



# Implementation Guidelines for ISO 20022 Interbank Messages

SIC, euroSIC and SIC IP Service

Service Steering System Manager  
(acmt.015/acmt.010/acmt.011)

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
		New chapter "Acknowledging messages that cannot be validated (acmt.011)", usage of value "UNKNOWN" added in the <code>.../AcctSvcrId</code> element (specification of the current system behavior)	3.1.1, 4.3.2
		Migration of RTGS use cases for System Manager and associated action types to ISO 20022 message standard in message acmt.015 (CR2024-SIC4-0011)	3.2, 3.3, 3.6, 4.1.2
		Introduction of new RTGS use cases "Individual third-party system settlement stop" / "Individual third-party system restart" and associated action types ITPS / ITPR in message acmt.015 (CR2024-SIC4-0012)	
		Removal of use cases "General IP liquidity distribution stop" and "General IP liquidity distribution restart" as well as associated action types GLDS / GLDR from message acmt.015 (use cases are not implemented)	
		New chapter "Additional information for RTGS steering actions" due to use of the element <code>.../AddtlMsgInf/Inf</code> (CR2024-SIC4-0011)	3.7, 4.1.2
1.1	31.03.2023	Update, valid from November 2023	
		XML schemas are now identical with the SIC RTGS service and published at <a href="http://www.iso-payments.ch">www.iso-payments.ch</a> (no change in content)	1.4 3.7 (new)
		Modification of code values for steering action types from former 6-digit to new 4-digit values (error correction, element in message reda.015 allows maximum 4 digits only): <ul style="list-style-type: none"> <li>Table 3 in chapter "Steering action types"</li> <li>Table 4 in chapter "Use of account information"</li> <li>Element definition <code>.../Acct/Id/Othr/Id</code> and <code>.../Acct/Rstrctn/Rstrctn/RstrctnTp/Cd</code> of acmt.015 message</li> </ul>	3.3 3.6 4.1.2
		Element <code>.../Refs/RjctdReqId/CreDtTm</code> (acmt.011 message): New value "1900-01-01T00:00:00.000Z" if creation date time is not available (error correction, former value "0000-00-00T00:00:00" is not a valid XML value)	4.3.1
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 types "acmt.015", "acmt.010" and "acmt.011" – 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.

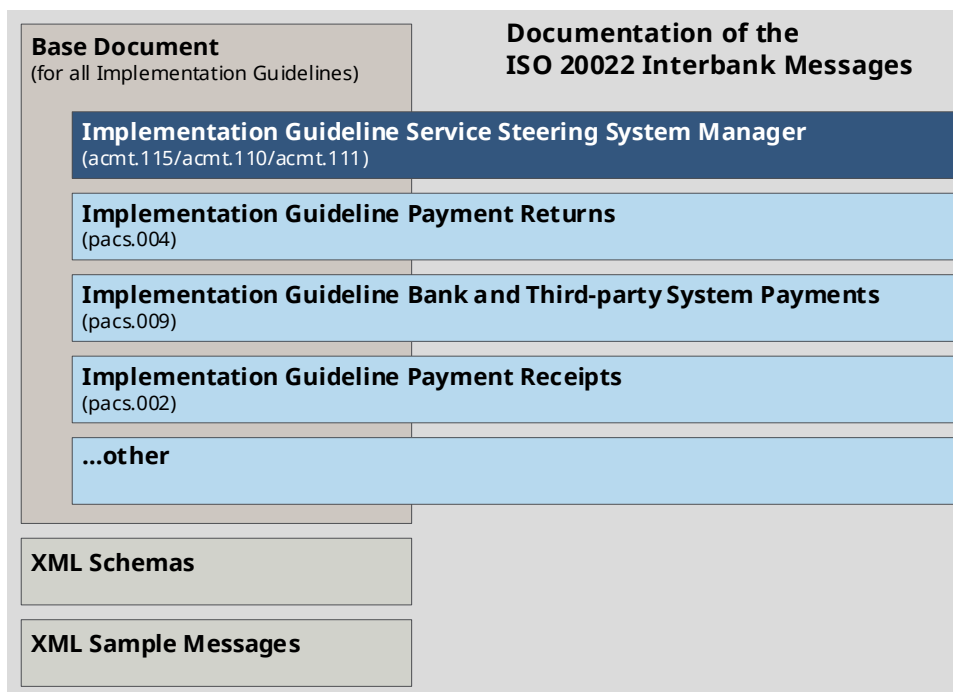


Figure 1: Documentation structure

## 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 messages "acmt.015", "acmt.010" and "acmt.011" are published on the [www.iso-payments.ch](http://www.iso-payments.ch) website:

- ***acmt.015.001.03.ch.01.xsd***
- ***acmt.010.001.03.ch.01.xsd***
- ***acmt.011.001.03.ch.01.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 "Account Excluded Mandate Maintenance Request" (acmt.015) message is sent by the System Manager to the service to trigger steering actions in the service. It is based on the ISO 20022 XML schema "acmt.015.001.03".

The "Account Request Acknowledgement" (acmt.010) and "Account Request Rejection" (acmt.011) messages are used by the service as acknowledgements (OK or NOK) to the acmt.015 steering message that was sent from the System Manager. In the positive case, the service confirms the execution of the action with an acmt.010 message, and in the negative case it informs about rejection of the steering action with an acmt.011 message. The acknowledgement messages are based on the ISO 20022 XML schemas "acmt.010.001.03" and "acmt.011.001.03" respectively.

### 2.1 Structure of the "acmt.015" message



The "acmt.015" message is essentially structured as follows:

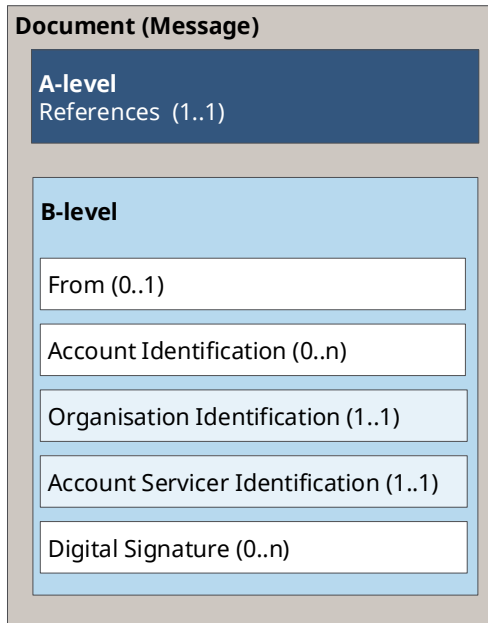
**A-level:** Element «*References*»: This block must occur exactly once and contains the identification elements of the service steering message.

**B-level:** The B-level contains further information that is mandatory for the execution of the concrete service steering action and consists of the following elements:

- "*Account*": This block must occur exactly once and contains the account information and the steering action to be executed in the service.
- "*Account Servicer Identification*": This block must occur exactly once and contains the identification of the System Manager.
- "*Organisation*": This block must occur exactly once but is ignored in the service and may contain pseudo values in the mandatory sub-elements.
- "*Additional Message Information*": This block can occur once according to the ISO definition. The block is only used in the RTGS services SIC and euroSIC.
- The following blocks can optionally occur in the ISO definition, but are not used in the service and are therefore not permitted:
  - "*From*"
  - "*Contact Dates*"
  - "*Underlying Master Agreement*"
  - "*Digital Signature*"

Figure 2: Basic message structure of the "acmt.015" message

## 2.2 Structure of the "acmt.010" message



The "acmt.010" message is essentially structured as follows:

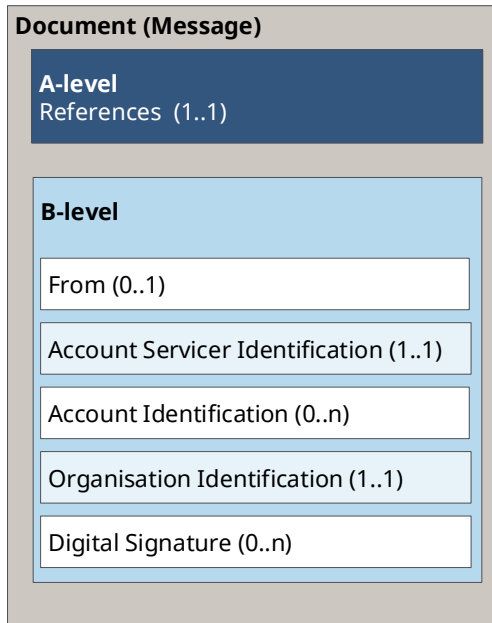
**A-level:** Element "*References*": This block must occur exactly once and contains the identification elements of the response message and the identification elements of the original service steering action message.

**B-level:** The B-level contains the following elements:

- "*Organisation Identification*": This block must occur exactly once and contains the identification of SIC Ltd as the sender of the OK acknowledgement.
- "*Account Servicer Identification*": This block must occur exactly once and contains the identification of the System Manager as the recipient of the OK acknowledgement.
- The following blocks can optionally occur in the ISO definition, but are not used in the service and are therefore not permitted:
  - "*From*"
  - "*Account Identification*"
  - "*Digital Signature*"

Figure 3: Basic message structure of the "acmt.010" message

## 2.3 Structure of the "acmt.011" message



The "acmt.011" message is essentially structured as follows:

**A-level:** Element «References»: This block must occur exactly once and contains the identification elements of the response message, the identification elements of the original service steering action message, and the reason for the rejection.

**B-level:** The B-level contains the following elements:

- «Account Servicer Identification»: This block must occur exactly once and contains the identification of the System Manager as the recipient of the NOK acknowledgement.
- «Organisation Identification»: This block must occur exactly once and contains the identification of SIC Ltd as the sender of the NOK acknowledgement.
- The following blocks can optionally occur in the ISO definition, but are not used in the service and are therefore not permitted:
  - "From"
  - "Account Identification"
  - "Digital Signature"

Figure 4: Basic message structure of the "acmt.011" message

## 3 Business specifications

### 3.1 Message flow

An "acmt.015" message is transmitted by the System Manager to the service, who validates the message and then either

- responds positively with an "acmt.010" message (OK acknowledgement) or
- responds negatively with an "acmt.011" message (NOK acknowledgement).

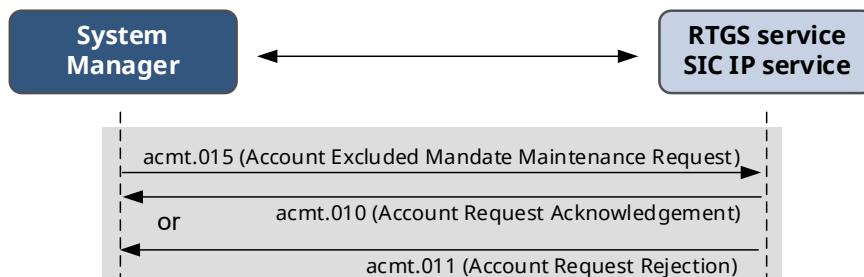


Figure 5: Message flow for the System Manager Service Steering message

In contrast to other similar OK acknowledgements, the "acmt.010" message used in the positive case confirms not only the correctness of the submitted message but also the execution of the instructed steering action. For this reason, the code value "COMP" (completed) is always returned in the `.../Refs/Sts` element.

The "acmt.011" message used in the negative case informs about the rejection of an instructed steering action, but in contrast to other similar NOK acknowledgements, it does not contain an explicit status indication. A 3-digit proprietary rejection reason is provided in the `.../Refs/RjctnRsn` element (error codes according to the "SIC/euroSIC Handbooks").

#### 3.1.1 Acknowledging messages that cannot be validated (acmt.011)

If a submitted message cannot be validated for technical reasons (e.g. message is blank, or not an XML message), it is acknowledged by the service with a generic NOK message. The `.../Refs/RjctnRsn` element is filled with the error code "118". At the same time, the following mandatory elements is filled with the value UNKNOWN:

- `Refs/RjctdReqId/Id` (message identification of the original message)
- `AcctSvcrId` (identification of the initiating participant of the original message)

#### Note about schema violations

If a submitted message cannot be validated due to a schema violation, the `.../Refs/RjctnRsn` element is filled in with the error code "221".

## 3.2 Use cases

The "Account Excluded Mandate Maintenance Request" message (acmt.015) is used by the System Manager for the following use cases:

Use case	Input/Output	Message
Day-end processing initiation	I	acmt.015
Daily start-up release	I	
Clearing stop 1 shift	I	
Clearing stop 2 shift	I	
Clearing stop 3 shift	I	
Cut-off times shift	I	
Individual RTGS or IP settlement stop	I	
Individual RTGS or IP settlement restart	I	
Individual RTGS or IP debit stop	I	
Individual RTGS or IP debit restart	I	
Individual third-party system settlement stop	I	
Individual third-party system settlement restart	I	
Individual IP liquidity distribution stop	I	
Individual IP liquidity distribution restart	I	
General RTGS or IP settlement stop	I	
General RTGS or IP settlement restart	I	
General RTGS or IP service stop	I	
General RTGS or IP service restart	I	

Table 2: System Manager use cases for the "acmt.015" message type

### 3.3 Steering action types

The following steering action types are available:

Steering action types	Code	Affected services		
		SIC RTGS	euroSIC RTGS	SIC IP
Day-end processing initiation	DEOD	X	X	
Daily start-up release	DSOD	X	X	
Clearing stop 1 shift	SCS1	X	X	
Clearing stop 2 shift	SCS2	X	X	
Clearing stop 3 shift	SCS3	X	X	
Cut-off times shift	SCOT		X	
Individual RTGS or IP settlement stop	ISTS	X	X	X
Individual RTGS or IP settlement restart	ISTR	X	X	X
Individual RTGS or IP debit stop	IDBS	X	X	X
Individual RTGS or IP debit restart	IDBR	X	X	X
Individual third-party system settlement stop	ITPS	X	X	
Individual third-party system settlement restart	ITPR	X	X	
Individual IP liquidity distribution stop	ILDS			X
Individual IP liquidity distribution restart	ILDR			X
General RTGS or IP settlement stop	GSTS	X	X	X
General RTGS or IP settlement restart	GSTR	X	X	X
General RTGS or IP service stop	GSYS	X	X	X
General RTGS or IP service restart	GSYR	X	X	X

Table 3: Steering action types and their code values in the "acmt.015" message

To enable correct, type-specific definition and validation, the corresponding code value is entered in the `.../Acct/Rstrctn/RstrctnTp/Cd` element.

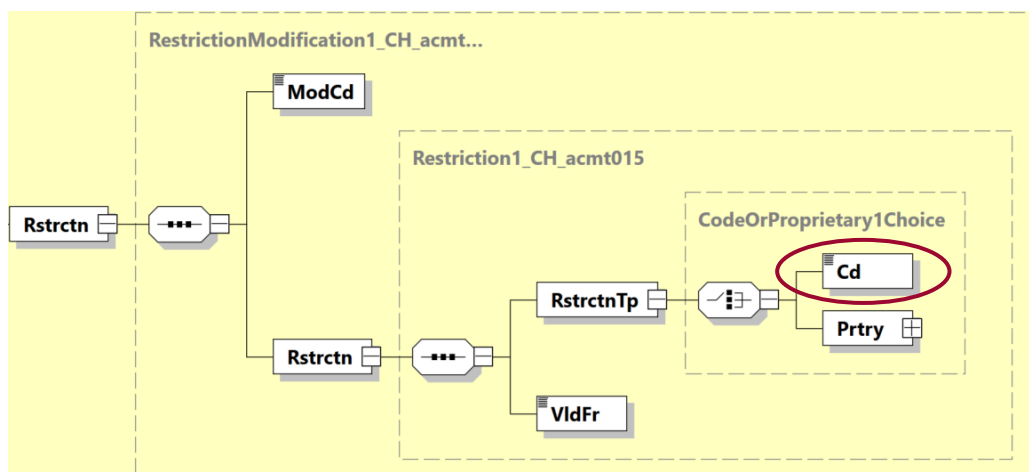


Figure 6: Entering the steering action type in the "acmt.015" message

## 3.4 Identification of the participating parties

### 3.4.1 Parties in the "Account Excluded Mandate Maintenance Request" (acmt.015)

In the "acmt.015" message, the System Manager is specified as the initiator of the steering action in the B-level of the message in the "Account Servicer Identification" element.

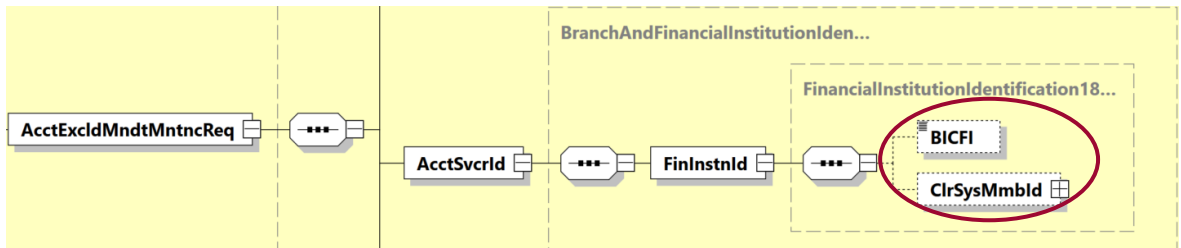


Figure 7: Parties in the "acmt.015" message (Account Servicer Identification)

### 3.4.2 Parties in the "Account Request Acknowledgement" (acmt.010)

In the "acmt.010" message, SIC Ltd (as sender of the OK acknowledgement) is specified in the "Organisation Identification" element and the System Manager (as initiator of the original steering action) is specified in the "Account Servicer Identification" element of the B-level of the message.

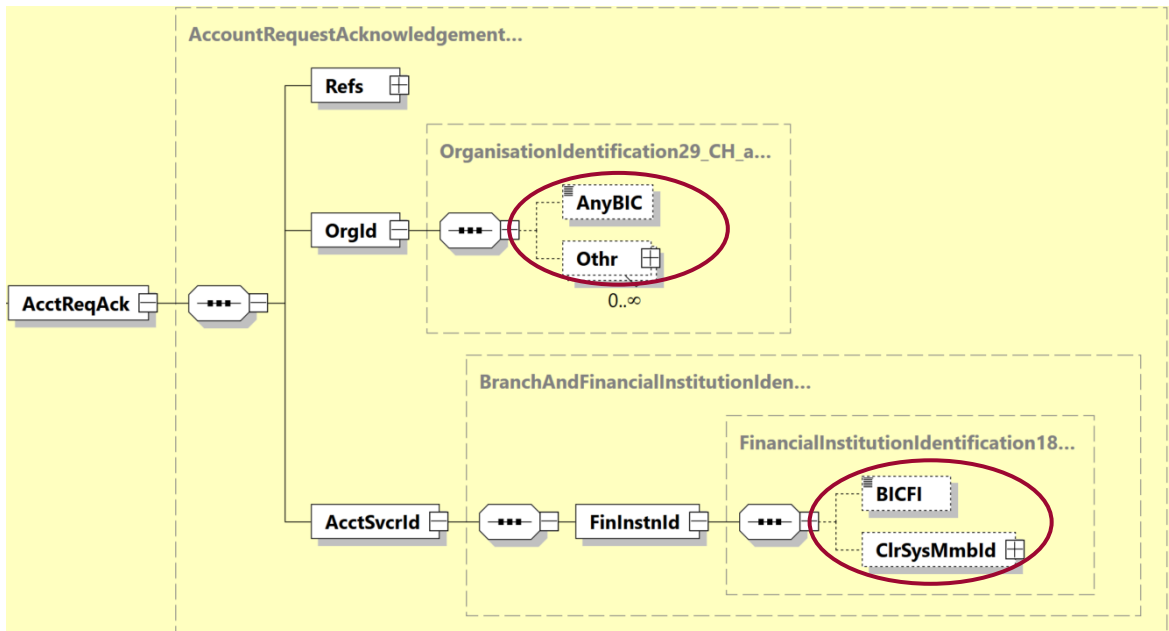


Figure 8: Parties in the "acmt.010" message (Organisation Identification / Account Servicer Identification)

### 3.4.3 Parties in the "Account Request Rejection" (acmt.011)

In the "acmt.011" message, SIC Ltd (as sender of the NOK acknowledgement) is specified in the "Organisation Identification" element and the System Manager (as initiator of the original steering action) is specified in the "Account Servicer Identification" element of the B-level of the message.

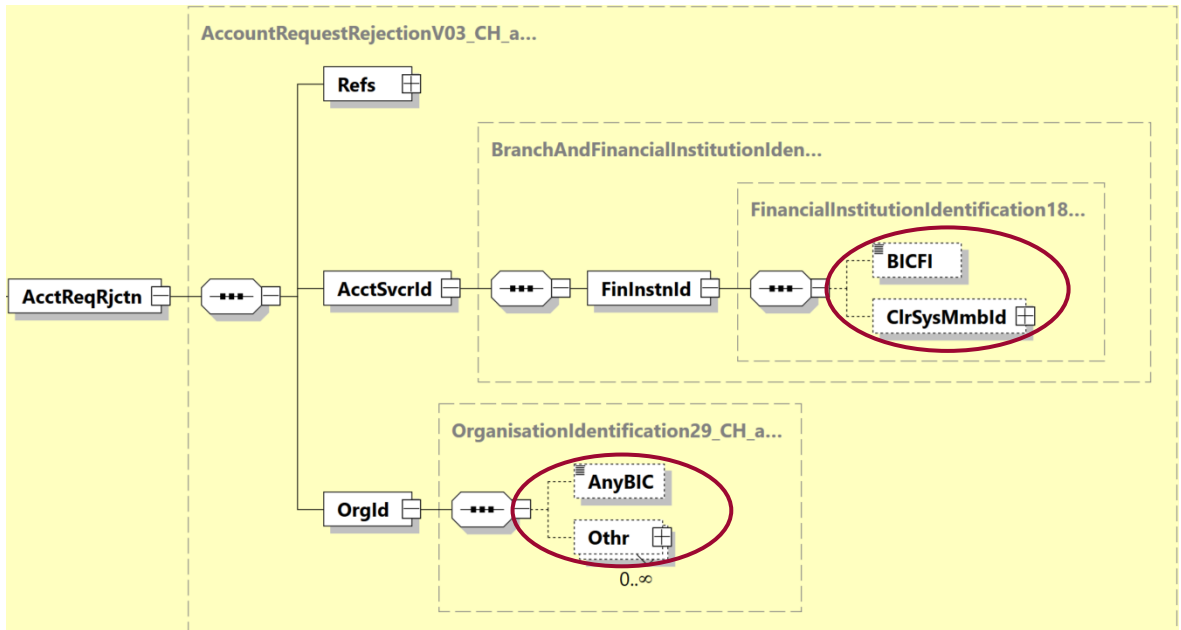


Figure 9: Parties in the "acmt.011" message (Organisation Identification / Account Servicer Identification)

## 3.5 Use of reference information

### 3.5.1 References in "Account Excluded Mandate Maintenance Request" (acmt.015)

In the "acmt.015" message, the `.../Refs/MsgId/Id` reference is included by the System Manager in the A-level as a unique message identification.

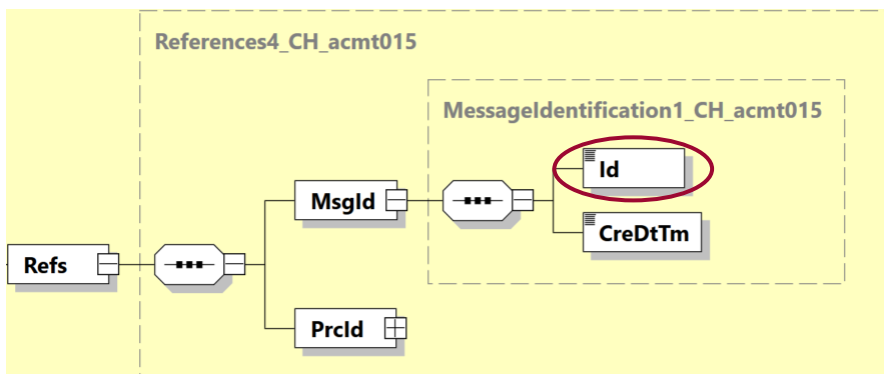


Figure 10: Message identification in the "acmt.015" message (Message Identification)



### 3.5.2 References in "Account Request Acknowledgement" (acmt.010)

In the "acmt.010" message, the following references are included by the service in the A-level:

- `.../Refs/MsgId/Id`: unique message identification of the "acmt.010" message
- `.../Refs/AckdMsgId/Id`: message identification of the original "acmt.015" message

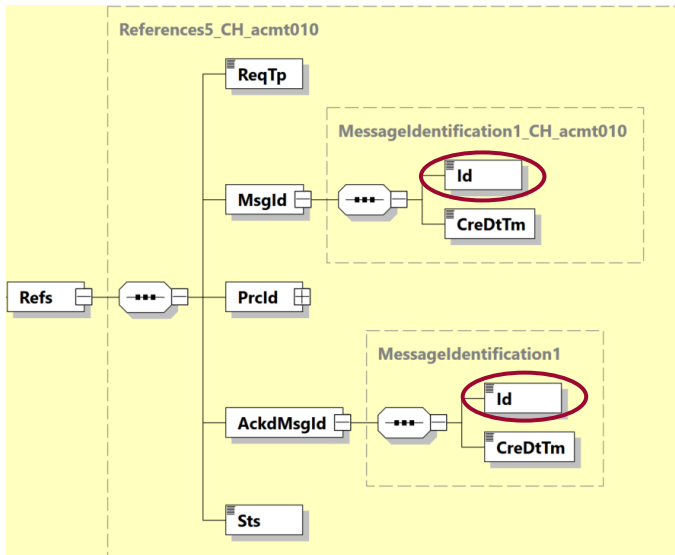


Figure 11: Message identification in the "acmt.010" message (Message Identification / Acknowledged Message Identification)

### 3.5.3 References in "Account Request Rejection" (acmt.011)

In the "acmt.011" message, the following references are included by the service in the A-level:

- `.../Refs/MsgId/Id`: unique message identification of the "acmt.011" message
- `.../Refs/RjctdReqId/Id`: the message identification of the original "acmt.015" message

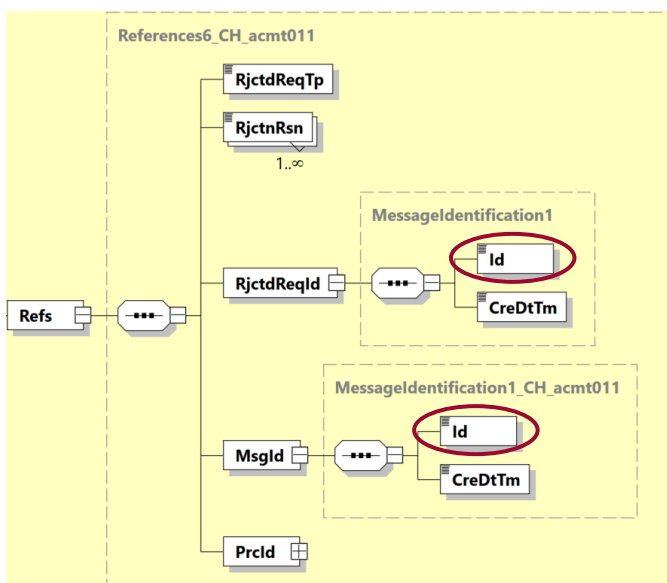


Figure 12: Message identification in the "acmt.011" message (Message Identification / Rejected Request Identification)

### 3.6 Use of account or third-party system information

In the B-level of the "acmt.015" message, a settlement account or a third-party system must be specified in the `.../Acct/Id/Othr/Id` element. Depending on the steering action, this is either the settlement account of a participant or a third-party system on which the steering action is to be executed or a pseudo value.

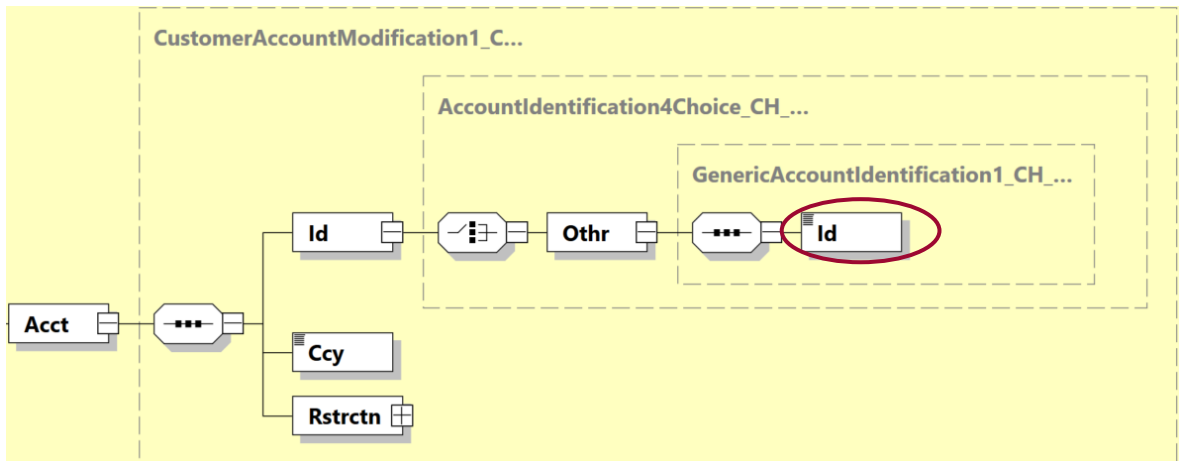


Figure 13: Entering the settlement account / third-party system in the "acmt.015" message (Account)

Steering action type	Contents of the "Account" element
ISTS / ISTR	Number of the settlement account on which the steering action should be executed.
IDBS / IDBR	
ILDS / ILDR	
ITPS / ITPR	Code value of the third-party system payment type on which the steering action is to be executed.
DEOD / DSOD	The pseudo value "000000" is used for steering action types that affect the entire service.
SCS1 / SCS2 / SCS3	
SCOT	
GSTS / GSTR	
GSYS / GSYR	
GLDS / GLDR	

Table 4: Entering the settlement account / third-party system in the "acmt.015" message (Account)

### 3.7 Additional information for RTGS steering actions

For certain steering actions, additional information must be provided in the "Additional Message Information" element of the B-level of the "acmt.015" message in the SIC and euroSIC RTGS services. This element must not be used in the SIC IP service.

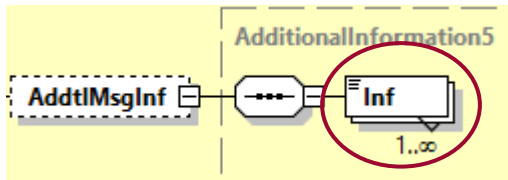


Figure 14: Additional information in the "acmt.015" message (Additional Message Information)

RTGS steering action type	Use of «Additional Message Information»
SCS1 / SCS2 / SCS3	Specification of the new clearing stop times in the event of a clearing stop shift
SCOT	Specification of the new cut-off times in the event of a cut-off time shift (euroSIC only)
GSTR / GSYR	Specification of the new clearing stop times on restart
DEOD / DSOD ISTS / ISTR IDBS / IDBR ITPS / ITPR GSTS / GSYS	Must not be used

Table 5: Additional information in the "acmt.015" message (Additional Message Information)

Further details on the dependencies of the submission of the element in relation to the respective steering action type and the form of presentation of the information to be delivered are set out at element level in chapter 4.1.2 "Message content elements (B-level)".

### 3.8 Further business-related definitions

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

## 4 Technical specifications

### 4.1 Account Excluded Mandate Maintenance Request (acmt.015)

#### 4.1.1 Message identification elements (Refs, A-level)

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

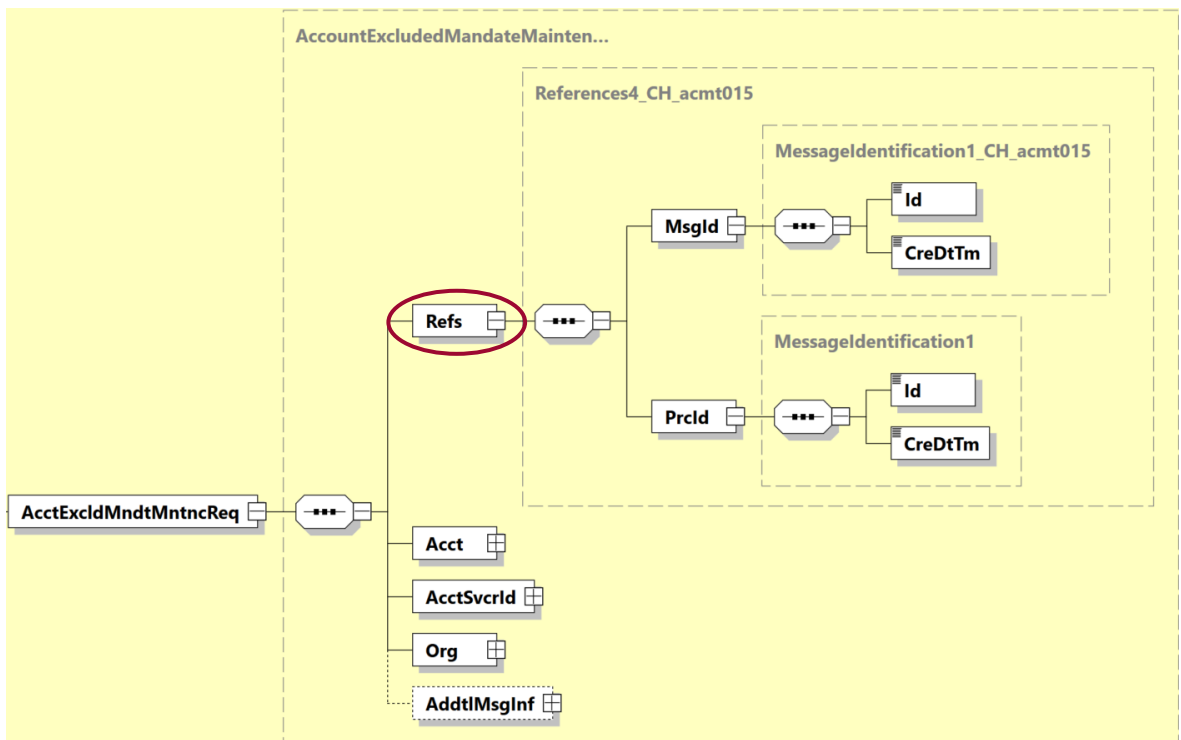


Figure 15: Message identification elements (Refs) "acmt.015"

The following table specifies all the elements of the "References" block of the "acmt.015" 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 +Account Excluded Mandate Maintenance Request V03	AcctExclMdntMntncReq	1..1	1..1	
References	Refs	1..1	1..1	
References +Message Identification	MsgId	1..1	1..1	
References +Message Identification ++Identification	Id	1..1	1..1	<b>Message Identification</b> Only the restricted character set excluding spaces is permitted for this element.
References +Message Identification ++Creation Date Time	CreDtTm	1..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)
References +Process Identification	PrcId	1..1	1..1	
References +Process Identification ++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
References +Process Identification ++Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b> The element is ignored, but must be populated to comply with ISO 20022 schema definitions. Recommendation: Repeat content from element .../MsgId/CreDtTm (will not be validated by service).

Table 6: acmt.015 - Message identification elements (Refs, A-level)

### 4.1.2 Message content elements (B-level)

The B-level of the message contains the following elements:

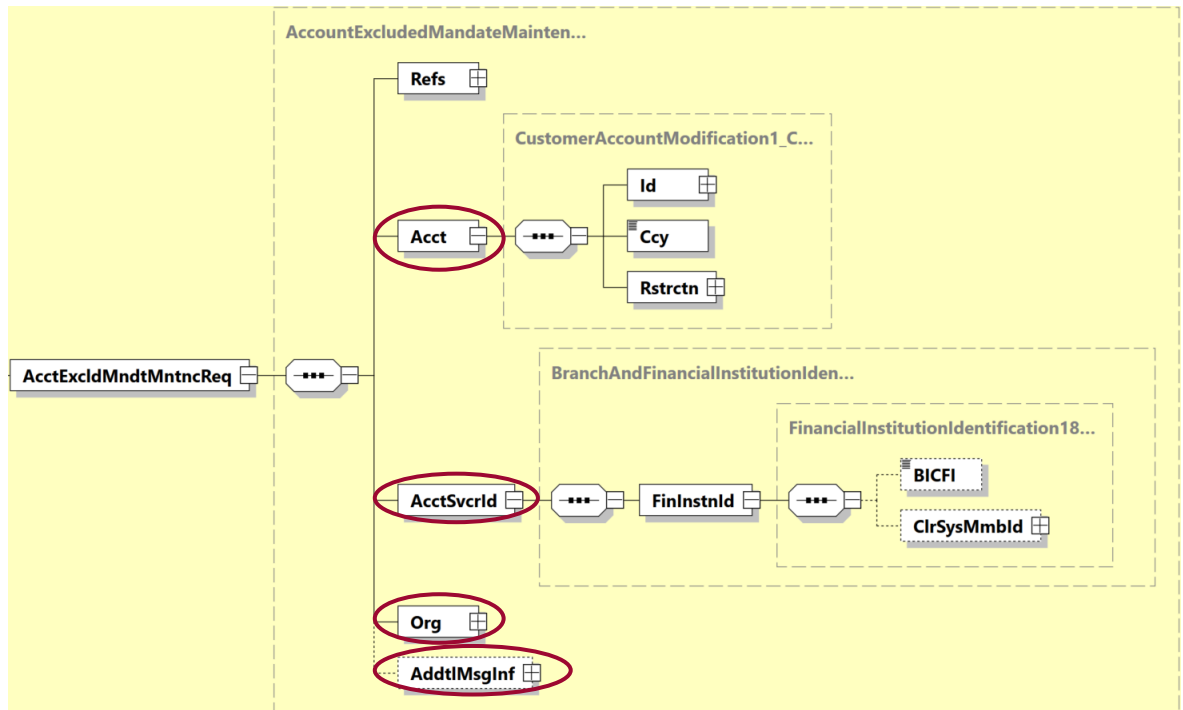


Figure 16: Message content elements "acmt.015"

Details of these elements are listed below:

- "Account": Contains the account information and the steering action to be performed.
- "Account Servicer Identification": Contains the identification of the System Manager.
- "Organisation": Must be present but is ignored and may contain pseudo values in the mandatory sub-elements (see note below).
- "Additional Message Information": Is only permitted in the RTGS services SIC and euroSIC, the element must not be used in the SIC IP service.

The table below specifies all elements of the B-level of the "acmt.015" message that are relevant for the RTGS services SIC and euroSIC as well as the SIC IP service.

### Note about the "Organisation"

The entire `<Org>` block is ignored but must be populated to comply with the ISO 20022 schema definitions. To comply with these definitions, it is recommended to provide this block according to the following example:

```
<Org>
|
|   <FullLglNm>
|   |   <FullLglNm>AAA</FullLglNm>
|   </FullLglNm>
|   <CtryOfOpr>CH</CtryOfOpr>
|   <LglAdr>
|   |   <Adr/>
|   </LglAdr>
|   <OrgId/>
</Org>
```

Figure 17: Example of entering the "Organisation" in the "acmt.015" message

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account	Acct	1..1	1..1	
Account +Identification	Id	1..n	1..1	<b>Settlement Account Information</b>
Account +Identification ++Other	Othr	1..1	1..1	<b>Identification of Settlement Account (proprietary)</b>
Account +Identification ++Other +++Identification	Id	1..1	1..1	<b>Account Number (proprietary)</b> Depending on the selected action type in the ../RstrctnTp/Cd element, the following information must be provided:  ISTS / ISTR / IDBS / IDBR / ILDS / ILDR = Account number of an active settlement account in the corresponding service (format =6n)  ITPS / ITPR = Payment type code of the affected third-party system (for valid code values for third-party system payments, see Implementation Guideline "Bank and Third-Party System Payments")  GSTS / GSTR / GSYS / GSYR / SCS1 / SCS2 / SCS3 / SCOT / DEOD / DSOD = Must contain pseudo value "000000"
Account +Currency	Ccy	1..1	1..1	<b>Currency Code</b> The currency must correspond to the currency in the respective service. For the RTGS services, the currency code must be CHF (SIC) or EUR (euroSIC). For the SIC-IP service, only the currency code CHF is allowed,
Account +Restriction	Rstrctn	0..n	1..1	
Account +Restriction ++Modification Code	ModCd	0..1	1..1	<b>Modification Code</b> Must contain the value "MODI" (Modification).
Account +Restriction ++Restriction	Rstrctn	1..1	1..1	
Account +Restriction ++Restriction +++Restriction Type	RstrctnTp	1..1	1..1	<b>Steering Action Type</b>



ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account +Restriction ++Restriction +++Restriction Type ++++Code	Cd {Or	1..1	1..1	<p><b>Steering Action Type (code)</b></p> <p>Must be used.</p> <p>The following code values are available to the System Manager in all services:</p> <ul style="list-style-type: none"> <li>ISTS = Individual RTGS or IP settlement stop</li> <li>ISTR = Individual RTGS or IP settlement restart</li> <li>IDBS = Individual RTGS or IP debit stop</li> <li>IDBR = Individual RTGS or IP debit restart</li> <li>GSTS = General RTGS or IP settlement stop</li> <li>GSTR = General RTGS or IP settlement restart</li> <li>GSYS = General RTGS or IP service stop</li> <li>GSYR = General RTGS or IP service restart</li> </ul> <p>In the RTGS services SIC and euroSIC, the System Manager has the following additional code values at his disposal:</p> <ul style="list-style-type: none"> <li>DEOD = Day-end processing initiation</li> <li>DSOD = Daily start-up release</li> <li>SCS1 = Clearing stop 1 shift</li> <li>SCS2 = Clearing stop 2 shift</li> <li>SCS3 = Clearing stop 1 shift</li> <li>SCOT = Cut-off times shift (euroSIC only)</li> <li>ITPS = Individual third-party system settlement stop</li> <li>ITPR = Individual third-party system settlement restart</li> </ul> <p>In the SIC IP service, the System Manager has the following additional code values at his disposal:</p> <ul style="list-style-type: none"> <li>ILDS = Individual IP liquidity distribution stop</li> <li>ILDR = Individual IP liquidity distribution restart</li> </ul>
Account +Restriction ++Restriction +++Restriction Type ++++Proprietary	Prtry Or}	1..1	1..1	<p><b>Steering Action Type (proprietary)</b></p> <p>Is currently not supported (retained in message definition for possible future use).</p>
Account +Restriction ++Restriction +++Valid From	VldFr	1..1	1..1	<p><b>Valid from</b></p> <p>Currently actions to be executed at a desired time are not supported, all actions are executed immediately upon receipt of the message. The element is ignored by the service, but must be populated to comply with ISO 20022 schema definitions. Recommendation: repeat content from element ../MsgId/CrDtTm (will not be validated by the service).</p>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Servicer Identification	AcctSvcrId	1..1	1..1	<b>Identification of the Participant</b> 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.
Account Servicer Identification +Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Account Servicer Identification +Financial Institution Identification ++BICFI	BICFI	0..1	0..1	<b>Identification of the Participant (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 <ClrSysMmbId>. Must contain a valid BIC of the System Manager. Must not be concatenated.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of the Participant (proprietary)</b> 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.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification +++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n) of the System Manager.
Organisation	Org	1..1	1..1	The <Org> block is ignored by the service, but must be populated to comply with ISO 20022 schema definitions (see the following recommendations for supplying pseudo values in the mandatory sub-elements).
Organisation +Full Legal Name	FullLglNm	1..1	1..1	
Organisation +Full Legal Name ++Full Legal Name	FullLglNm	1..1	1..1	The element is ignored by the service and can be filled with a pseudo value. Recommended pseudo value = "AAA"
Organisation +Country Of Operation	CtryOfOpr	1..1	1..1	The element is ignored by the service and can be filled with a pseudo value. Recommended pseudo value = "CH"
Organisation +Legal Address	LglAdr	1..1	1..1	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Organisation +Legal Address ++Address	Adr	1..1	1..1	The element is ignored by the service and can either be filled with pseudo values or supplied empty. Recommendation: deliver as an empty element tag <Adr/>
Organisation +Organisation Identification	OrgId	1..1	1..1	The element is ignored by the service and can be filled with pseudo values or supplied empty. Recommendation: deliver as an empty element tag <OrgId/>
Additional Message Information	AddtlMsgInf	0..1	0..1	May only be used in the RTGS services SIC and euroSIC, use is not permitted in the SIC IP service. In the RTGS services SIC and euroSIC, depending on the selected action type in the .../RstrctnTp/Cd element, the element is to be used as follows:  SCS1 / SCS2 / SCS3 / SCOT: Must be used.  GSTR / GSYR: Must be used when action is performed before clearing stop 3. Must not be used when action is performed between clearing stop 3 and day-end processing.  Other action types: Must not be used.
Additional Message Information +Information	Inf	1..n	1..n	<b>Dates and Times for RTGS Steering Actions</b> Depending on the action type selected in element .../RstrctnTp/Cd, appropriate dates or times must be provided. This information must be provided using the pattern [key][=][value] according to the following specifications: CDY = Clearing day, format YYYY-MM-DD (Example: CDY=2024-11-18) CS1 = Clearing stop 1, specified as "local time" without offset, format YYYY-MM-DDThh:mm (Example: CS1=2024-11-18T17:00) CS2 = Clearing stop 2, specified as "local time" without offset, format YYYY-MM-DDThh:mm (Example: CS2=2024-11-18T18:15) CS3 = Clearing stop 3, specified as "local time" without offset, format YYYY-MM-DDThh:mm (Example: CS3=2024-11-18T18:30) CO1 = Cut-off 1, specified as "local time" without offset, format YYYY-MM-DDThh:mm (example: CO1=2024-11-18T17:15) CO2 = Cut-off 2, specified as "local time" without offset, format YYYY-MM-DDThh:mm (example: CO2=2024-11-18T18:00)  In the 1st element occurrence, the current clearing day must be delivered in the following format: CDY=YYYY-MM-DD Depending on the action type, further occurrences of the element must be included in accordance with the following specifications.  SCS1: 2nd occurrence: CS1=YYYY-MM-DDThh:mm

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
				<p>SCS2:  2nd occurrence: CS2=YYYY-MM-DDThh:mm  3rd occurrence: CS3=YYYY-MM-DDThh:mm</p> <p>SCS3:  2nd occurrence: CS3=YYYY-MM-DDThh:mm</p> <p>SCOT (euroSIC only):  a) in the case of execution before cut-off 1:  2nd occurrence: CO1=YYYY-MM-DDThh:mm  3rd occurrence: CO2=YYYY-MM-DDThh:mm  b) in the case of execution after cut-off 1, before cut-off 2:  2nd occurrence: CO2=YYYY-MM-DDThh:mm</p> <p>GSTR / GSYR:  a) in the case of execution before clearing stop 1:  2nd occurrence: CS1=YYYY-MM-DDThh:mm  3rd occurrence: CS2=YYYY-MM-DDThh:mm  4th occurrence: CS3=YYYY-MM-DDThh:mm  b) in the case of execution after clearing stop 1, before clearing stop 2:  2nd occurrence: CS2=YYYY-MM-DDThh:mm  3rd occurrence: CS3=YYYY-MM-DDThh:mm  c) in the case of execution after clearing stop 2, before clearing stop 3:  2nd occurrence: CS3=YYYY-MM-DDThh:mm</p>

Table 7: acmt.015 - Message content elements (B-level)

## 4.2 Account Request Acknowledgement (acmt.010)

### 4.2.1 Message identification elements (Refs, A-level)

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

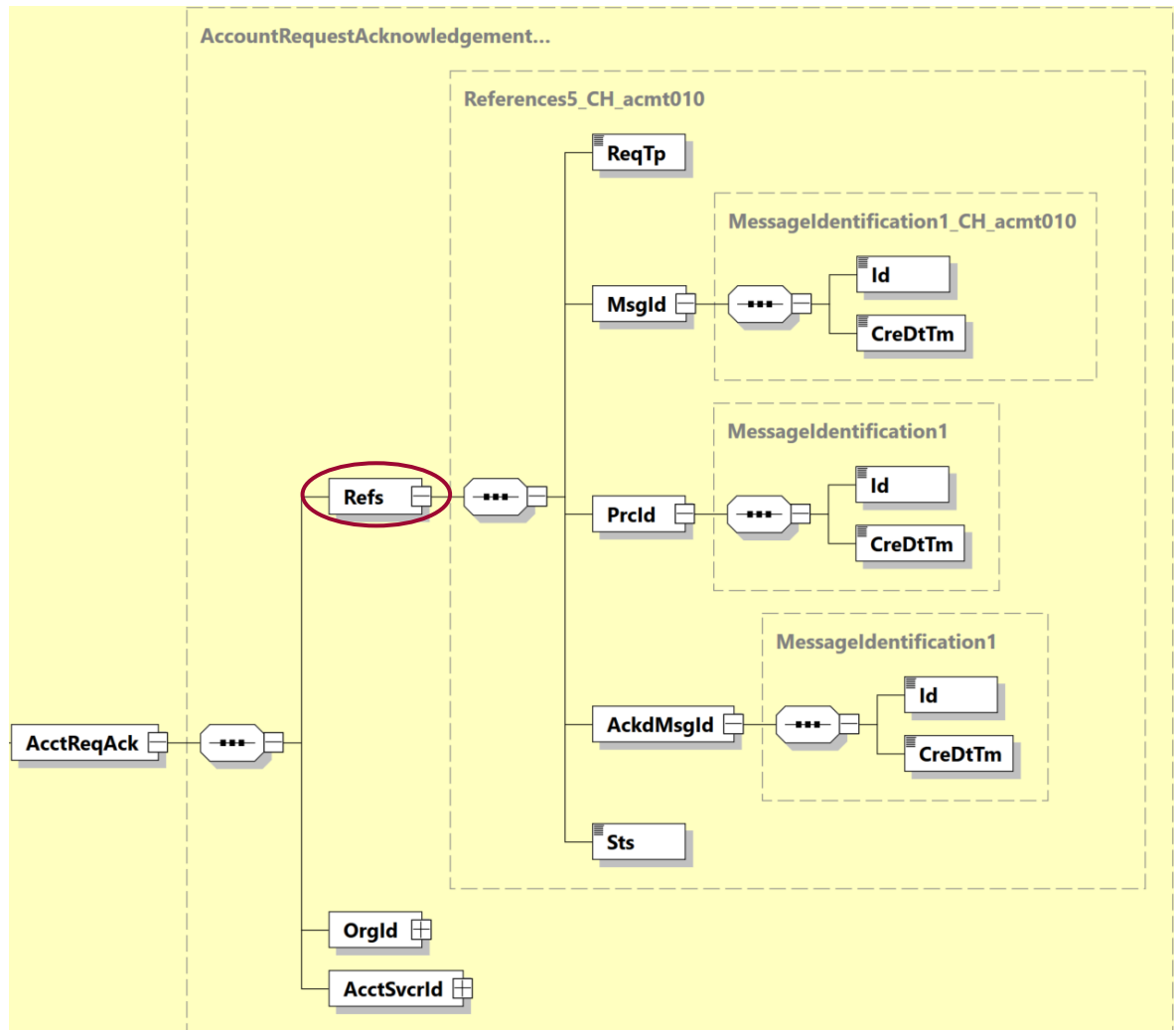


Figure 18: Message identification elements (Refs) "acmt.010"

The following table specifies all the elements of the "References" block of the "acmt.010" message that are relevant for 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 +Account Request Acknowledgement V03	AcctReqAck	1..1	1..1	
References	Refs	1..1	1..1	
References +Request Type	ReqTp	1..1	1..1	Always contains the value "MNTN" (Maintenance).
References +Message Identification	MsgId	1..1	1..1	
References +Message Identification ++Identification	Id	1..1	1..1	<b>Message Identification</b> Only the restricted character set excluding spaces is permitted for this element.
References +Message Identification ++Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b> The RTGS services SIC and euroSIC always use Local time format (YYYY-MM-DDThh:mm:ss). The SIC IP service always uses Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm).
References +Process Identification	PrcId	1..1	1..1	
References +Process Identification ++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 is used euroSIC RTGS service (EUR only) = value SEU is used SIC IP service (CHF only) = value SIP is used
References +Process Identification ++Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b> The RTGS services SIC and euroSIC always use Local time format (YYYY-MM-DDThh:mm:ss). The SIC IP service always uses Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm).
References +Acknowledged Message Identification	AckdMsgId	0..n	1..1	
References +Acknowledged Message Identification ++Identification	Id	1..1	1..1	<b>Original Message Identification</b> Message identification of the confirmed acmt.015 message.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
References +Acknowledged Message Identification ++Creation Date Time	CreDtTm	1..1	1..1	<b>Original Creation Date Time</b> Creation Date Time of the confirmed acmt.015 message.
References +Status	Sts	0..1	1..1	<b>Status</b> Always contains the value "COMP" (Completed).

Table 8: acmt.010 - Message identification elements (Refs, A-level)

## 4.2.2 Message content elements (B-level)

The B-level of the message contains the following elements:

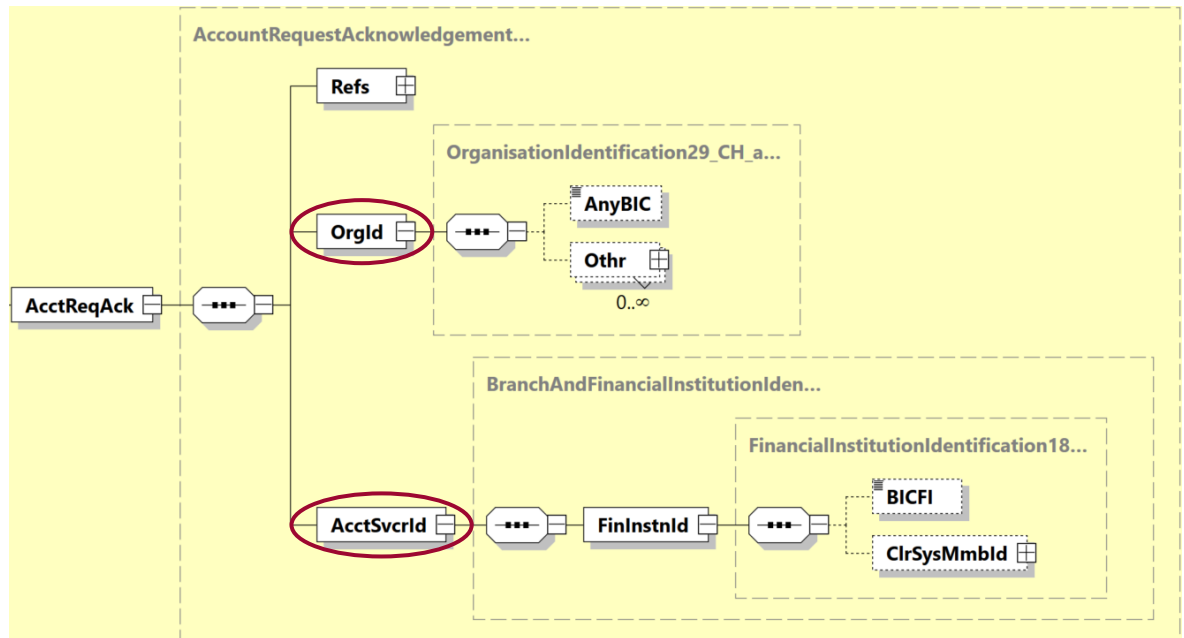


Figure 19: Message content elements "acmt.010"

Details of these elements are listed below:

- "Organisation Identification": Contains the identification of SIC Ltd as the sender of the OK acknowledgement.
- "Account Servicer Identification": Contains the identification of the System Manager as the receiver or the OK acknowledgement.

The table below specifies all elements of the B-level of the "acmt.010" message that are relevant for 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
Organisation Identification	OrgId	1..1	1..1	<b>Identification of SIC Ltd</b> Sender of the OK acknowledgement
Organisation Identification +Any BIC	AnyBIC	0..1	0..1	<b>Any BIC (Business Identifier Code)</b> Not used.
Organisation Identification +Other	Othr	0..n	0..n	<b>Other Organisation Identification</b> Always used.
Organisation Identification +Other ++Identification	Id	1..1	1..1	<b>Member Identification</b> SIC IID of SIC Ltd (= 099990)
Account Servicer Identification	AcctSvcrId	1..1	1..1	<b>Identification of the Participant</b> Originator of the action from element <AcctSvcrId> of the confirmed acmt.015 message. Either <BICFI> or <ClrSysMmbId> element is used.
Account Servicer Identification +Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Account Servicer Identification +Financial Institution Identification ++BICFI	BICFI	0..1	0..1	<b>Identification of the Participant (BIC)</b> Is only used in the RTGS services SIC and euroSIC. In the SIC-IP service, element is never used.  Specifications for use in the RTGS services SIC and euroSIC: This element must not be used at the same time as <ClrSysMmbId>. Contains BIC of the System Manager.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of the Participant (proprietary)</b> May be used in the RTGS services SIC and euroSIC, but not at the same time as <BICFI>. In the SIC-IP service, element is always used.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification +++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n) of the System Manager.

Table 9: acmt.010 - Message content elements (B-level)

## 4.3 Account Request Rejection (acmt.011)

### 4.3.1 Message identification elements (Refs, A-level)

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

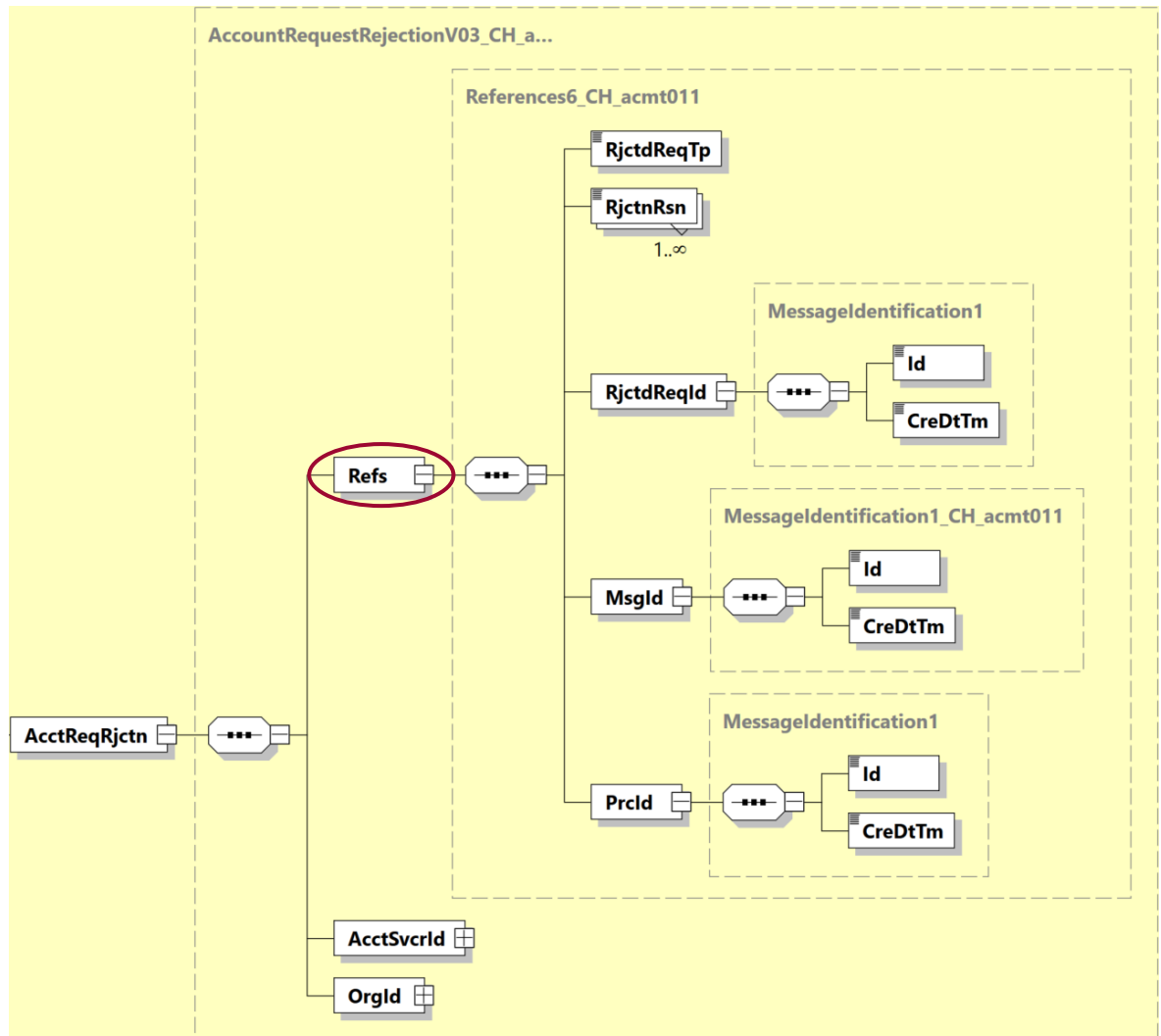


Figure 20: Message identification elements (Refs) "acmt.011"

The following table specifies all the elements of the "References" block of the "acmt.011" message that are relevant for 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 +Account Request Rejection V03	AcctReqRjctn	1..1	1..1	
References	Refs	1..1	1..1	
References +Rejected Request Type	RjctdReqTp	1..1	1..1	Always contains the value "MNTN" (Maintenance).
References +Rejection Reason	RjctnRsn	1..n	1..n	<b>Rejection Reason / Erroneous Element</b> Contains the following information: a) Proprietary 3-digit SIC error code (error codes in accordance with the SIC/euroSIC or SIC IP Service Handbook) b) Location of the erroneous element as an XPath The 3-digit error code is always supplied first, followed by the XPath, separated by space.  One <RjctnRsn> element will be provided by the service for each error that was identified. If the error cannot be unambiguously assigned to one element, the value "n/a" will be provided instead of an XPath.
References +Rejected Request Identification	RjctdReqId	1..1	1..1	
References +Rejected Request Identification ++Identification	Id	1..1	1..1	<b>Original Message Identification</b> Message identification of the rejected acmt.015 message. If the message identification is not available, the value UNKNOWN is supplied.
References +Rejected Request Identification ++Creation Date Time	CreDtTm	1..1	1..1	<b>Original Creation Date Time</b> Creation Date Time of the confirmed acmt.015 message. If the Creation Date Time is not available, the value 1900-01-01T00:00:00.000Z is supplied.
References +Message Identification	MsgId	1..1	1..1	
References +Message Identification ++Identification	Id	1..1	1..1	<b>Message Identification</b> Only the restricted character set excluding spaces is permitted for this element.
References +Message Identification ++Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b> The RTGS services SIC and euroSIC always use Local time format (YYYY-MM-DDThh:mm:ss). The SIC IP service always uses Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm).
References +Process Identification	PrcId	1..1	1..1	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
References +Process Identification ++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 is used euroSIC RTGS service (EUR only) = value SEU is used SIC IP service (CHF only) = value SIP is used
References +Process Identification ++Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b> The RTGS services SIC and euroSIC always use Local time format (YYYY-MM-DDThh:mm:ss). The SIC IP service always uses Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm).

Table 10: *acmt.011 - Message identification elements (Refs, A-level)*

### 4.3.2 Message content elements (B-level)

The B-level of the message contains the following elements:

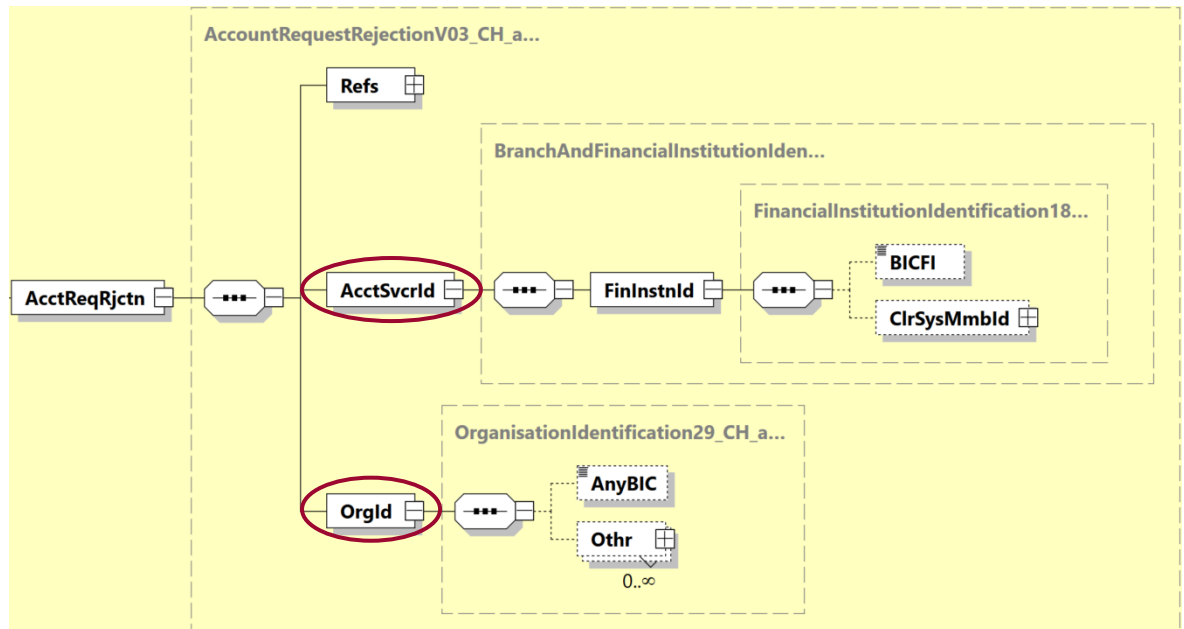


Figure 21: Message content elements "acmt.011"

Details of these elements are listed below:

- "Account Servicer Identification": Contains the identification of the System Manager as the receiver of the NOK acknowledgement.
- "Organisation Identification": Contains the identification of SIC Ltd as the sender of the NOK acknowledgement.

The table below specifies all elements of the B-level of the "acmt.011" message that are relevant for 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 Servicer Identification	AcctSvcrId	1..1	1..1	<b>Identification of the Participant</b> Originator of the action from element <AcctSvcrId> of the rejected acmt.015 message. Either <BICFI> or <ClrSysMmbId> element is used. Contains the value UNKNOWN in the element <ClrSysMmbId><MmbId> if the originator of the action cannot be determined from the original message.
Account Servicer Identification +Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Account Servicer Identification +Financial Institution Identification ++BICFI	BICFI	0..1	0..1	<b>Identification of the Participant (BIC)</b> Is only used in the RTGS services SIC and euroSIC. In the SIC-IP service, element is never used.  Specifications for use in the RTGS services SIC and euroSIC: This element must not be used at the same time as <ClrSysMmbId>. Contains BIC of the System Manager.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of the Participant (proprietary)</b> May be used in the RTGS services SIC and euroSIC, but not at the same time as <BICFI>. In the SIC-IP service, element is always used.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification +++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n) of the System Manager.
Organisation Identification	OrgId	1..1	1..1	<b>Identification of SIC Ltd</b> Sender of the NOK acknowledgement
Organisation Identification +Any BIC	AnyBIC	0..1	0..1	<b>Any BIC (Business Identifier Code)</b> Not used.
Organisation Identification +Other	Othr	0..n	0..n	<b>Other Organisation Identification</b> Always used.
Organisation Identification +Other ++Identification	Id	1..1	1..1	<b>Member Identification</b> SIC IID of SIC Ltd (= 099990)

Table 11: acmt.011 - Message content elements (B-level)