



# **Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages**

**SIC IP Service**

**IP Limit Management (camt.011)**

**Version 2.1, valid from 21 November 2025**

## 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
2.1	28.02.2025	Modifications per SIC Platform Release 5.2	
		Former chapter 3.1 "Message flows" removed (editorial adjustment without functional impact to align with RTGS module documents, see "SIC IP Service Handbook" for illustrations of message flows)	
		New chapter "Further business specifications" (editorial adjustment without functional impact)	3.5
		Modifications of "Technical specifications": New reference to the base document for "ISODateTime" for the following element (editorial adjustment in order to align with RTGS module documents and to avoid redundant information, no functional change in the SIC IP service): <ul style="list-style-type: none"> <li>• <code>.../MsgHdr/CreDtTm</code></li> </ul>	4.1
2.0	20.10.2022	Editorial update to the final document version, valid from November 2023 (removal of annotation "Stable working version", no functional changes)	
1.0	31.03.2022	First edition (stable working version)	All

Table 1: Change history

Please address all suggestions, corrections, and proposed improvements to this document to:

**SIX Interbank Clearing Ltd**

Hardturmstrasse 201

CH-8005 Zurich

E-Mail: [contact.sic@six-group.com](mailto:contact.sic@six-group.com)

[www.six-group.com](http://www.six-group.com)

## General notes

SIX Interbank Clearing Ltd ("**SIC Ltd**") reserves the right to modify this document, as the need arises, at any time without prior notice.

SIC Ltd reserves all rights for this document including the rights of photomechanical reproduction, storage on electronic media and the translation into foreign languages.

Although great care has been taken in the compilation and preparation of this work to ensure accuracy, errors and omissions cannot be entirely ruled out. SIC Ltd cannot be held liable for any decision made or action taken in reliance on the information in this document or for any consequential, special or similar damages.

To improve readability, the use of masculine and feminine forms of language are avoided wherever possible. All personal designations are to be regarded as gender neutral.

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 [\*\*contact.sic@six-group.com\*\*](mailto:contact.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.....	7
1.3 Change control .....	7
1.4 XML schema .....	7
1.5 Reference documents .....	7
<b>2 ISO definitions .....</b>	<b>8</b>
<b>3 Business specifications.....</b>	<b>9</b>
3.1 Use cases.....	9
3.2 Limit types.....	9
3.3 Specifying the desired limit amount .....	10
3.3.1 Amount limits for the "Management of IP defence limit" .....	10
3.3.2 Amount limits for the "Management of IP balance notification" .....	10
3.4 References in the "Modify Limit" (camt.011) message .....	11
3.5 Further business specifications.....	11
<b>4 Technical specifications .....</b>	<b>12</b>
4.1 Message Header (MsgHdr, A-level) .....	12
4.2 Limit Details (LmtDtls, B-level).....	14

## Table of tables

Table 1:	Change history .....	2
Table 2:	Use cases for the ISO 20022 message type "camt.011" .....	9
Table 3:	List of limit types and their codes in the "camt.011" message .....	9
Table 4:	Message Header (MsgHdr, A-level) .....	13
Table 5:	Limit Details (LmtDtls, B-level) .....	17

## Table of figures

Figure 1:	Basic message structure of the "camt.011" message .....	8
Figure 2:	Entering the limit type in the "camt.011" message .....	9
Figure 3:	Specifying the amount limit .....	10
Figure 4:	References in the "camt.011" message .....	11
Figure 5:	Message Header (MsgHdr).....	12
Figure 6:	Limit Details (LmtDtls) .....	14

# 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.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 SIC IP service using the ISO 20022 message standard.

## 1.2 Target audience

The "Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages" are addressed to all participants of the SIC IP service.

## 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.011" is published on the [www.iso-payments.ch](http://www.iso-payments.ch) website:

- ***camt.011.001.07.ch.01.xsd***

It should preferably be opened using specialized XML software.

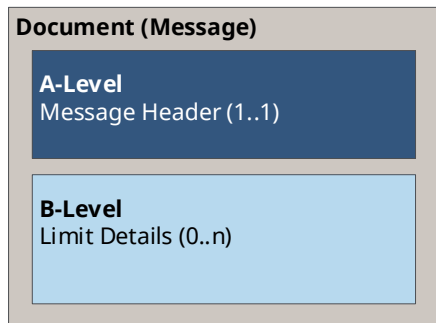
## 1.5 Reference documents

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

## 2 ISO definitions

The "Modify Limit" (camt.011) message is sent by a SIC IP service participant, either to set an amount limit for incoming or outgoing IP customer payments (defence limit), or to set amount limits for the IP balance on the IP settlement account in order to receive an IP balance notification from the SIC IP service whenever the amount limit is exceeded or not reached.

The "Modify Limit" message is based on the ISO 20022 XML schema "camt.011.001.07".



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

- **A-level:** Message level, "*Message Header*" element. This block is mandatory and must occur exactly once in the SIC IP service.
- **B-level:** Limit level, "*Limit Details*" element. This block can occur n times in the ISO definition. In the SIC IP service, this block is mandatory and allowed only once.

Figure 1: Basic message structure of the "camt.011" message



## 3 Business specifications

### 3.1 Use cases

The "Modify Limit" message is used in the following use cases in the SIC IP service:

Use case	Input/Output	ISO 20022
Management of IP defence limit	I	camt.011
Management of IP balance notification	I	camt.011

Table 2: Use cases for the ISO 20022 message type "camt.011"

A "camt.011" message is always acknowledged by the SIC IP service with a "camt.025" message.

### 3.2 Limit types

The following limit types are available:

Limit type	Code value
IP defence limit (incoming)	IPDLMI
IP defence limit (outgoing)	IPDLMO
IP balance notification (upper limit)	IPBNMU
IP balance notification (lower limit)	IPBNML

Table 3: List of limit types and their codes in the "camt.011" message

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

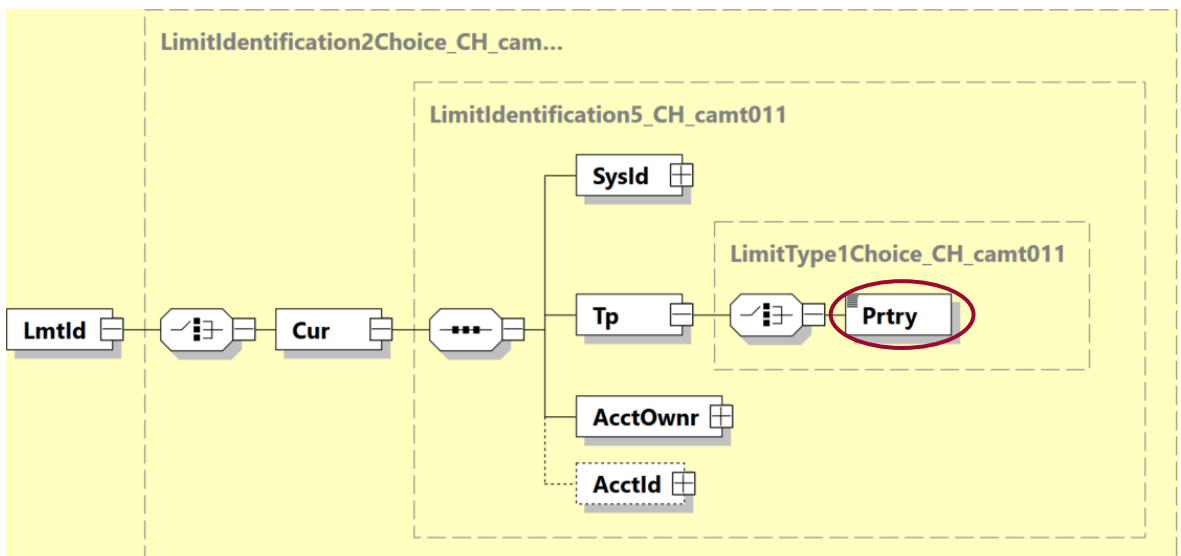


Figure 2: Entering the limit type in the "camt.011" message

### 3.3 Specifying the desired limit amount

In the "camt.011" message, various different use cases are used to set the amount limits with the `.../LmtDtls/NewLmtValSet/Amt/AmtWthCcy` element.

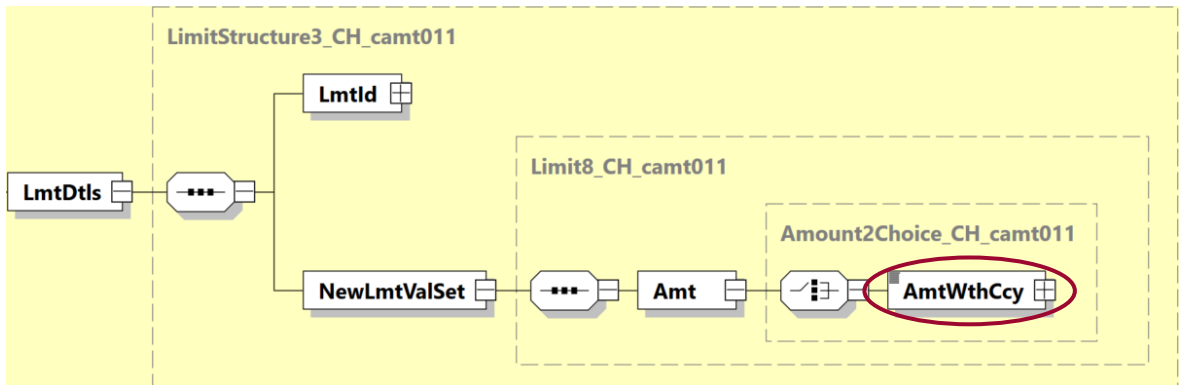


Figure 3: Specifying the amount limit

- Any possibly already existing amount limit of a corresponding limit type will be overwritten by a newly specified amount.
- Only one limit type and its corresponding amount limit can be specified per "camt.011" message.

#### 3.3.1 Amount limits for the "Management of IP defence limit"

For the "Management of IP defence limit" use case, an amount limit per payment can be specified for outgoing and/or incoming IP customer payments.

- The amount limits are managed individually and independently of each other as amount limits for outgoing and/or incoming IP customer payments.
- If an existing amount limit is to be deleted or if no "IP Defence Limit" is to apply anymore, then the amount specification must be set to the maximum value "9999999999999999" (18 digits, without decimal places).
- If the IP Defence Limit is to be used to reject all incoming and/or outgoing IP customer payments, then the value must be set to "0" (zero).

#### 3.3.2 Amount limits for the "Management of IP balance notification"

For the "Management of IP balance notification" use case, an upper and/or lower limit amount can be set for the IP available balance on the IP settlement account, which, when reached, will trigger an "IP balance notification" (camt.004) message to be sent to the participant.

- The amount limits are managed individually and independently for the lower and upper amount limits.
- If an existing amount upper limit of the IP available balance is to be deleted or no more threshold breach notifications are to be sent, then the amount must be set to the maximum value "9999999999999999" (18 digits, without decimal places).
- If an existing amount lower limit of the available IP balance is to be deleted or no more insufficient funds notifications are to be sent, then the amount must be set to the value "0" (zero).

### 3.4 References in the "Modify Limit" (camt.011) message

The `.../MsgHdr/MsgId` reference element is included in the A-level as the unique message identification of the "camt.011" message.

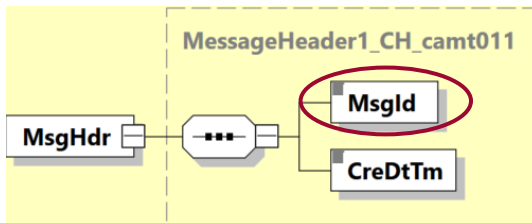


Figure 4: References in the "camt.011" message

### 3.5 Further business specifications

Further business specifications can be found 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:

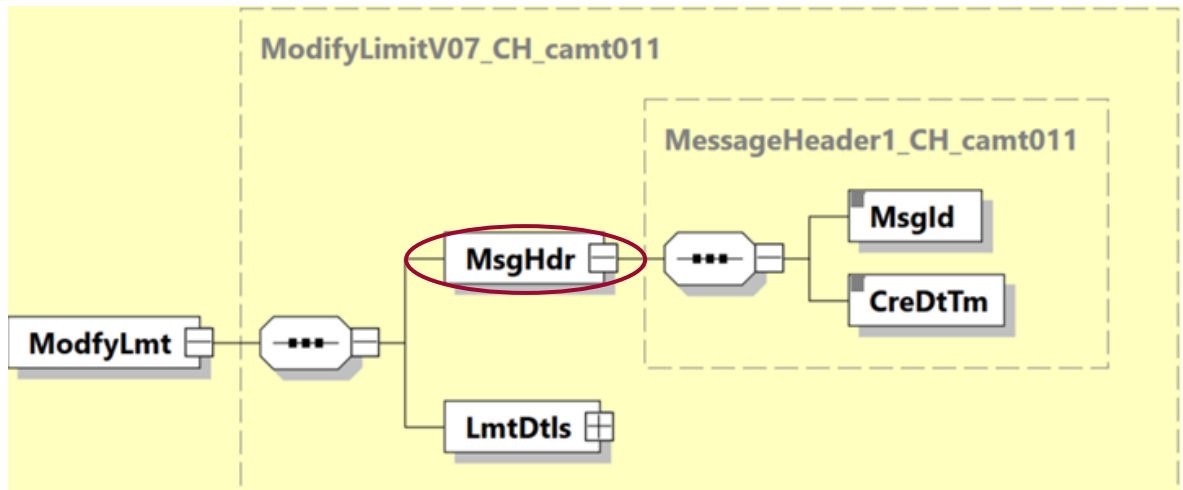


Figure 5: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" block in the "camt.011" message that are relevant to the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Document +Modify Limit V07	ModfyLmt	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> See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document".

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

## 4.2 Limit Details (LmtDtls, B-level)

The "Limit Details" block (B-level of the message) contains information to identify the participant, the IP settlement account, the limit type and the desired amount limit.

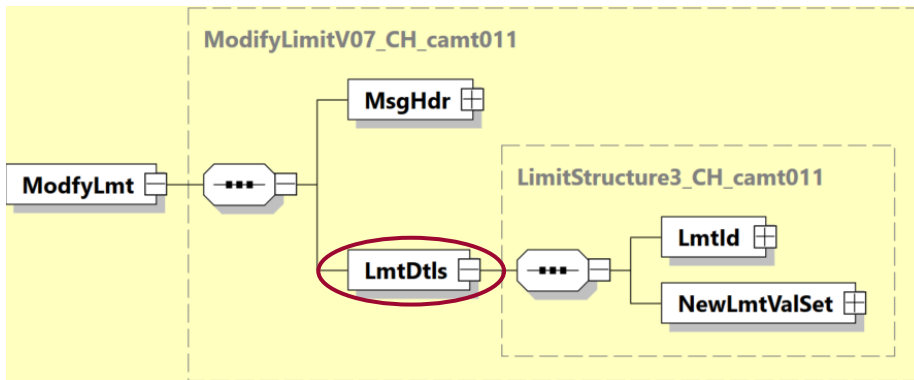


Figure 6: Limit Details (LmtDtls)

The following table specifies all the elements of the "Limit Details" block of the "camt.011" message that are relevant to the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Limit Details	LmtDtls	0..n	1..1	<b>Limit Details</b>
Limit Details +Limit Identification	LmtId	1..1	1..1	
Limit Details +Limit Identification ++Current	Cur	1..1	1..1	
Limit Details +Limit Identification ++Current +++System Identification	SysId	0..1	1..1	
Limit Details +Limit Identification ++Current +++System Identification ++++Market Infrastructure Identification	MktInfrstrctrId	1..1	1..1	<b>Market Infrastructure Identification</b>
Limit Details +Limit Identification ++Current +++System Identification ++++Market Infrastructure Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used
Limit Details +Limit Identification ++Current +++Type	Tp	1..1	1..1	<b>Limit Type</b>
Limit Details +Limit Identification ++Current +++Type ++++Proprietary	Prtry	1..1	1..1	<b>Limit Type (proprietary)</b> Identification of the limit type, the following code values for limit types are available: IPDLMI = IP defence limit (incoming) IPDLMO = IP defence limit (outgoing) IPBNMU = IP balance notification (upper limit) IPBNML = IP balance notification (lower limit)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Limit Details +Limit Identification ++Current +++Account Owner	AcctOwnr	0..1	1..1	<b>Account Owner</b> Identifies the party submitting the modification. Required for authorization checking.
Limit Details +Limit Identification ++Current +++Account Owner ++++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Limit Details +Limit Identification ++Current +++Account Owner ++++Financial Institution Identification +++++BICFI	BICFI	0..1	0..1	<b>Identification of Account Owner (BIC)</b> Must not be used.
Limit Details +Limit Identification ++Current +++Account Owner ++++Financial Institution Identification +++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Account Owner (proprietary)</b> Must be used. Must contain a valid identification of an active participant. Must not be concatenated.
Limit Details +Limit Identification ++Current +++Account Owner ++++Financial Institution Identification +++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.



ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Limit Details +Limit Identification ++Current +++Account Identification	AcctId	0..1	0..1	<b>Settlement Account Information</b> Must be used. The SIC IID specified under <AcctOwnr> must be assigned with the IP settlement account specified here.
Limit Details +Limit Identification ++Current +++Account Identification ++++Other	Othr	1..1	1..1	<b>Identification of Settlement Account (proprietary)</b>
Limit Details +Limit Identification ++Current +++Account Identification ++++Other +++++Identification	Id	1..1	1..1	<b>Account (proprietary)</b> Must contain the account number of an active IP settlement account (format =6n).
Limit Details +New Limit Value Set	NewLmtValSet	1..1	1..1	
Limit Details +New Limit Value Set ++Amount	Amt	1..1	1..1	
Limit Details +New Limit Value Set ++Amount +++Amount With Currency	AmtWthCcy	1..1	1..1	<b>Limit Amount</b> Absolut value. The amount specified replaces any currently set value.  IPDLMI: Upper amount limit for incoming IP customer payments (per transaction) IPDLMO: Upper amount limit for outgoing IP customer payments (per transaction) IPBNMU: Upper amount limit of available IP balance for triggering IP balance notification (per IP settlement account) IPBNML: Lower amount limit of available IP balance for triggering IP balance notification (per IP settlement account)
	@ Ccy			<b>Currency Code</b> Only CHF permitted.

Table 5: Limit Details (LmtDtls, B-level)