +++Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account
Underlying +Transaction Information ++Original Transaction Reference +++Creditor	Cdtr	0..1	0..1	Creditor
Underlying +Transaction Information ++Original Transaction Reference +++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account
Underlying +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor
Underlying +Transaction Information ++Original Transaction Reference +++Purpose	Purp	0..1	0..1	Transaction Purpose

Table 4: Underlying (Undrlyg, D-level)