



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Settlement Order Modification (camt.007)

Version 2.1, valid from 21 November 2025

Change history

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

| Version | Date | Description of the change | Chapter |
|---------|------------|--|---------|
| 2.1 | 28.02.2025 | Modifications per SIC Platform Release 4.12 | |
| | | Modifications of "Technical specifications for the RTGS services": <ul style="list-style-type: none"> Addition of a reference to the base document due to changed specifications for "ISODateTime" (CR2025-SIC4-0002) for the following element: <ul style="list-style-type: none"> .../MsgHdr/CreDtTm Element .../LngBizId/IntrBkSttlmDt: Revised definition due to changed system behavior for processing the clearing day in payments (CR2025-SIC4-0014) | 4.1 |
| | | | 4.2 |
| 2.0 | 30.11.2021 | Complete revision due to update of ISO 20022 version 2019 | All |
| | | New "Introduction" chapter (replaces and includes the previous "Overview of the documentation structure" chapter and annexes). | 1 |
| | | New ISO 20022 schema version | 1, 2 |
| | | Change the definition from SWIFT MX to ISO 20022 | 2 |
| | | Revision of "Technical specifications for the RTGS service": <ul style="list-style-type: none"> New generic definition for BICs (editorial adjustment, affects all <BICFI> elements) <InstgAgt>/<InstdAgt>: sub-element .../FinInstnId/ClrSysMmbId/ClrSysId/Prtry removed from the schema Element .../Mod/PmtId/LngBizId/PmtMtd/Prtry is now mandatory for unique identification of the clearing system | 4 |
| 1.4 | 28.02.2020 | Last edition based on previous ISO 20022 version status | |
| 1.0 | 21.03.2016 | 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 various module documents – this document is for the message type "camt.007" – 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 using 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.
- For each Implementation Guideline, an XML schema (XSD) and generic XML sample messages will be published.

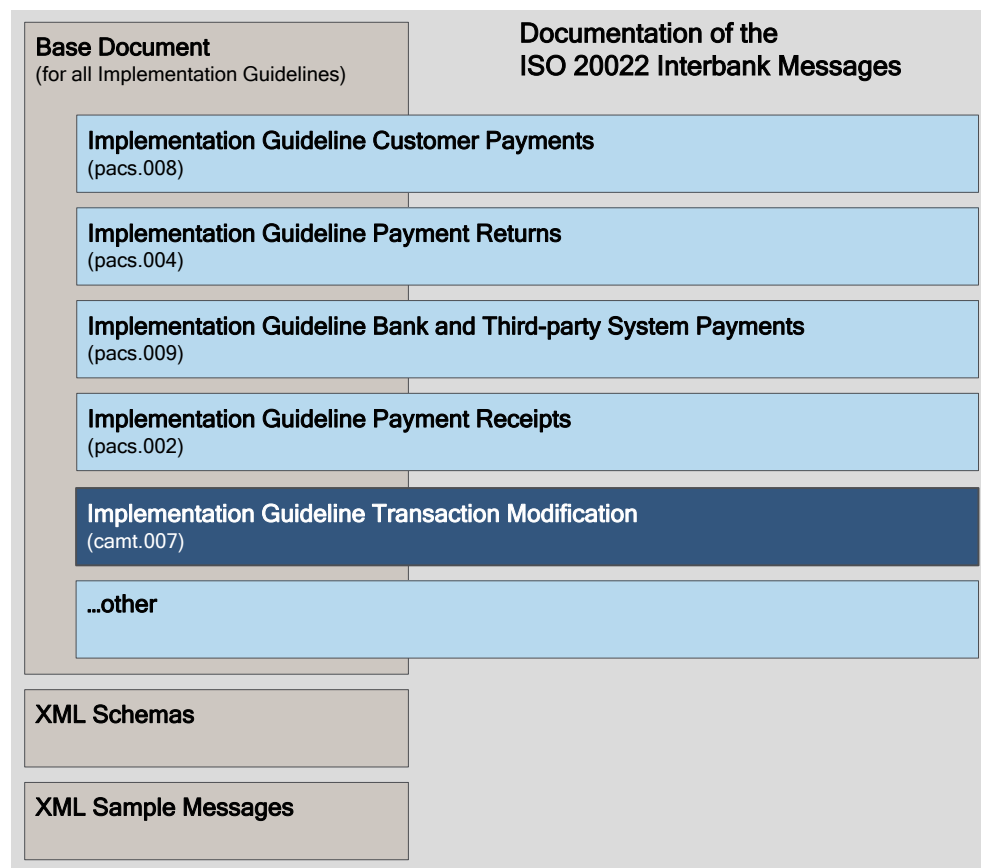


Figure 1: Documentation structure for message type "camt.007"

1.2 Target audience

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

1.3 Change control

All modifications made to this document are listed in the change history 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.007" is published on the www.iso-payments.ch website:

- ***camt.007.001.08.ch.01.xsd***

It should preferably be opened using specialized XML software.

1.5 Validation portal

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

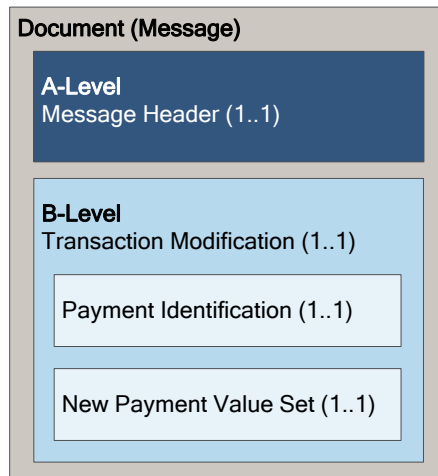
1.6 Reference documents

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

2 ISO definitions

The "Modify Transaction" message (camt.007) is sent from the participant to the RTGS services to alter the priority of an as yet unsettled payment in the wait file and/or to place the next payment that is due for settlement to the end of the wait file.

The "Modify Transaction" message is based on the ISO 20022 XML schema "camt.007.001.08".



The "camt.007" message is essentially structured as follows:

- **A-level:** Message level, "*Message Header*" element. This block must occur exactly once.
- **B-level:** Transaction level, "*Transaction Modification*" element. This block must occur exactly once. It contains the details for the payment that is to be modified ("*Payment Identification*" element) and the details of the modification ("*New Payment Value Set*" element).

Figure 2: Basic message structure of the "camt.007" message

3 Business specifications for the RTGS services

3.1 Use Case

The "Modify Transaction" message is used in the following use case in the RTGS services:

| Use case | Input/Output | ISO 20022 |
|-------------------------------|--------------|-----------|
| Settlement order modification | I | camt.007 |

Table 2: Use case for the ISO 20022 message type "camt.007"

3.2 Modification types

With this use case, the participant can, by giving the transaction reference for any payment:

- alter the priority of any credit transfer that has not yet been settled. This simultaneously places the credit transfer at the end of the wait file for the new priority. The new priority should be shown in the `.../Mod/NewPmtValSet/Prty/Prtry` element.
- move the next payment that is due to be settled to the end of the wait file for that priority.

3.3 References in the "Modify Transaction" message (camt.007)

Two references are sent in the "camt.007" message:

A-level: `MsgHdr/MsgId` – unique message identification for the "camt.007" message

B-level: `Mod/PmtId/LngBizId/TxId` – transaction reference of the message to be modified

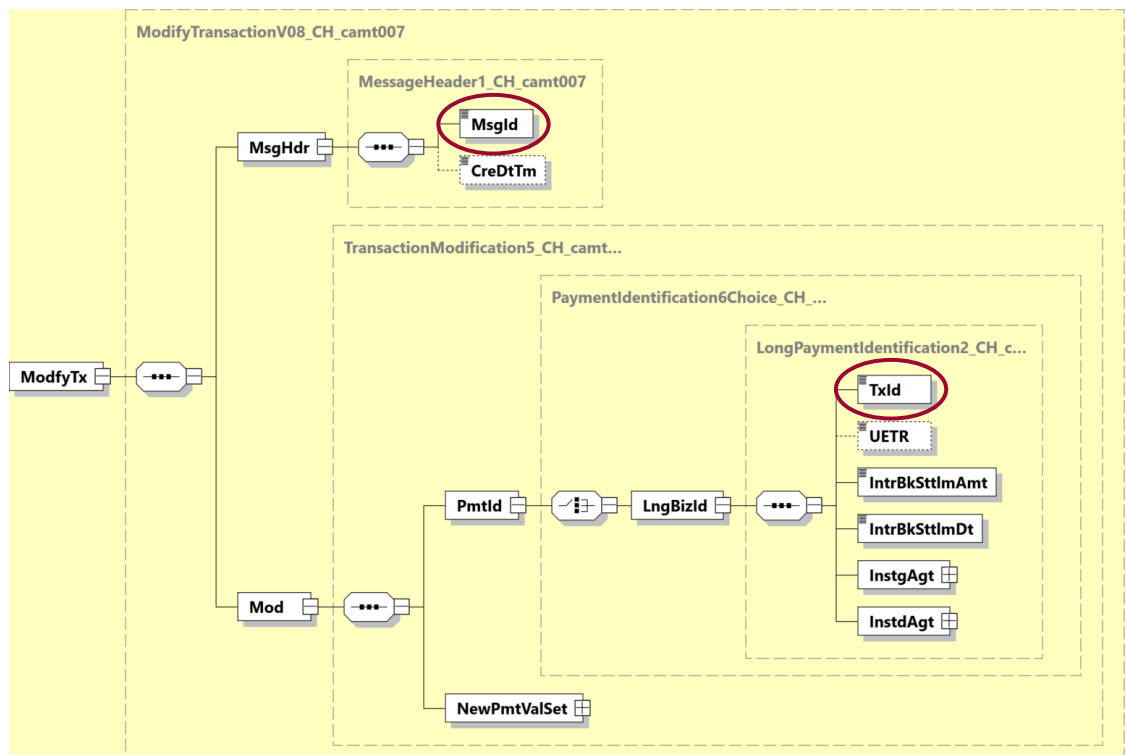


Figure 3: References in the "camt.007" message

3.4 Identification of financial institutions (Agents)

3.4.1 Instructing Agent / Instructed Agent (Sender/receiver of the message)

- Addressing uses either the SIC IID or BIC
- The following elements can be used:
 - BIC: `.../FinInstnId/BICFI`
 - SIC IID: `.../FinInstnId/ClrSysMmbId/MmbId`
(Format: 6 digits numerical i.e. only digits 0 – 9)
- The sub-elements `.../FinInstnId/BICFI` and `.../FinInstnId/ClrSysMmbId` must not be used at the same time.
- The method of addressing the institutions (SIC IID or BIC) must be the same as the method of addressing in the message to be modified.
- "Instructing Agent": For modifications submitted by one participant on behalf of another participant, the `.../FinInstnId/Othr/Id` element must also have the SIC-IID of the instructed institution filled in.

3.5 Further business specifications

Further business specifications can be found in the base document.

4 Technical specifications for the RTGS services

4.1 Message Header (MsgHdr, A-level)

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

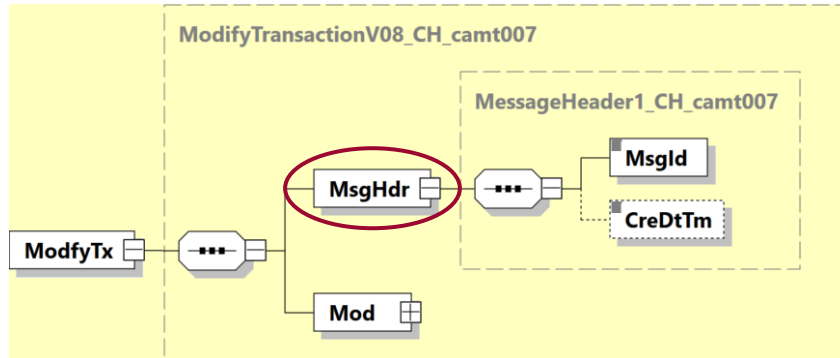


Figure 4: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.007" message that are relevant in the context of the RTGS services.

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | |
|---|---------|------|-----------------------------------|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Document +Modify Transaction V08 | ModfyTx | 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 for references (excluding spaces) is permitted for this element. |
| Message Header +Creation Date Time | CreDtTm | 0..1 | 0..1 | Creation Date Time See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document". |

Table 3: Message Header (MsgHdr, A-level)

4.2 Transaction Modification (Mod, B-level)

The "Transaction Modification" block (B-level of the message) contains the information to identify the payment that is to be modified.

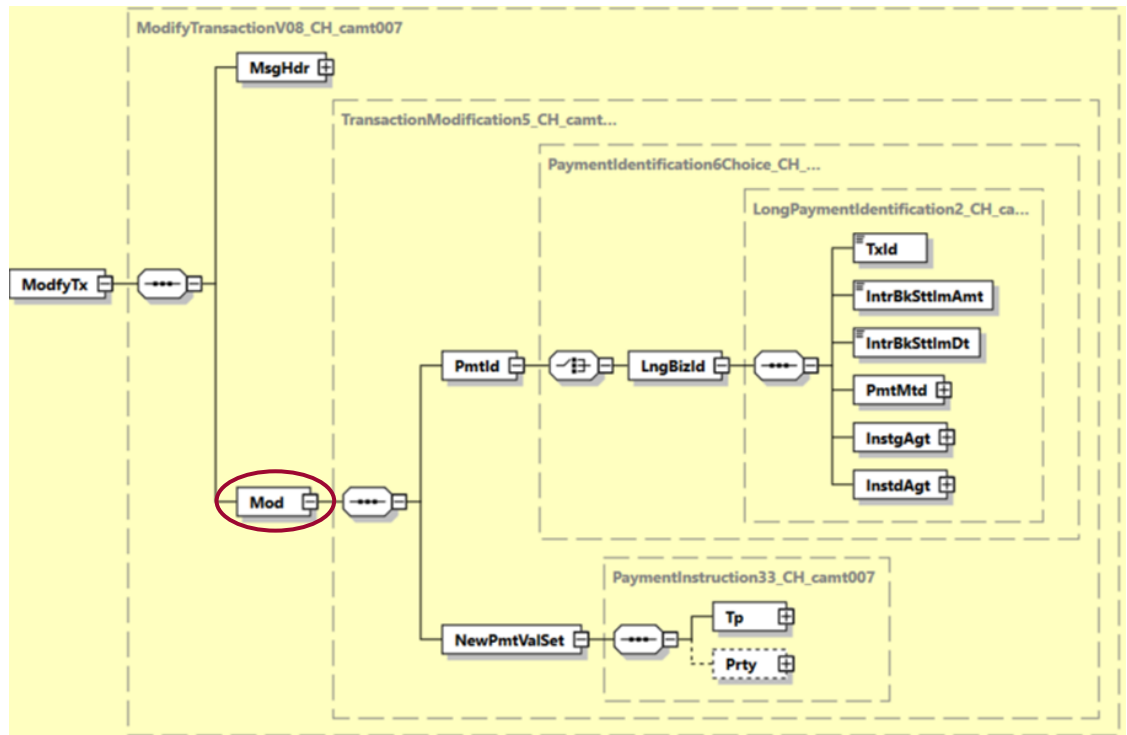


Figure 5: Transaction Modification (Mod)

The following table specifies all the elements of the "Transaction Modification" block of the "camt.007" message that are relevant in the context of the RTGS services.

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | |
|---|----------------|------|-----------------------------------|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Modification | Mod | 1..n | 1..1 | |
| Modification +Payment Identification | PmtId | 1..1 | 1..1 | |
| Modification +Payment Identification ++Long Business Identification | LngBizId | 1..1 | 1..1 | |
| Modification +Payment Identification ++Long Business Identification +++Transaction Identification | TxId | 0..1 | 1..1 | Transaction Identification Transaction identification of the payment to be modified. |
| Modification +Payment Identification ++Long Business Identification +++Inter Bank Settlement Amount | IntrBkSttlmAmt | 1..1 | 1..1 | Settlement Amount Must be the same as the settlement amount of the payment to be modified. |
| Modification +Payment Identification ++Long Business Identification +++Inter Bank Settlement Date | IntrBkSttlmDt | 1..1 | 1..1 | Interbank Settlement Date The element must be used to comply with the ISO 20022 schema definitions, but the content is ignored by the RTGS service and not checked against the payment to be modified. |
| Modification +Payment Identification ++Long Business Identification +++Payment Method | PmtMtd | 0..1 | 1..1 | |
| Modification +Payment Identification ++Long Business Identification +++Payment Method ++++Proprietary | Prtry | 1..1 | 1..1 | Clearing System Identification (proprietary) Unambiguous identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used |
| Modification +Payment Identification ++Long Business Identification +++Instructing Agent | InstgAgt | 1..1 | 1..1 | Instructing Participant Either <BICFI> or <ClrSysMmbId> element must be used. The type of identification that is submitted (BIC/SIC IID) must be the same as the type of identification used in the payment to be modified. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | |
|--|-------------|------|-----------------------------------|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Modification +Payment Identification ++Long Business Identification +++Instructing Agent ++++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | Financial Institution Identification |
| Modification +Payment Identification ++Long Business Identification +++Instructing Agent ++++Financial Institution Identification +++++BICFI | BICFI | 0..1 | 0..1 | Identification of Instructing Participant (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. |
| Modification +Payment Identification ++Long Business Identification +++Instructing Agent ++++Financial Institution Identification +++++Clearing System Member Identification | ClrSysMmbId | 0..1 | 0..1 | Identification of Instructing Participant (proprietary) This element must not be used at the same time as <BICFI>. |
| Modification +Payment Identification ++Long Business Identification +++Instructing Agent ++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification | ClrSysId | 0..1 | 0..1 | Clearing System Identification Must be used to unambiguously identify the address type. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | |
|--|---------|------|-----------------------------------|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Modification +Payment Identification ++Long Business Identification +++Instructing Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Clearing System Identification +++++++Code | Cd | 1..1 | 1..1 | Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)). |
| Modification +Payment Identification ++Long Business Identification +++Instructing Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Member Identification | MmbId | 1..1 | 1..1 | Member Identification SIC IID (=6n) |
| Modification +Payment Identification ++Long Business Identification +++Instructing Agent ++++Financial Institution Identification +++++Other | Othr | 0..1 | 0..1 | |
| Modification +Payment Identification ++Long Business Identification +++Instructing Agent ++++Financial Institution Identification +++++Other ++++++Identification | Id | 1..1 | 1..1 | Identification of the Instructing Participant (on behalf) Modification is carried out on behalf of another participant. Must contain the SIC IID of the participant instructed to do so. Modification by the instructing participant of the original payment: Must not be used. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | |
|---|-------------|------|-----------------------------------|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Modification +Payment Identification ++Long Business Identification +++Instructed Agent | InstdAgt | 1..1 | 1..1 | Instructed Participant Either <BICFI> or <ClrSysMmbId> element must be used. The type of identification that is submitted (BIC/SIC IID) must be the same as the type of identification used in the payment to be modified. |
| Modification +Payment Identification ++Long Business Identification +++Instructed Agent ++++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | Financial Institution Identification |
| Modification +Payment Identification ++Long Business Identification +++Instructed Agent ++++Financial Institution Identification +++++BICFI | BICFI | 0..1 | 0..1 | Identification of Instructed Participant (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. |
| Modification +Payment Identification ++Long Business Identification +++Instructed Agent ++++Financial Institution Identification +++++Clearing System Member Identification | ClrSysMmbId | 0..1 | 0..1 | Identification of Instructed Participant (proprietary) This element must not be used at the same time as <BICFI>. |
| Modification +Payment Identification ++Long Business Identification +++Instructed Agent ++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification | ClrSysId | 0..1 | 0..1 | Clearing System Identification Must be used to unambiguously identify the address type. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | |
|---|--------------|------|-----------------------------------|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Modification +Payment Identification ++Long Business Identification +++Instructed Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Clearing System Identification +++++++Code | Cd | 1..1 | 1..1 | Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)). |
| Modification +Payment Identification ++Long Business Identification +++Instructed Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Member Identification | MmbId | 1..1 | 1..1 | Member Identification SIC IID (=6n) |
| Modification +New Payment Value Set | NewPmtValSet | 1..1 | 1..1 | |
| Modification +New Payment Value Set ++Type | Tp | 0..1 | 1..1 | |
| Modification +New Payment Value Set ++Type +++Proprietary | Prtry | 1..1 | 1..1 | Modification Type (proprietary) The following code has to be used: SEQMOD – Modification of position in wait file/Modification of priority. |
| Modification +New Payment Value Set ++Priority | Prty | 0..1 | 0..1 | Priority If the element is not used, then the payment will be put at the end of the wait file with the same priority. If the element is delivered, it will be put at the end of the indicated wait file. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | |
|--|---------|------|-----------------------------------|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Modification +New Payment Value Set ++Priority +++Proprietary | Prtry | 1..1 | 1..1 | Settlement priority The following 3 levels of priority may be used: NORM = Normal priority, lowest level HIGH = High priority, medium level URG = Urgent priority, highest level |

Table 4: Transaction Modification (TxQryDef, B-level)