



Implementation Guidelines for ISO 20022 Interbank Messages

SIC, euroSIC and SIC IP Service

System Manager Reservation (camt.048)

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 reservation type to ISO 20022 message standard in message camt.048 (CR2024-SIC4-0011)	3.2, 3.3 4.1, 4.2, 4.3
1.0	20.10.2022	First edition	All

Table 1: Change history

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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 several module documents –this document for the message type "camt.048" – 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.

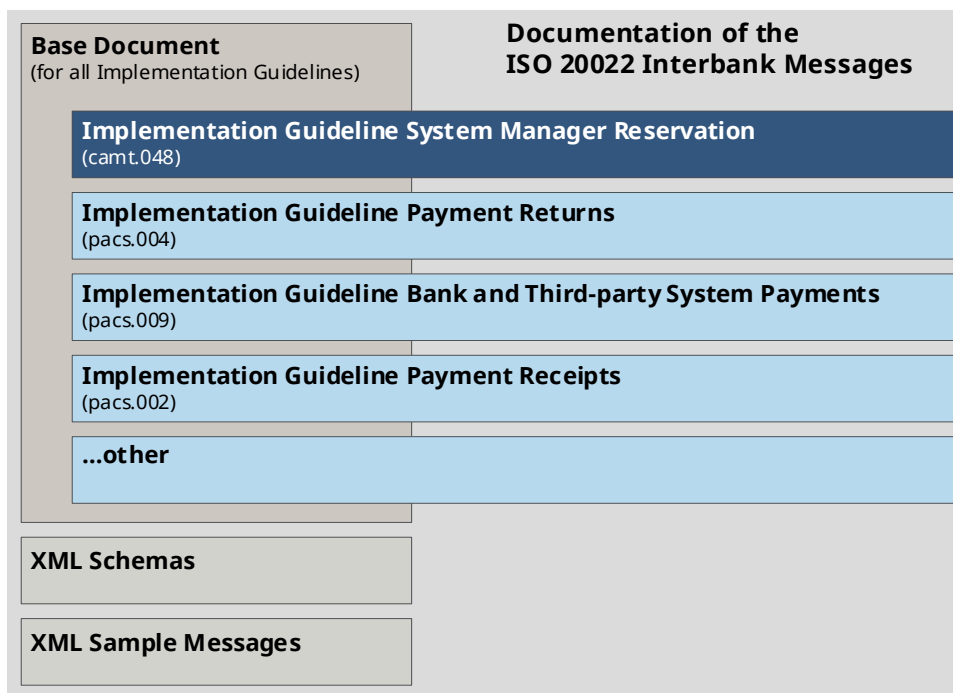


Figure 1: Documentation structure

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 schema

The XML schema for "camt.048" is published on the www.iso-payments.ch website:

- ***camt.048.001.05.ch.01.xsd***

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

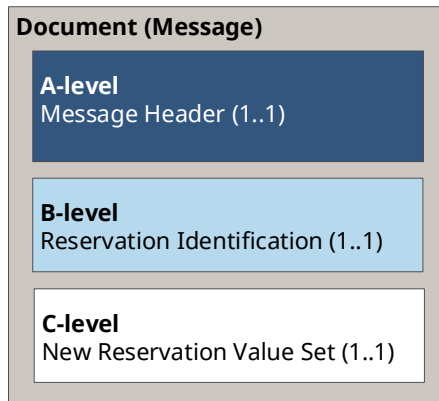
1.5 Reference documents

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

2 ISO definitions

The "Modify Reservation" message (camt.048) is sent from the System Manager to the service to set, adjust, or delete a System Manager reservation amount.

The "Modify Reservation" message is based on the ISO 20022 XML schema "camt.048.001.05".



The "camt.048" message is essentially structured as follows:

- **A-level:** Message level, "Message Header" element. This block must occur exactly once.
- **B-level:** Reservation level, "Reservation Identification" element. This block must occur exactly once.
- **C-level:** Amount level, "New Reservation Value Set" element. This block must occur exactly once.

Figure 2: Basic message structure of the "camt.048" message

3 Business specifications

3.1 Message flow

A "camt.048" message sent by the System Manager is always acknowledged by the service with a "camt.025" message.

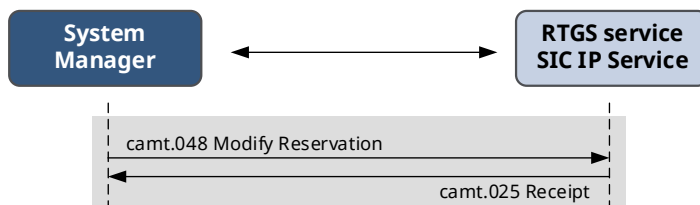


Figure 3: Message flow for the System Manager reservation message

3.2 Use cases

The "Modify Reservation" message is used by the System Manager for the following use case:

Use case	Input/Output	Message
RTGS or IP System Manager reservation	I	camt.048

Table 2: System Manager use case for the "camt.048" message type

3.3 Reservation types

The following reservation types are available for the System Manager:

Reservation types	Code value
RTGS System Manager reservation	RTSMRV
IP System Manager reservation	IPSMRV

Table 3: System Manager reservation types and their codes in the "camt.048" message

To allow for correct, type-specific definition and validation, a corresponding code value is provided in the *ModifyRsvatn/RsvatnId/Cur/Tp/Prtry* element for purposes of identification.

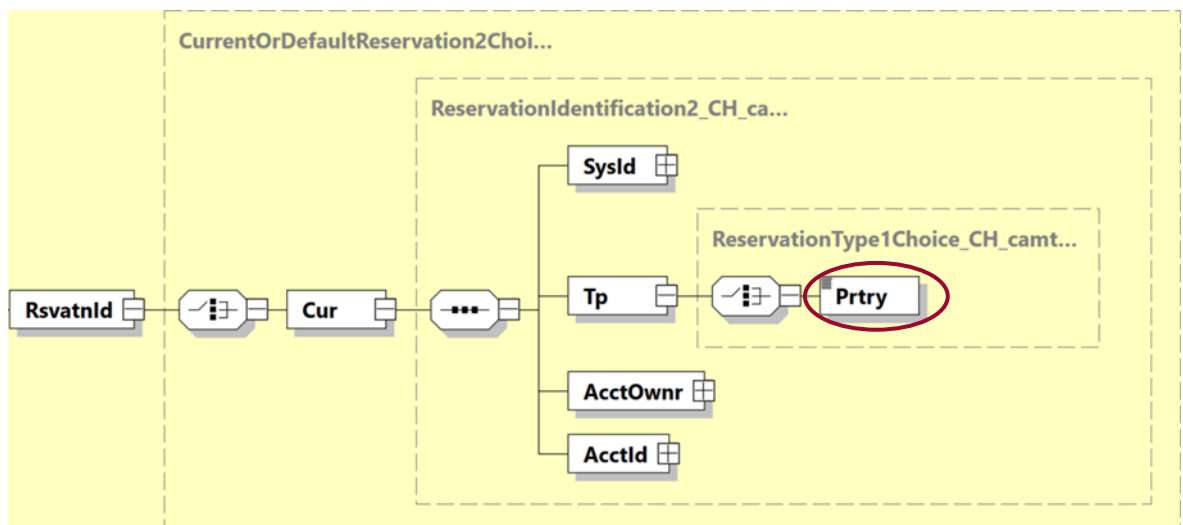


Figure 4: Specifying the System Manager reservation type (Reservation Identification, Type)

3.4 References in the "Modify Reservation" (camt.048) message

In the "camt.048" message, the *.../MsgHdr/MsgId* reference is included by the System Manager in the A-level as the unique message identification.

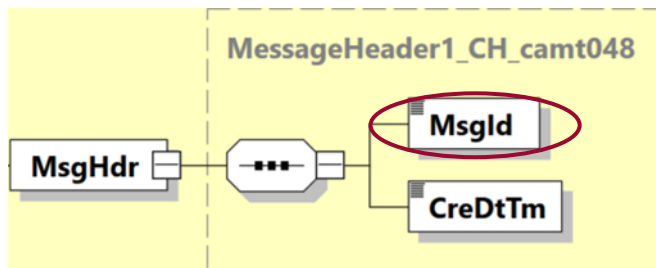


Figure 5: Message Identification

3.5 Specifying the desired reservation amount

In the "camt.048" message, the reservation amount for the "RTGS or IP System Manager reservation" is set with the `.../NewRsvatnValSet/Amt/AmtWthtCcy` element.

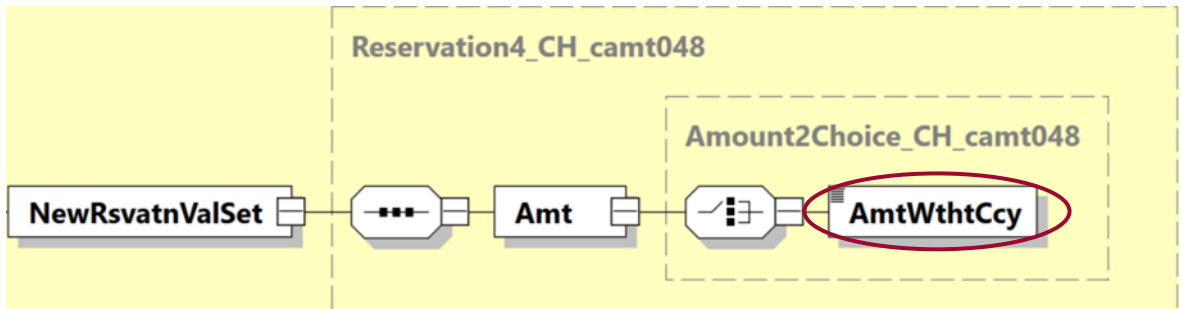


Figure 6: Specifying the reservation amount (New Reservation Value Set, Amount Without Currency)

- Any possibly already existing reservation amount will be overwritten by a newly specified amount.
- If an existing reservation amount is to be deleted, then the amount value must be specified with the value "0" (zero).

3.6 Further business-related definitions

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

4 Technical specifications

4.1 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:

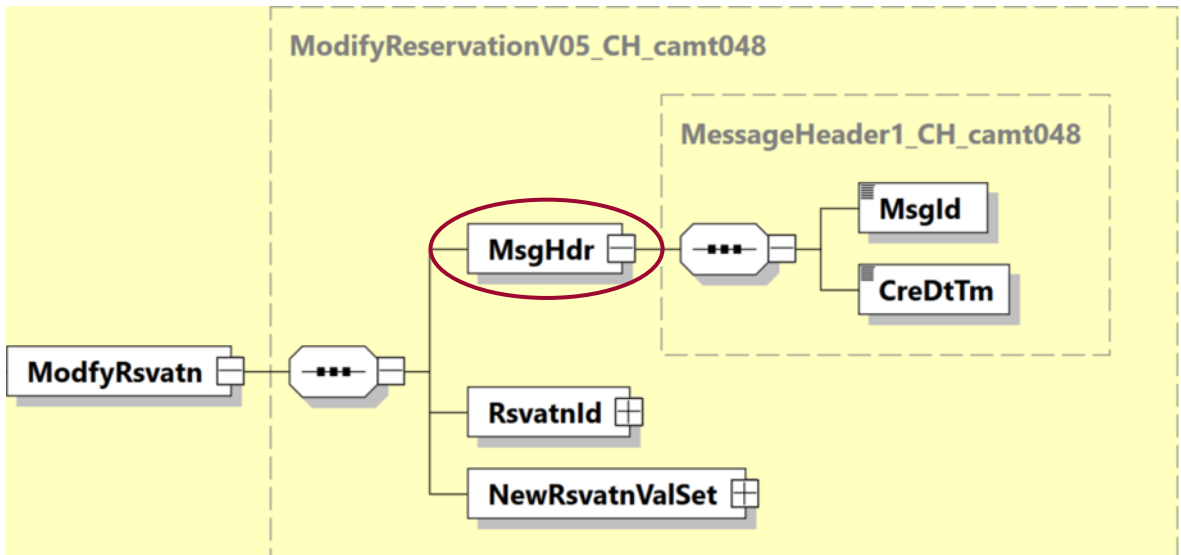


Figure 7: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" block in the "camt.048" 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 +Modify Reservation V05	ModfyRsvatn	1..1	1..1	
Message Header	MsgHdr	1..1	1..1	
Message Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the restricted character set excluding spaces is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	Creation Date Time The 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)

Table 4: Message Header (MsgHdr, A-level)

4.2 Reservation Identification (RsvatnId, B-level)

The "Reservation Identification" block (B-level of the message) contains information to identify the System Manager, about the reservation type and the appropriate settlement account.

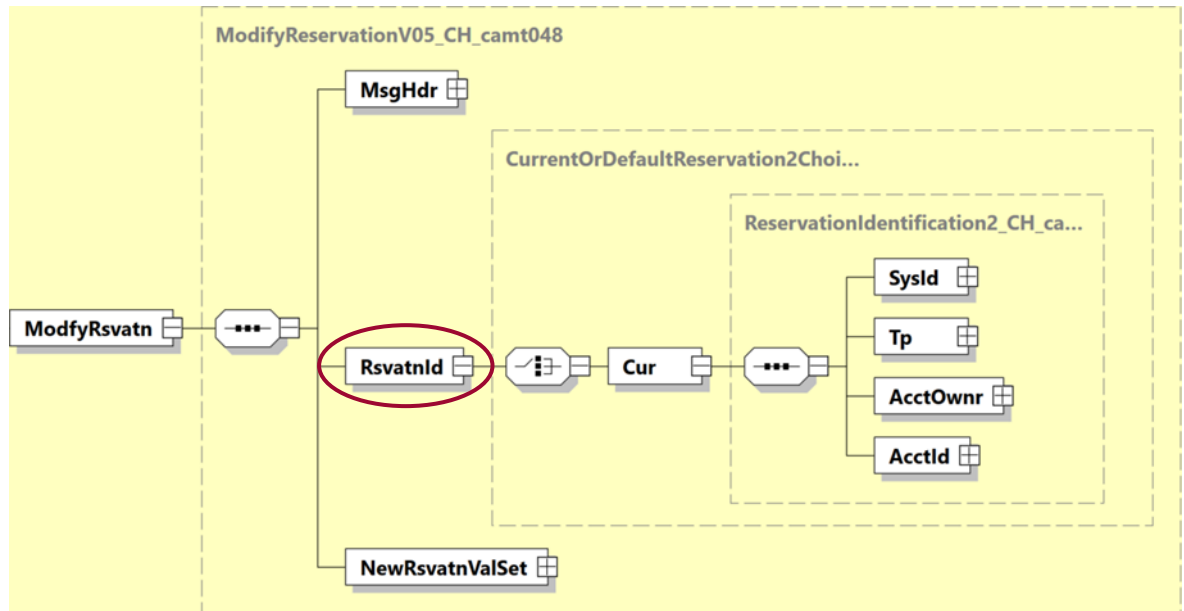


Figure 8: Reservation Identification (RsvatnId)

The following table specifies all the elements of the "Reservation Identification" block of the "camt.048" 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
Reservation Identification	RsvatnId	1..1	1..1	
Reservation Identification +Current	Cur	1..1	1..1	
Reservation Identification +Current ++System Identification	SysId	0..1	1..1	
Reservation Identification +Current ++System Identification +++Market Infrastructure Identification	MktInfrstrctrId	1..1	1..1	Market Infrastructure Identification
Reservation Identification +Current ++System Identification +++Market Infrastructure Identification ++++Code	Cd	1..1	1..1	Clearing System Identification (code) 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
Reservation Identification +Current ++Type	Tp	1..1	1..1	Reservation Type
Reservation Identification +Current ++Type +++Proprietary	Prtry	1..1	1..1	Reservation Type Code (proprietary) Identification of the reservation type, the following code values for are available: RTSMRV = RTGS System Manager reservation (RTGS services SIC and euroSIC only) IPSMRV = IP System Manager reservation (SIC IP service only)
Reservation Identification +Current ++Account Owner	AcctOwnr	0..1	1..1	Account Owner Identifies the System Manager. Required for authorization checking. Either <BICFI> or <ClrSysMmbId> element must be used, the following service-specific specifications must also be taken into account.
Reservation Identification +Current ++Account Owner +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Reservation Identification +Current ++Account Owner +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	Identification of Account Owner (BIC) 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 <ClrSysMmbId>. Must contain a valid BIC of the System Manager. Must not be concatenated.
Reservation Identification +Current ++Account Owner +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Account Owner (proprietary) May be used in the RTGS services SIC and euroSIC, but not at the same time as <BICFI>. In the SIC-IP service, use is mandatory. Must contain a valid identification of the System Manager. Must not be concatenated.
Reservation Identification +Current ++Account Owner +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n) of the System Manager.
Reservation Identification +Current ++Account Identification	AcctId	0..1	1..1	Settlement Account Information
Reservation Identification +Current ++Account Identification +++Other	Othr	1..1	1..1	Identification of Settlement Account (proprietary)
Reservation Identification +Current ++Account Identification +++Other ++++Identification	Id	1..1	1..1	Account Number (proprietary) Must contain the account number of an active settlement account (format =6n).

Table 5: Reservation Identification (RsvatnId, B-level)

4.3 New Reservation Value Set (NewRsvatnValSet, C-level)

The "New Reservation Value Set " block (C-level of the message) contains the reservation amount.

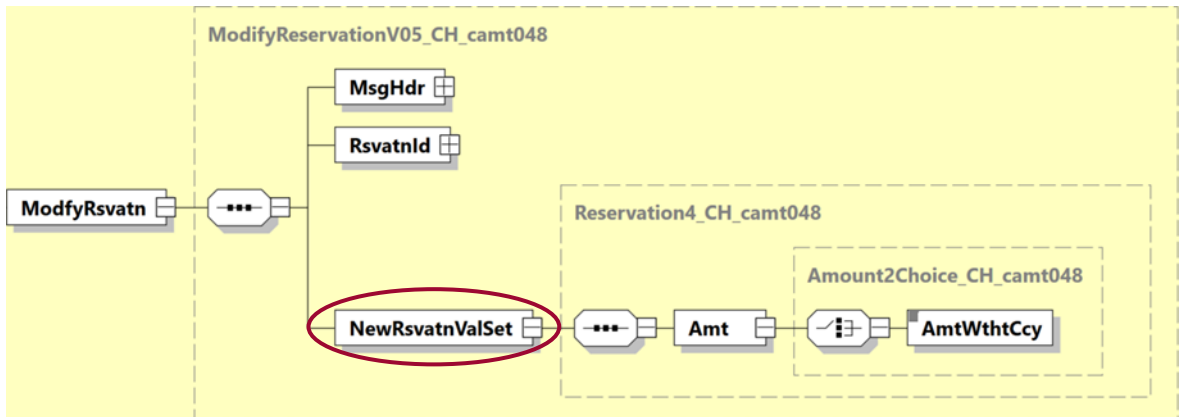


Figure 9: New Reservation Value Set (NewRsvatnValSet)

The following table specifies all the elements of the "New Reservation Value Set" block of the "camt.048" 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
New Reservation Value Set	NewRsvatnValSet	1..1	1..1	
New Reservation Value Set +Amount	Amt	1..1	1..1	
New Reservation Value Set +Amount ++Amount Without Currency	AmtWthtCcy	1..1	1..1	Liquidity Reservation Amount Absolut value. The amount specified replaces any currently set value. In the RTGS services SIC and euroSIC an "RTGS System Manager Reservation" will reduce the "Account balance 1" of the specified RTGS settlement account by this amount. In the SIC IP service an "IP System Manager Reservation" will reduce the "Available IP balance" of the specified IP settlement account by this amount.

Table 6: New Reservation Value Set (NewRsvatnValSet, C-level)