



# Implementation Guidelines for ISO 20022 Interbank Messages

SIC, euroSIC and SIC IP Service

**System Manager Settlement Accounts Liquidity Query  
(camt.003/camt.004)**

Version 2.0, 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
2.0	28.02.2024	Modifications per SIC Platform Releases 4.11 and 5.1	
		Integration of the RTGS services in the entire document (previously only SIC-IP service considered)	All
		Migration of the RTGS use case for System Manager and associated query type to ISO 20022 message standard in messages camt.003 and camt.004 (CR2024-SIC4-0011)	3.2, 3.3, 4.1.2, 4.2.1, 4.2.3
		Former chapter "Error information in the "Operational Error" element (camt.004)" removed and integrated into chapter "Use of the "Report Or Error" (camt.004)"	3.6
		Separation of the different use of balance types depending on the service in chapter "Balances in the "Multilateral Balance" element (camt.004)" (either .../MulBal/Tp/Cd or .../MulBal/Tp/Prtry is used)	3.7.1, 3.7.2
1.1	31.03.2023	Update, valid from November 2023	
		Correction of the code value in Table 7 for "Available IP balance (current)": ALVBC instead of ALVBS	3.7
		Code value "DBIT" added for balance type ALVBC in Table 7, incl. note in explanations for category "Balances"	3.7
		Chapter "Further business-related definitions": Updated reference to SIC platform release 4.10 (previously: release 4.9)	3.8
		Element .../RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Prtry: Modification of the defined account statuses incl. their code values (alignment with steering action types from message acmt.015)	4.2.3
		Element .../RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Prtry: Modification of valid code values from category "Balances" (AVLBC/LQRSM instead of AVLBS/AVLBC, correction for alignment with code values according to Table 7)	4.2.3
1.0	20.10.2022	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 extremely grateful if you would notify these by e-mail to [operations.sic@six-group.com](mailto:operations.sic@six-group.com).

## Table of contents

<b>Change history .....</b>	<b>2</b>
<b>General notes .....</b>	<b>3</b>
<b>Table of contents.....</b>	<b>4</b>
<b>Table of tables .....</b>	<b>5</b>
<b>Table of figures.....</b>	<b>6</b>
<b>1 Introduction .....</b>	<b>7</b>
1.1 Overview of the documentation structure .....	7
1.2 Target audience.....	8
1.3 Change control .....	8
1.4 XML schemas .....	8
1.5 Reference documents .....	8
<b>2 ISO definitions.....</b>	<b>9</b>
<b>3 Business specifications .....</b>	<b>10</b>
3.1 Message flow .....	10
3.2 Use cases .....	10
3.3 Query types.....	11
3.4 Use of References .....	12
3.4.1 References in the "Get Account" message (camt.003).....	12
3.4.2 References in the "Return Account" message (camt.004).....	12
3.5 Query criteria for the "Get Account" (camt.003).....	13
3.6 Use of the "Report Or Error" (camt.004) .....	13
3.7 Balances in the "Multilateral Balance" element (camt.004) .....	14
3.7.1 Use of "Multilateral Balance" in the SIC and euroSIC RTGS service.....	15
3.7.2 Use of "Multilateral Balance" in the SIC IP service .....	15
3.8 Further business-related definitions .....	15
<b>4 Technical specifications .....</b>	<b>16</b>
4.1 "Get Account" message (GetAcct, camt.003).....	16
4.1.1 Message Header (MsgHdr, A-level) .....	16
4.1.2 Account Query Definition (AcctQryDef, B-level).....	18
4.2 "Return Account" message (RtrAcct, camt.004).....	23
4.2.1 Message Header (MsgHdr, A-level) .....	23
4.2.2 Report or Error (RptorErr, B-level) .....	26
4.2.3 Account Report / Operational Error (AcctRpt/OprlErr, C-level).....	28

## Table of tables

Table 1:	Change history .....	2
Table 2:	System Manager use case for the "camt.003" and "camt.004" message types .....	10
Table 3:	System Manager query types and their codes in the "camt.003" and "camt.004" messages .....	11
Table 4:	Query criteria in the "camt.003" message .....	13
Table 5:	Error codes in the query response in the "camt.004" message (OprlErr).....	13
Table 6:	Codes for the SIC/euroSIC balance types in the "camt.004" message (MulBal) .....	15
Table 7:	Codes for the SIC IP balance/limit types in the "camt.004" message (MulBal).....	15
Table 8:	camt.003 – Message Header (MsgHdr, A-level) .....	17
Table 9:	camt.003 – Account Query Definition (AcctQryDef, B-level) .....	22
Table 10:	camt.004 – Message Header (MsgHdr, A-level) .....	25
Table 11:	camt.004 – Report or Error (RptOrErr, B-level) .....	27
Table 12:	camt.004 – Account Report or Operational Error (AcctRpt or OprlErr, C-level).....	32

## Table of figures

Figure 1:	Documentation structure .....	7
Figure 2:	Basic message structure of the "camt.003" message .....	9
Figure 3:	Basic message structure of the "camt.004" message .....	9
Figure 4:	Message flow for the Settlement accounts liquidity query message.....	10
Figure 5:	Specifying the System Manager query type in the "camt.003" message .....	11
Figure 6:	Specifying the System Manager query type in the "camt.004" message .....	11
Figure 7:	Message Identification in the "camt.003" message.....	12
Figure 8:	Message Identification in the "camt.004" message.....	12
Figure 9:	Message Identification of the query message inside the "camt.004" message .....	12
Figure 10:	Specifying the query criteria in the "camt.003" message (Search Criteria).....	13
Figure 11:	Report or error information in the "camt.004" message (RprtOrErr) .....	13
Figure 12:	Balance information in the "camt.004" message (Multilateral Balance) .....	14
Figure 13:	Balance type in the "camt.004" message (Credit Debit Indicator, Type) .....	14
Figure 14:	Message Header (MsgHdr) "camt.003" .....	16
Figure 15:	Account Query Definition (AcctQryDef) "camt.003" .....	18
Figure 16:	Search Criteria (SchCrit) "camt.003" .....	18
Figure 17:	Message Header (MsgHdr) "camt.004" .....	23
Figure 18:	Report or Error (RptOrErr) "camt.004" .....	26
Figure 19:	Account Report or Operational Error (AcctRpt or OprlErr) "camt.004" .....	28

# 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 several module documents – this document for the message types "camt.003" and "camt.004" – with message-specific information, including information on the application-specific handling of individual elements. They specify the messages to be submitted to and delivered from the RTGS services SIC and euroSIC as well as the SIC IP service 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 contain message-specific information, including information on the application-specific handling of certain elements.
- XML schemas (XSD) and generic XML sample messages are published for each separate Implementation Guideline.

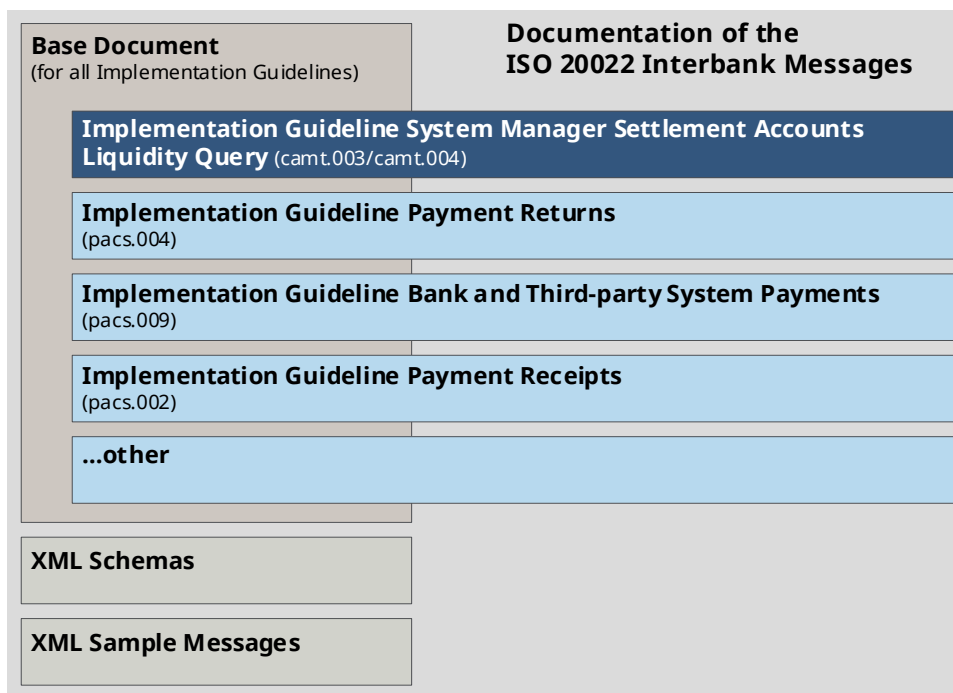


Figure 1: Documentation structure

## 1.2 Target audience

This Implementation Guideline is intended exclusively for the System Managers of the RTGS services SIC and euroSIC as well as the SIC IP service.

## 1.3 Change control

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

## 1.4 XML schemas

The XML schemas for "camt.003" and "camt.004" are published on the [www.iso-payments.ch](http://www.iso-payments.ch) website:

- ***camt.003.001.07.ch.02.xsd***
- ***camt.004.001.08.ch.02.xsd***

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

## 1.5 Reference documents

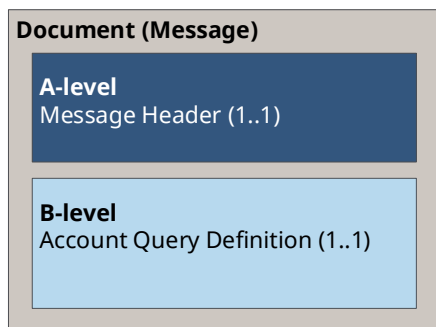
Additional information on the Implementation Guidelines can be found in the reference documents listed in the base document.



## 2 ISO definitions

The query message "Get Account" (camt.003) is sent by the System Manager to the service to obtain information about the liquidity of settlement accounts. It is used on the basis of the ISO 20022 XML schema "camt.003.001.07".

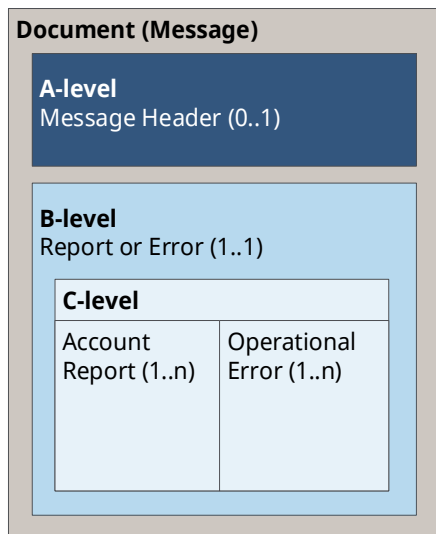
In response to the "camt.003" query message, the service always sends the "Return Account" (camt.004) message to the System Manager. It is used on the basis of the ISO 20022 XML schema "camt.004.001.08".



The "camt.003" message is essentially structured as follows:

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

Figure 2: Basic message structure of the "camt.003" message



The "camt.004" message is essentially structured as follows:

- **A-level:** Message level: "Message Header" element. This block must occur exactly once.
- **B-level:** Transaction level "Report or Error" element. This block must occur exactly once.
- **C-level:** Report level: Consisting of either the "Account Report" block element (can occur n times) or the "Operational Error" block element (can occur at most once in the query response).

Figure 3: Basic message structure of the "camt.004" message

## 3 Business specifications

### 3.1 Message flow

The "camt.003" message is used by the System Manager to query the liquidity of settlement accounts. The query message is always answered by the service with the "camt.004" message. This message contains either the query result or an error message.

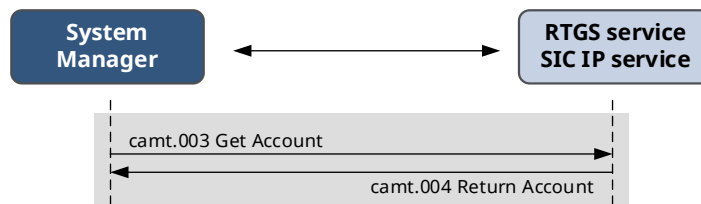


Figure 4: Message flow for the Settlement accounts liquidity query message

### 3.2 Use cases

The "Get Account" and "Return Account" messages are used by the System Manager for the following use case:

Use case	Input/Output	Message
IP or RTGS settlement accounts liquidity query	I/O	camt.003/camt.004

Table 2: System Manager use case for the "camt.003" and "camt.004" message types

### 3.3 Query types

The following query types are available for the System Manager:

Query types	Code value
RTGS settlement accounts liquidity query (all accounts)	RTLQAL
Liquidity query for RTGS settlement accounts with a negative forecast balance	RTLQNX
Liquidity query for RTGS settlement accounts with unsettled outgoing payments	RTLQXD
IP settlement accounts liquidity query (all accounts)	IPSMQLQ

Table 3: System Manager query types and their codes in the "camt.003" and "camt.004" messages

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

The identification of the query type in the "camt.003" message is provided as a code value in the `.../AcctQryDef/AcctCrit/NewCrit/NewQryNm` element.

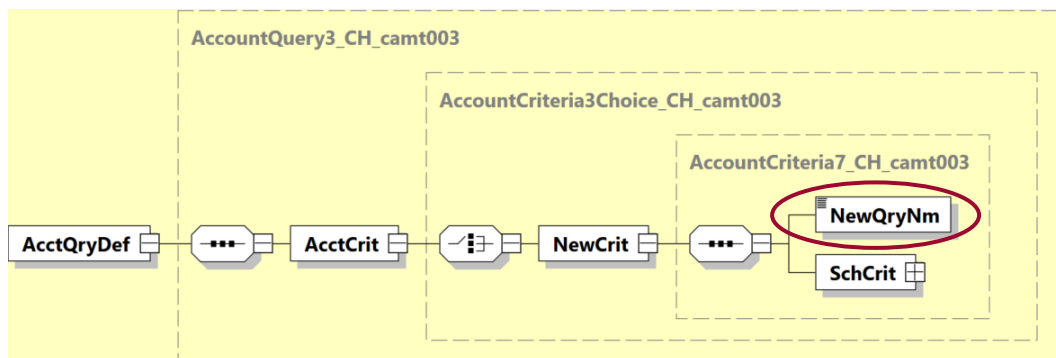


Figure 5: Specifying the System Manager query type in the "camt.003" message

The identification of the query type in the "camt.004" message is provided as a code value in the `.../MsgHdr/QryNm` element.

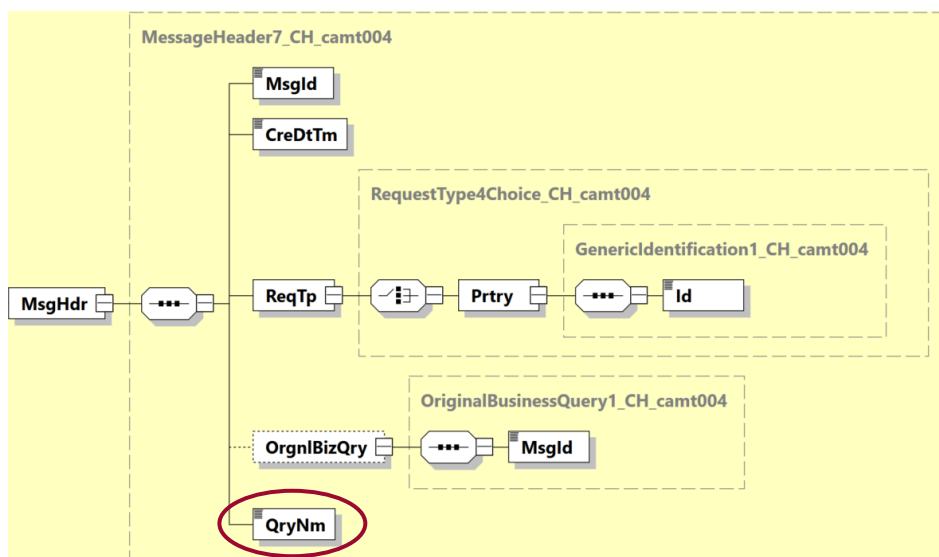


Figure 6: Specifying the System Manager query type in the "camt.004" message

## 3.4 Use of References

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

#### "Message Identification" (A-level)

In the "camt.003" message, the `.../MsgHdr/MsgId` reference is included by the System Manager in the A-level as the unique message identification.

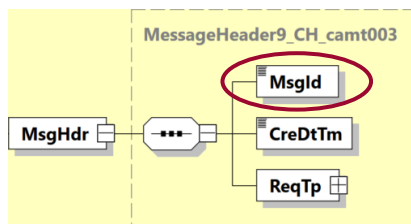


Figure 7: Message Identification in the "camt.003" message

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

#### "Message Identification" (A-level)

In the "camt.004" message, the `.../MsgHdr/MsgId` is included by the service in the A-level as the unique message identification.

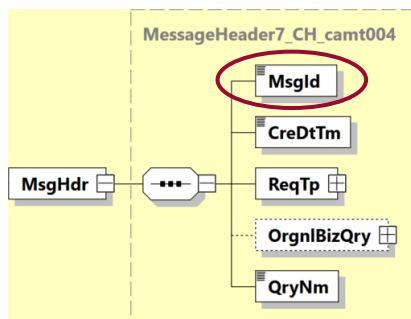


Figure 8: Message Identification in the "camt.004" message

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

In the "camt.004" response message, the message identification of the original "camt.003" query message is returned in the `.../OrgnlBizQry/MsgId` element.

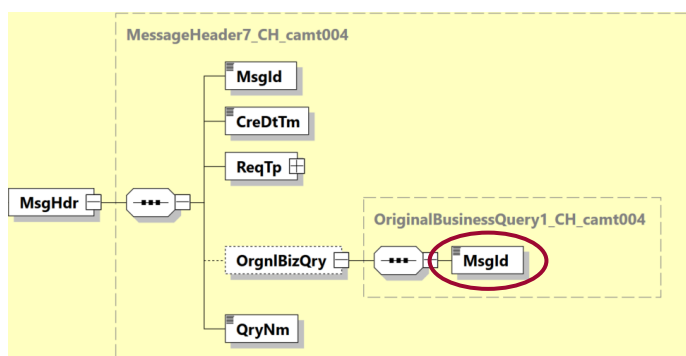


Figure 9: Message Identification of the query message inside the "camt.004" message

### 3.5 Query criteria for the "Get Account" (camt.003)

Query criteria are specified in the B-level of the "camt.003" message in the .../AcctCrit/NewCrit/SchCrit element.

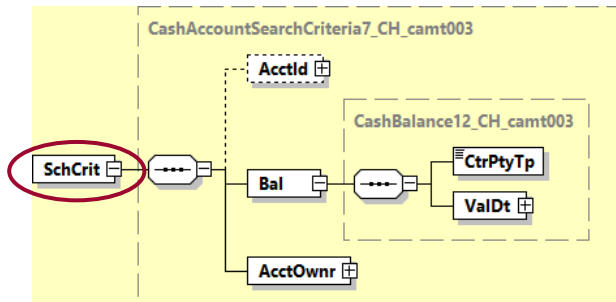


Figure 10: Specifying the query criteria in the "camt.003" message (Search Criteria)

Element	Description
<AcctId>	Identification of the settlement account (optional)
<Bal>/<ValDt>	The settlement date at which balance amounts are to be returned
<AcctOwnr>	Identification of the System Manager

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

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

The query result is delivered in the *RtrAcct/RptOrErr* element as follows:

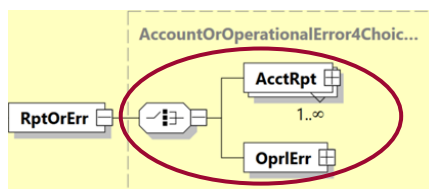


Figure 11: Report or error information in the "camt.004" message (RptOrErr)

- Account details for the requested settlement accounts are delivered in several repetitions of the *RtrAcct/RptOrErr/AcctRpt* element.
- The query results are sorted numerically in ascending order by settlement account number.
- If the optional query criterion of a settlement account in the <AcctId> element was used in the query message, the query result starts with this settlement account.
- If the query failed, the error information is returned in the .../RptOrErr/OprlErr/Err/Prtry element. The following error codes are defined:

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

Table 5: Error codes in the query response in the "camt.004" message (OprlErr)

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

For each balance, a single occurrence of the `.../AcctRpt/AcctOrErr/Acct/MulBal` element is delivered in the "camt.004" message.

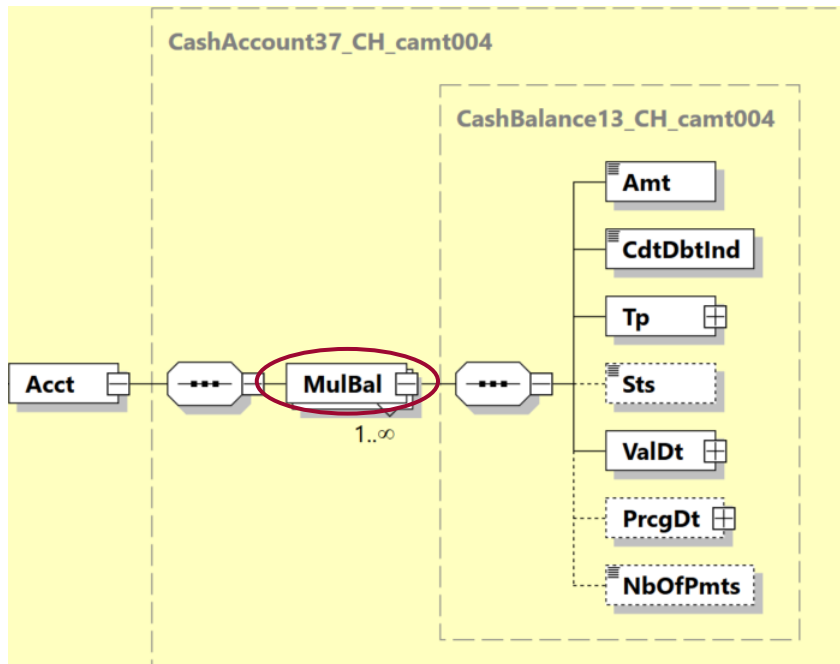


Figure 12: Balance information in the "camt.004" message (Multilateral Balance)

The individual balance types are identified by the `.../MulBal/Tp` and `.../MulBal/CdtDbtInd` elements.

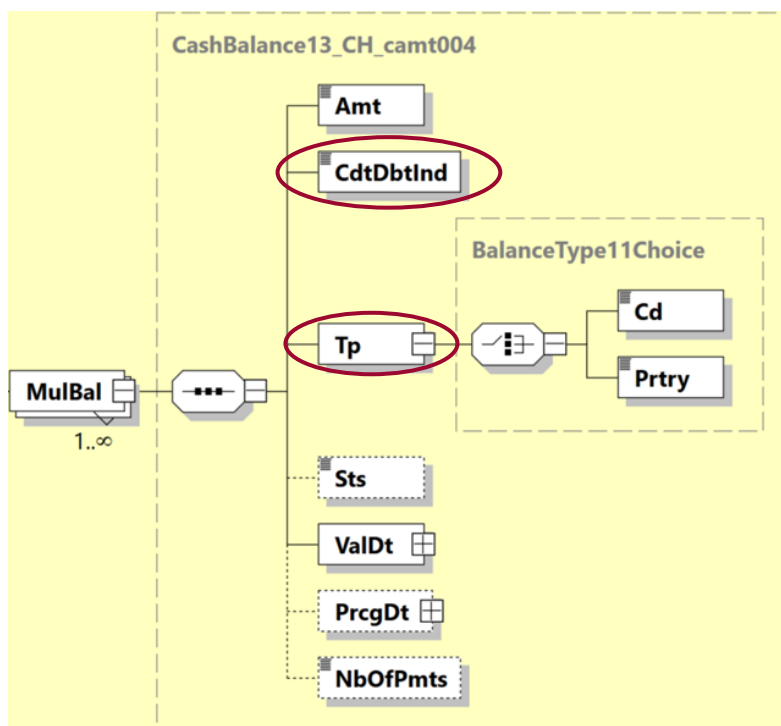


Figure 13: Balance type in the "camt.004" message (Credit Debit Indicator, Type)

### 3.7.1 Use of "Multilateral Balance" in the SIC and euroSIC RTGS service

In the RTGS services SIC and euroSIC, only the following code values in accordance with ISO 20022 in the `.../MulBal/Tp/Cd` element are used to identify the balance types:

Code value (.../Tp/Cd)	Balance type	Credit/Debit (CdtDbtInd)
BLCK	Liquidity reservation by the System Manager	DBIT
AVLB	Account balance 1	CRDT/DBIT
CRRT	Account balance 2	CRDT/DBIT
LRLD	Unsettled outgoing payments with reservation requirement	DBIT
XDBT	Unsettled outgoing payments without reservation requirement	DBIT
XPCD	Forecast balance	CRDT/DBIT

Table 6: Codes for the SIC/euroSIC balance types in the "camt.004" message (MulBal)

If there are no corresponding values for a balance, a zero value (0) is returned for the corresponding balance.

### 3.7.2 Use of "Multilateral Balance" in the SIC IP service

In the SIC IP service, only the following proprietary code values in the `.../MulBal/Tp/Prtry` element are used to identify the balance or limit types:

Code value (.../Tp/Prtry)	Balance/Limit type	Credit/Debit (CdtDbtInd)
<b>"Balances" category</b>		
AVLBC	Available IP balance (current)	CRDT/DBIT*
LQRSM	IP reservation of the System Manager	DBIT
<b>"Limits" category</b>		
IPDLMI	IP defence limit (incoming)	CRDT
IPDLMO	IP defence limit (outgoing)	CRDT

Table 7: Codes for the SIC IP balance/limit types in the "camt.004" message (MulBal)

#### Category "Balances"

If there are no corresponding values for a balance, a zero value (0) is returned for the corresponding balance.

\* For the balance type AVLBC, a negative balance (<CdtDbtInd> = DBIT) occurs exclusively for the IP transit account. For IP settlement accounts of standard participants, on the other hand, only a positive balance (<CdtDbtInd> = CRDT) can occur for this balance type.

#### Category "Limits"

Values are only delivered if corresponding limits exist.

## 3.8 Further business-related definitions

Further business-related definitions are available in the base document.

## 4 Technical specifications

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

#### 4.1.1 Message Header (MsgHdr, A-level)

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

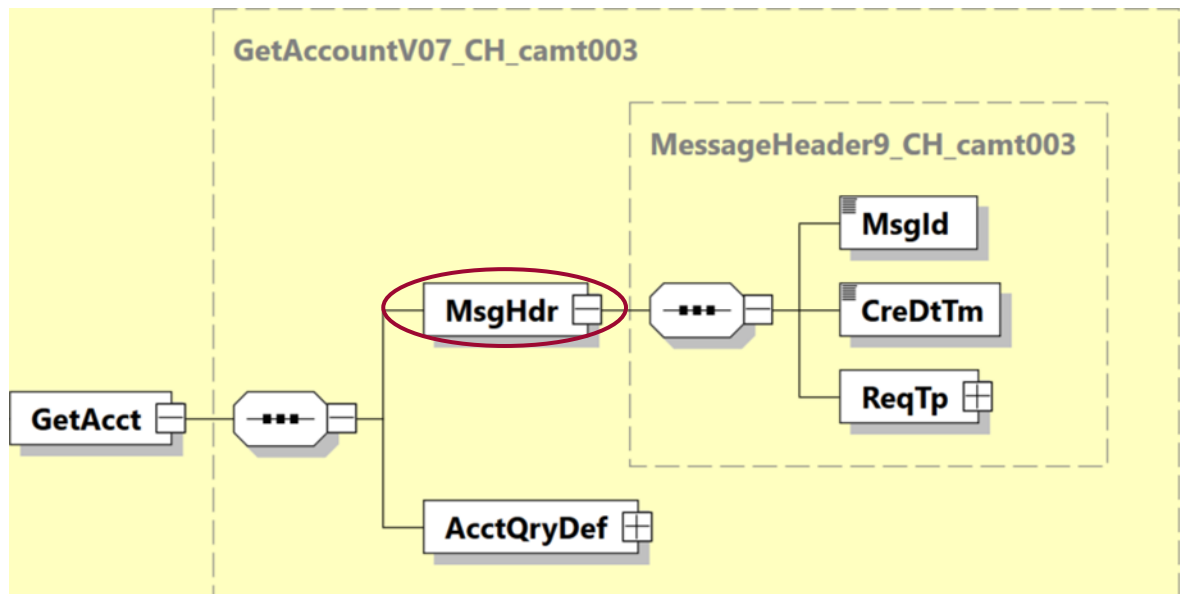


Figure 14: Message Header (MsgHdr) "camt.003"

The following table specifies all the elements of the "Message Header" block in the "camt.003" message that are relevant to the RTGS services SIC and euroSIC as well as the SIC IP service.



ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +Get Account V07	GetAcct	1..1	1..1	
Message Header	MsgHdr	1..1	1..1	
Message Header +Message Identification	MsgId	1..1	1..1	<b>Message Identification</b> Only the restricted character set excluding spaces is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	<b>Creation Date Time</b> The RTGS services SIC and euroSIC accept all forms of representation in accordance with ISO 20022 and W3C. The SIC IP service accepts two forms of representation of a time: 1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) 2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)
Message Header +Request Type	ReqTp	0..1	1..1	
Message Header +Request Type ++Proprietary	Prtry	1..1	1..1	
Message Header +Request Type ++Proprietary +++Identification	Id	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Identification of the clearing system, the following code values are available: SIC RTGS service (CHF only) = value SIC must be used euroSIC RTGS service (EUR only) = value SEU must be used SIC IP service (CHF only) = value SIP must be used

Table 8: camt.003 – Message Header (MsgHdr, A-level)

#### 4.1.2 Account Query Definition (AcctQryDef, B-level)

The "Account Query Definition" block (B-level of the message) occurs once and contains the following elements:

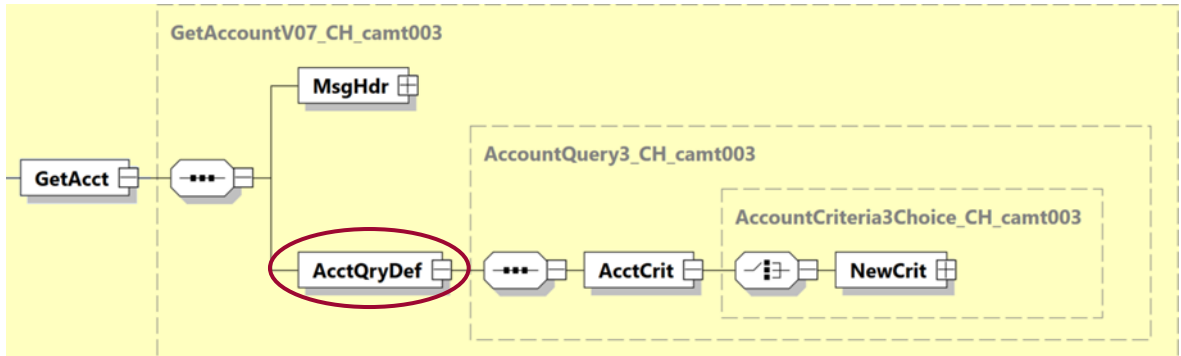


Figure 15: Account Query Definition (AcctQryDef) "camt.003"

The search criteria for the query are specified in the .../AcctCrit/NewCrit/SchCrit sub-element.

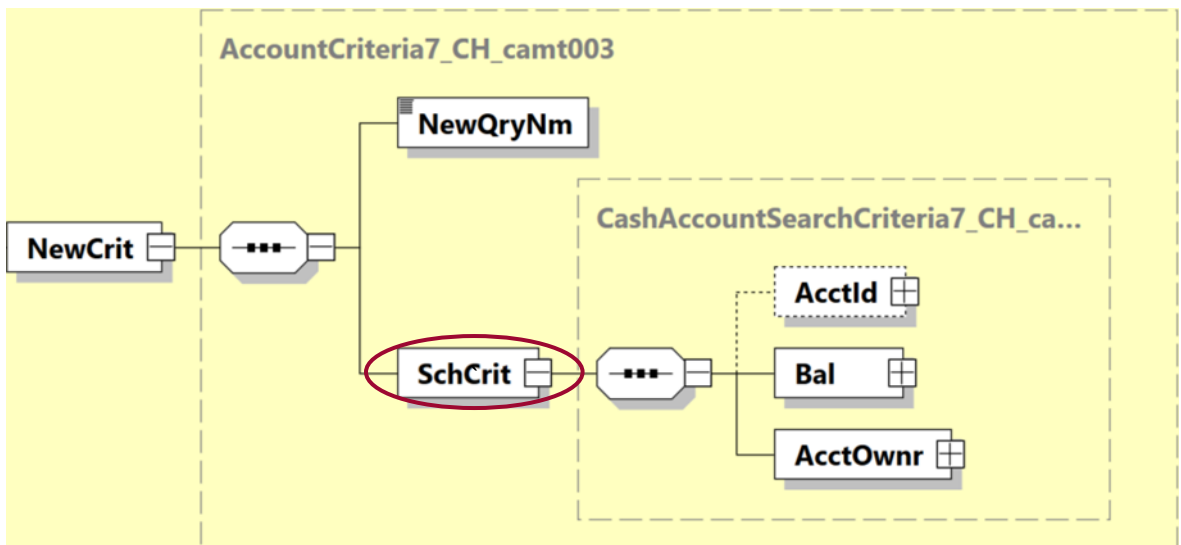


Figure 16: Search Criteria (SchCrit) "camt.003"

The following table specifies all the elements of the "Account Query Definition" block of the "camt.003" message that are relevant to the RTGS services SIC and euroSIC as well as the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Query Definition	AcctQryDef	0..1	1..1	
Account Query Definition +Account Criteria	AcctCrit	0..1	1..1	
Account Query Definition +Account Criteria ++New Criteria	NewCrit	1..1	1..1	
Account Query Definition +Account Criteria ++New Criteria +++New Query Name	NewQryNm	0..1	1..1	<b>Query Type</b> Must be used to identify the query type.  The following codes are defined for the RTGS services SIC and euroSIC: RTLQAL - RTGS settlement accounts liquidity query (all accounts) RTLQNX - Liquidity query for RTGS settlement accounts with a negative forecast balance RTLQXD - Liquidity query for RTGS settlement accounts with unsettled outgoing payments  The following code is defined for the SIC IP service: IPSMLQ - IP settlement accounts liquidity query (all accounts)
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria	SchCrit	0..n	1..1	<b>Search Criteria</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification	AcctId	0..n	0..1	<b>Settlement Account Information</b> Can be used optionally. If a settlement account is supplied in this element, the query result starts with that settlement account.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal	EQ	1..1	1..1	<b>Comparison Operator</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal +++++Other	Othr	1..1	1..1	<b>Identification of Settlement Account (proprietary)</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal +++++Other +++++Identification	Id	1..1	1..1	<b>Account Number (proprietary)</b> Must contain the account number of an active settlement account (format =6n).
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance	Bal	0..n	1..1	<b>Selection Criteria Balance</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Counterparty Type	CtrPtyTp	1..1	1..1	<b>Counter Party Type</b> Only code MULT may be provided.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date	ValDt	0..n	1..1	<b>Selection Criteria Settlement Date</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date +++++Date	Dt	1..1	1..1	
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date +++++Date +++++Equal Date	EQDt	1..1	1..1	<b>Settlement Date</b> Must be a valid banking business day. Must not be more than 2 banking business days in the past. Eligible balances for the specified date will be selected.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner	AcctOwnr	0..1	1..1	<b>Account Owner</b> Identifies the System Manager. Required for authorization checking.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification	Id	0..1	1..1	<b>Identification</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification +++++Organisation Identification	OrgId	1..1	1..1	<b>Account Owner Identification</b> Either <AnyBIC> or <Othr> must be used, the following service-specific specifications must also be taken into account.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification ++++++Organisation Identification +++++++Any BIC	AnyBIC	0..1	0..1	<b>Identification of Account Owner (BIC)</b> May only be used in the RTGS services SIC and euroSIC, use is not permitted in the SIC IP service.  Specifications for use in the RTGS services SIC and euroSIC: This element must not be used at the same time as <Othr>. Must contain a valid BIC of the System Manager. Must not be concatenated.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification ++++++Organisation Identification +++++++Other	Othr	0..n	0..1	<b>Identification of Account Owner (proprietary)</b> May be used in the RTGS services SIC and euroSIC, but not at the same time as <AnyBIC>. In the SIC-IP service, use is mandatory.  Must contain a valid identification of the System Manager. Must not be concatenated.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification ++++++Organisation Identification +++++++Other +++++++Identification	Id	1..1	1..1	<b>Member Identification</b> SIC IID (=6n) of the System Manager.

Table 9: camt.003 – Account Query Definition (AcctQryDef, B-level)

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

### 4.2.1 Message Header (MsgHdr, A-level)

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

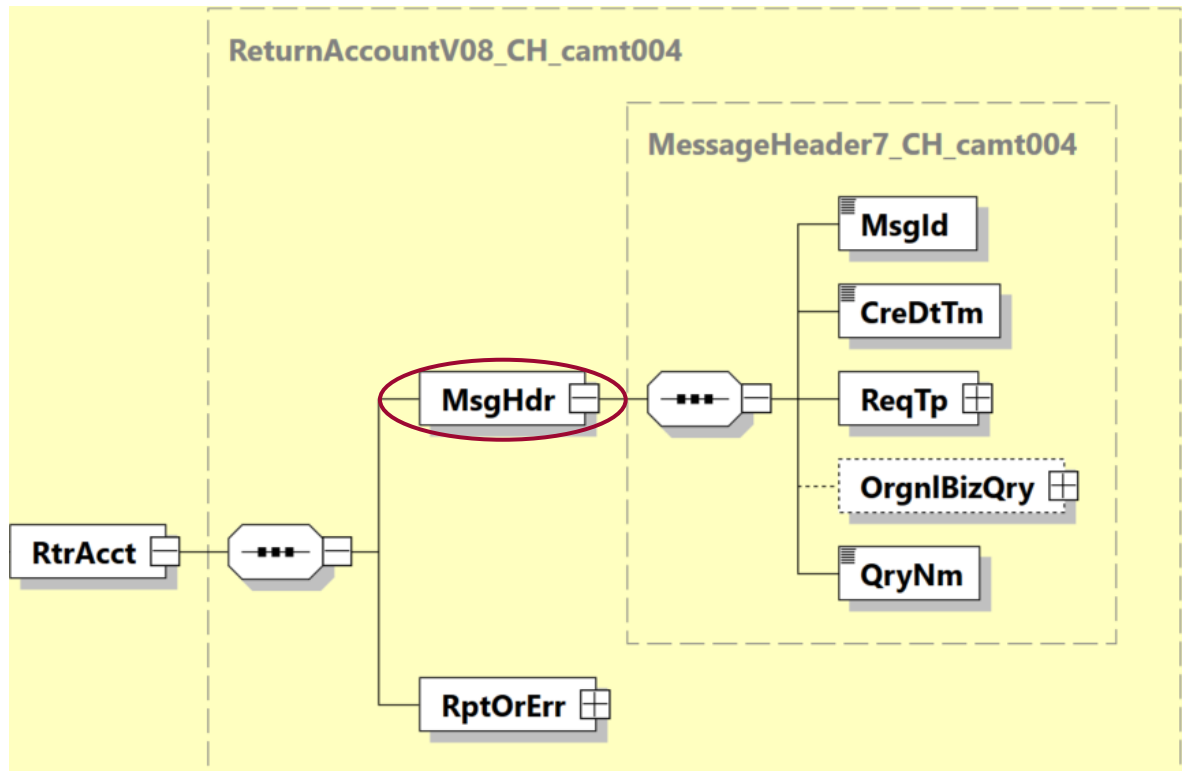


Figure 17: Message Header (MsgHdr) "camt.004"

The following table specifies all the elements of the "Message Header" block in the "camt.004" message that are relevant to the RTGS services SIC and euroSIC as well as the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +Return Account V08	RtrAcct	1..1	1..1	
Message Header	MsgHdr	1..1	1..1	
Message Header +Message Identification	MsgId	1..1	1..1	<b>Message Identification</b> Only the restricted character set excluding spaces is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	<b>Creation Date Time</b> Always Local time (YYYY-MM-DDThh:mm:ss) is used in the RTGS services SIC and euroSIC. Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used in SIC IP Service.
Message Header +Request Type	ReqTp	0..1	1..1	
Message Header +Request Type ++Proprietary	Prtry	1..1	1..1	
Message Header +Request Type ++Proprietary +++Identification	Id	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Identification of the clearing system, the following code values are available: SIC RTGS service (CHF only) = value SIC must be used euroSIC RTGS service (EUR only) = value SEU must be used SIC IP service (CHF only) = value SIP must be used
Message Header +Original Business Query	OrgnlBizQry	0..1	0..1	Always used.
Message Header +Original Business Query ++Message Identification	MsgId	1..1	1..1	<b>Original Message Identification</b>



ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Message Header +Query Name	QryNm	0..1	1..1	<b>Query Type</b> Always used to identify the query type.  The following codes are defined for the RTGS services SIC and euroSIC: RTLQAL - RTGS settlement accounts liquidity query (all accounts) RTLQNX - Liquidity query for RTGS settlement accounts with a negative forecast balance RTLQXD - Liquidity query for RTGS settlement accounts with unsettled outgoing payments  The following code is defined for the SIC IP service: IPSMLQ - IP settlement accounts liquidity query (all accounts)

Table 10: camt.004 – Message Header (MsgHdr, A-level)

#### 4.2.2 Report or Error (RptOrErr, B-level)

The "Report or Error" block (B-level of the message) occurs exactly once in the message and contains the following elements:

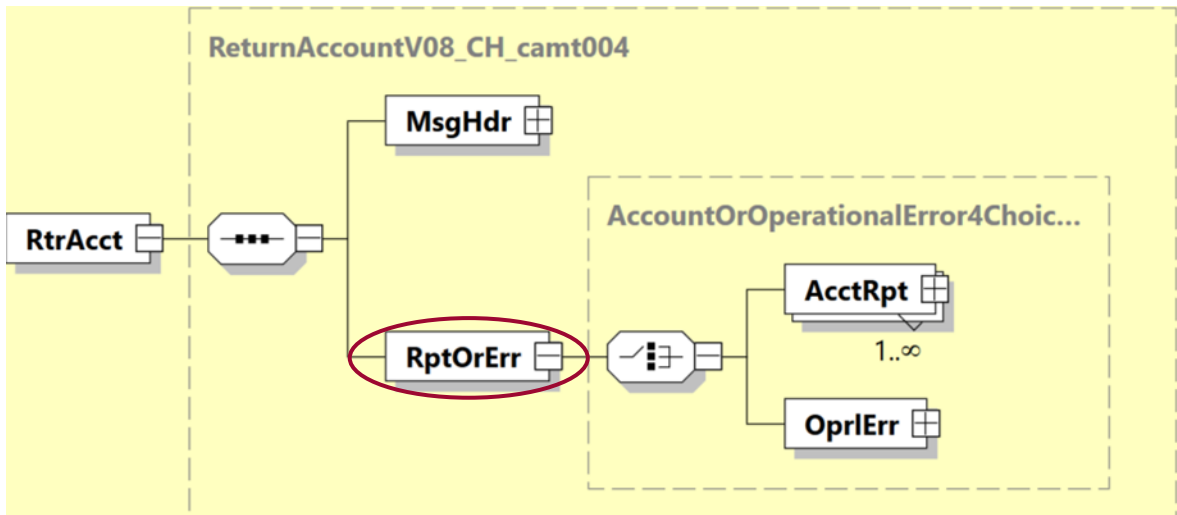


Figure 18: Report or Error (RptOrErr) "camt.004"

The following table specifies all the elements of the "Report or Error" block of the "camt.004" message that are relevant to the RTGS services SIC and euroSIC as well as the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Report Or Error	RptOrErr	1..1	1..1	<b>Report or Error</b> Either one <AcctRpt> element (per settlement account) returning account information or one <OprlErr> element containing error information will be delivered.

Table 11: camt.004 – Report or Error (RptOrErr, B-level)

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

The C-level of the message occurs once and consists of either several instances of the "Account Report" element or one instance of the "Operational Error" element:

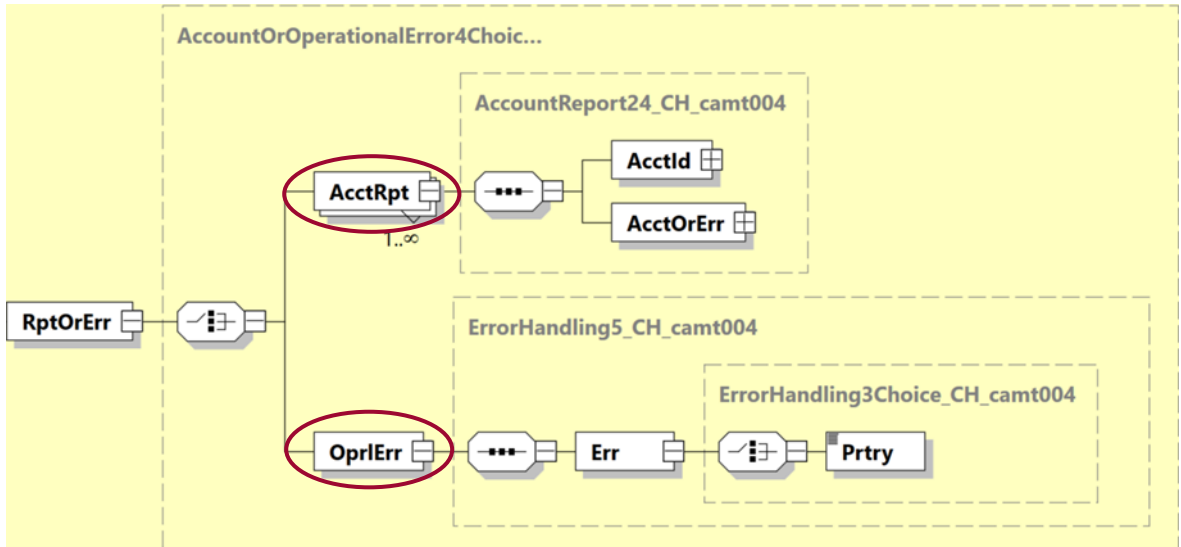


Figure 19: Account Report or Operational Error (AcctRpt or OprlErr) "camt.004"

The following table specifies all the elements of the "Account Report" and "Operational Error" blocks of the "camt.004" message that are relevant to the RTGS services SIC and euroSIC as well as the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Report	AcctRpt	1..n	1..n	<b>Account Report</b> Contains the account information of the queried settlement accounts. One <AcctRpt> element is supplied per settlement account.
Account Report +Account Identification	AcctId	1..1	1..1	<b>Settlement Account Identification</b>
Account Report +Account Identification ++Other	Othr	1..1	1..1	<b>Identification of Settlement Account (proprietary)</b>
Account Report +Account Identification ++Other +++Identification	Id	1..1	1..1	<b>Account Number (proprietary)</b> Contains the account number of an active settlement account (format =6n).
Account Report +Account Or Error	AcctOrErr	1..1	1..1	<b>Additional Account Information</b>
Account Report +Account Or Error ++Account	Acct	1..1	1..1	
Account Report +Account Or Error ++Account +++Name	Nm	0..1	0..1	<b>Name of the Account</b> Always used.
Account Report +Account Or Error ++Account +++Type	Tp	0..1	0..1	<b>Account Status</b> Always used.
Account Report +Account Or Error ++Account +++Type ++++Proprietary	Prtry	1..1	1..1	<b>Account Status (proprietary)</b> The following codes are defined: ACTV - Active (no limitation) IDBS - Individual RTGS or IP debit stop ILDS - Individual IP liquidity distribution stop (SIC IP service only) ISTS - Individual RTGS or IP settlement stop

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Report +Account Or Error ++Account +++Multilateral Balance	MulBal	0..n	1..n	<b>Balance Information</b> Provides the corresponding values for each balance type.
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Amount	Amt	1..1	1..1	<b>Amount</b>
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Credit Debit Indicator	CdtDbtInd	1..1	1..1	<b>Credit Debit Indicator</b> Qualifies the amount or balance provided in the <Amt> element as a credit or debit amount or balance.
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Type	Tp	0..1	1..1	<b>Balance Type</b> Either the <Cd> element (RTGS services SIC and euroSIC) or the <Prtry> element (SIC IP service) is used.
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Type +++++Code	Cd {Or	1..1	1..1	<b>Balance Type (code)</b> Only used in the RTGS services SIC and euroSIC.  Following codes are defined: BLCK = Liquidity reservation by the System Manager AVLB = Account balance 1 CRRT = Account balance 2 LRLD = Unsettled outgoing payments with reservation requirement XDBT = Unsettled outgoing payments without reservation requirement XPCD = Forecast balance

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Type +++++Proprietary	Prtry  Or}	1..1	1..1	<b>Payment Type or Balance Type (proprietary)</b> Only used in the SIC IP service.  The following code values are used for category "Balances": AVLBC = Available IP balance (current) LQRSM = IP System Manager reservation Note: Amounts of the category "Balances" are always delivered. If there are no corresponding values for a balance, a zero value (0) is delivered.  The following code values are used for category "Limits": IPDLMI = IP defence limit (incoming) IPDLMO = IP defence limit (outgoing) Note: Amounts of the category "Limits" are only delivered if corresponding limits exist.	
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Status	Sts	0..1	0..1	<b>Status Code</b> Not used.	
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Value Date	ValDt	0..1	1..1		
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Value Date +++++Date	Dt	1..1	1..1	<b>Settlement Date</b>	
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Processing Date	PrcgDt	0..1	0..1	Is not used (retained in message definition for possible future use).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Number Of Payments	NbOfPmts	0..1	0..1	<b>Number of Payments</b> Not used.
Operational Error	OprlErr Or}	1..n	1..1	<b>Error</b> If the query can not be performed for any reason, an error will be returned.
Operational Error +Error	Err	1..1	1..1	
Operational Error +Error ++Proprietary	Prtry	1..1	1..1	<b>Error Code (proprietary)</b> The reason for the error is specified by a proprietary error code. The following error codes are defined: NRSLT: No data matching the query criteria was found NAUTH: Query is not permitted QYINV: Invalid query criteria

Table 12: camt.004 – Account Report or Operational Error (AcctRpt or OprlErr, C-level)