



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

**SIC IP Service**

**IP Return Request (camt.056)**

**Version 2.3, 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 references to the chapters affected.

Version	Date	Description of the change	Chapter
2.3	28.02.2025	Modifications per SIC Platform Release 5.2	
		Former chapter 3.1 "Message flow" removed (editorial adjustment without functional impact to align with RTGS module documents, see "SIC IP Service Handbook" for illustrations of message flows)	
		Modifications of "Technical specifications": New reference to the base document for "ISODateTime" for the following elements (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>.../Assgnmt/CreDtTm</li> <li>.../Undrlyg/TxInf/OrgnlGrpInf/OrgnlCreDtTm</li> </ul>	4.1, 4.4
2.2	28.02.2024	Modifications per SIC Platform Release 5.1	
		New CH schema version camt.056.001.08.ch.04.xsd (alignment with SIC RTGS service without functional impact on SIC IP service, details according to separate document "Overview and Change Log for the XML schemas")	1.4
2.1	31.03.2023	Update, valid from November 2023	
		New CH schema version camt.056.001.08.ch.03.xsd (alignment with SIC RTGS service without functional impact on SIC IP service, details according to separate document "Overview and Change Log for the XML schemas")	1.4
		Chapter "Further business specifications": Updated reference to SIC platform release 4.10 (previously: release 4.9)	3.5
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)	
1.1	20.05.2022	Update (stable working version)	
		New CH schema version camt.056.001.08.ch.02.xsd (details according to separate document "Overview and Change Log for the XML schemas")	1.4
		New chapter "Message flow" (clarification)	3.1
		New chapter "Original Creation Date Time" (clarification)	3.4.2
		Revision of the "Technical specifications": <ul style="list-style-type: none"> <li>Assgnmt/Assgne/Agt/FinInstnId/ClrSysMmbId/ClrSysId: Cardinality changed from 0..1 to 1..1 (error correction)</li> </ul>	4.1
1.0	28.02.2022	First edition (stable working version)	All

Table 1: Change history



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## General notes

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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.056" – 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.056" is published on the [www.iso-payments.ch](http://www.iso-payments.ch) website:

- ***camt.056.001.08.ch.04.xsd***

It should preferably be opened using specialized XML software.

## 1.5 Reference documents

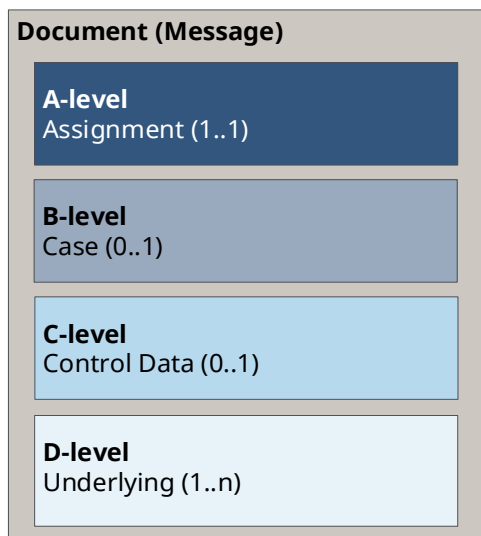
Additional information on the Implementation Guidelines can be found in the reference documents listed in the base document.



## 2 ISO definitions

The "FI to FI Payment Cancellation Request" message (camt.056) is sent from the debtor agent (the instructing participant) to the SIC IP service and from the SIC IP service to the creditor agent (the instructed participant) in order to request the return of an IP Customer Payment that has already been executed.

The "FI to FI Payment Cancellation Request" message is based on the ISO 20022 XML schema "camt.056.001.08".



The "camt.056" message is essentially structured as follows:

- **A-level:** "Assignment" element.  
This block must occur exactly once.
- **B-level:** "Case" element.  
This block is not used in the SIC IP service.
- **C-level:** "Control Data" element.  
This block is not used in the SIC IP service.
- **D-level:** "Underlying" element.  
This block can occur 1..n times in the ISO definition. In the SIC IP service, this block must occur exactly once.

Figure 1: Basic message structure of the "camt.056" message

## 3 Business specifications

### 3.1 Use case

The "FI to FI Payment Cancellation Request" message is used in the following use case in the SIC IP service:

Use case	Input/Output	ISO 20022
IP return request	I/O	camt.056

Table 2: Use case for the ISO 20022 message type "camt.056"

With the "IP return request" use case, the debtor agent can request the return of an already executed IP customer payment.

The "camt.056" message is transmitted by the sending participant to the SIC IP service, which formally validates the message and always acknowledges it with the "camt.025" message. The SIC IP service then immediately delivers the "camt.056" message to the receiving participant, who must also acknowledge it with a "camt.025" message.

#### Check for referenced customer payment by the SIC IP service

It is not checked by the SIC IP service whether the referenced IP customer payment had actually been processed in the SIC IP service.

## 3.2 Use of references

### 3.2.1 Message reference

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

The message identification is a "technical" reference which is generated by the producer of the message. In a message from the instructing participant to the SIC IP service, this is generated by the instructing participant (Assigner). The `<Id>` in combination with `<Assgnr>` is used in the SIC IP service for duplicate checking at the message level ("technical" duplicate checking).

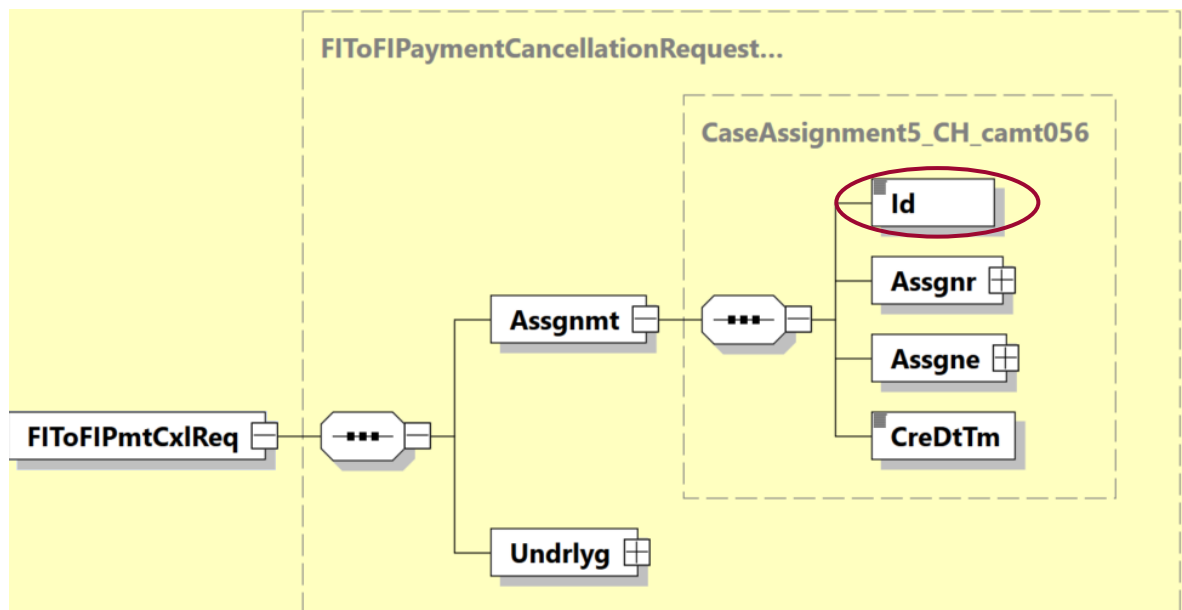


Figure 2: Message identification (Identification)

### 3.2.2 Transaction reference

#### Identification of the return request "Cancellation Identification"

The identification ("CxlId") element of the IP return request is the unique reference for the IP return request. This reference is assigned by the instructing participant when the transaction is being set up and is forwarded unchanged by the SIC IP service to the instructed participant. It is also used for the "operational" duplicate checking at the D-level.

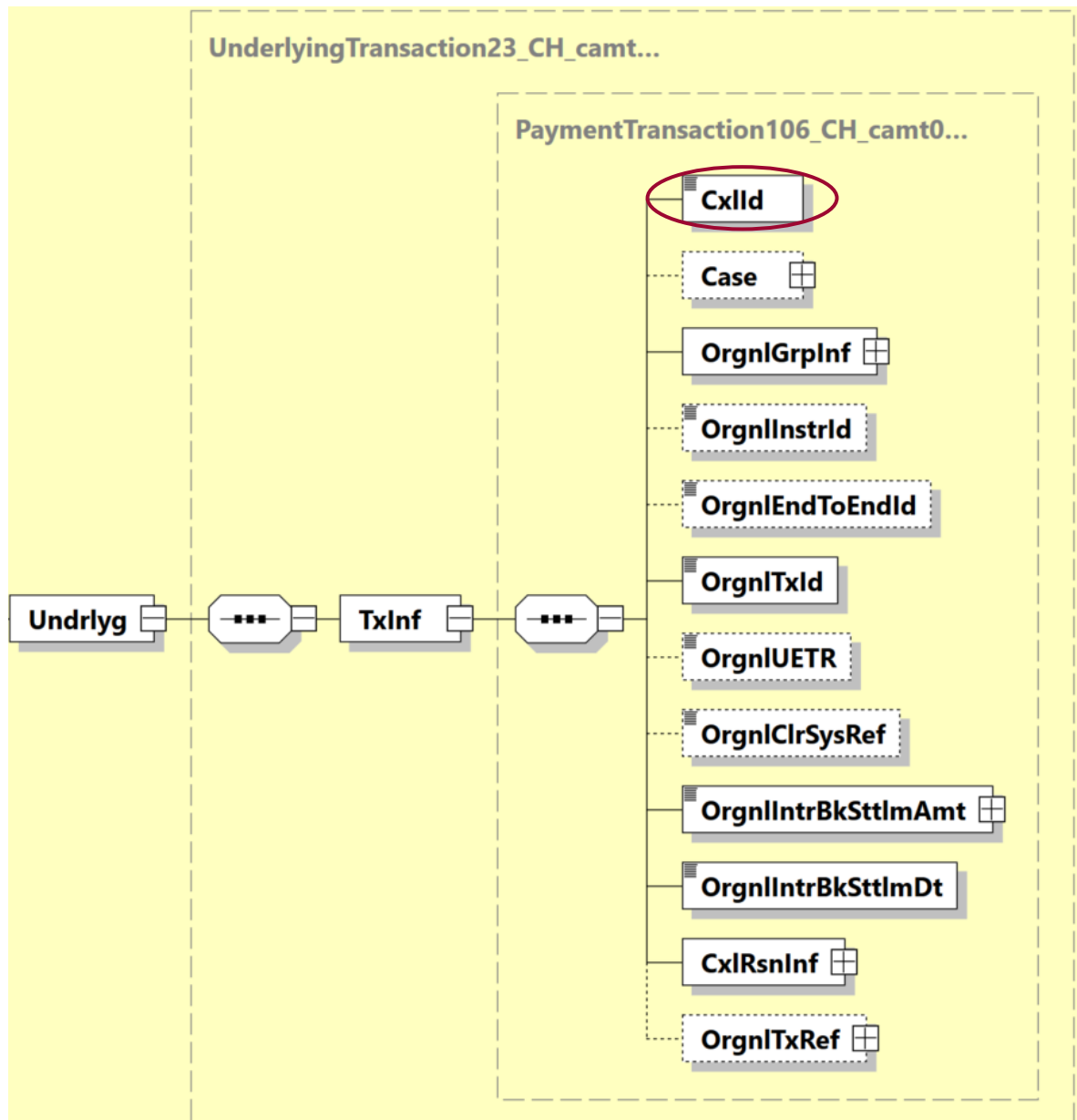


Figure 3: Identification of the return request (Cancellation Identification)

### 3.3 References of the original payment

At the transaction level (D-level) of the IP return request message, the references from the original payment are used as described below.

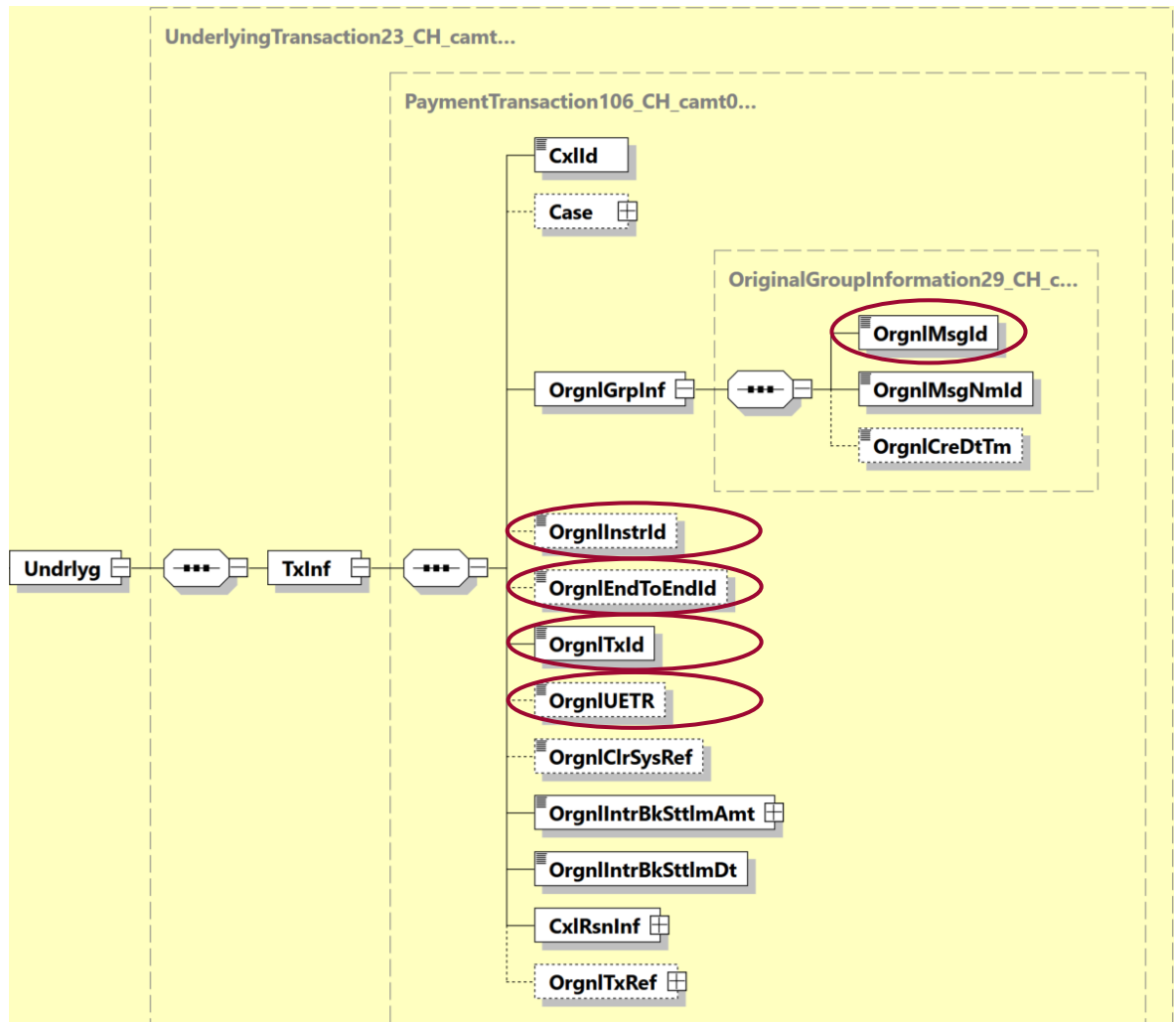


Figure 4: References of the original payment

### **3.3.1 "Original Message Identification"**

The message identification of the original payment is mandatory and must be transmitted in the `<OrgnMsgId>` element.

### **3.3.2 "Original Transaction Identification"**

The transaction reference of the original payment is mandatory and must be transmitted in the `<OrgnTxId>` element.

### **3.3.3 "Original UETR"**

If a UETR was present in the original payment, it must be specified in the IP return request (not checked by the SIC IP service). The UETR is transmitted in the `<OrgnUETR>` element.

### **3.3.4 "Original Instruction Identification"**

An additional transaction identification delivered in the original payment may be transmitted in the `<OrgnInstrId>` element.

### **3.3.5 "Original End To End Identification"**

A debtor's reference supplied in the original payment can optionally be transmitted in the `<OrgnEndToEndId>` element.

### 3.4 Further information content from the original payment

Further information about the original payment is provided exclusively on the transaction level (D-level) for IP return requests:

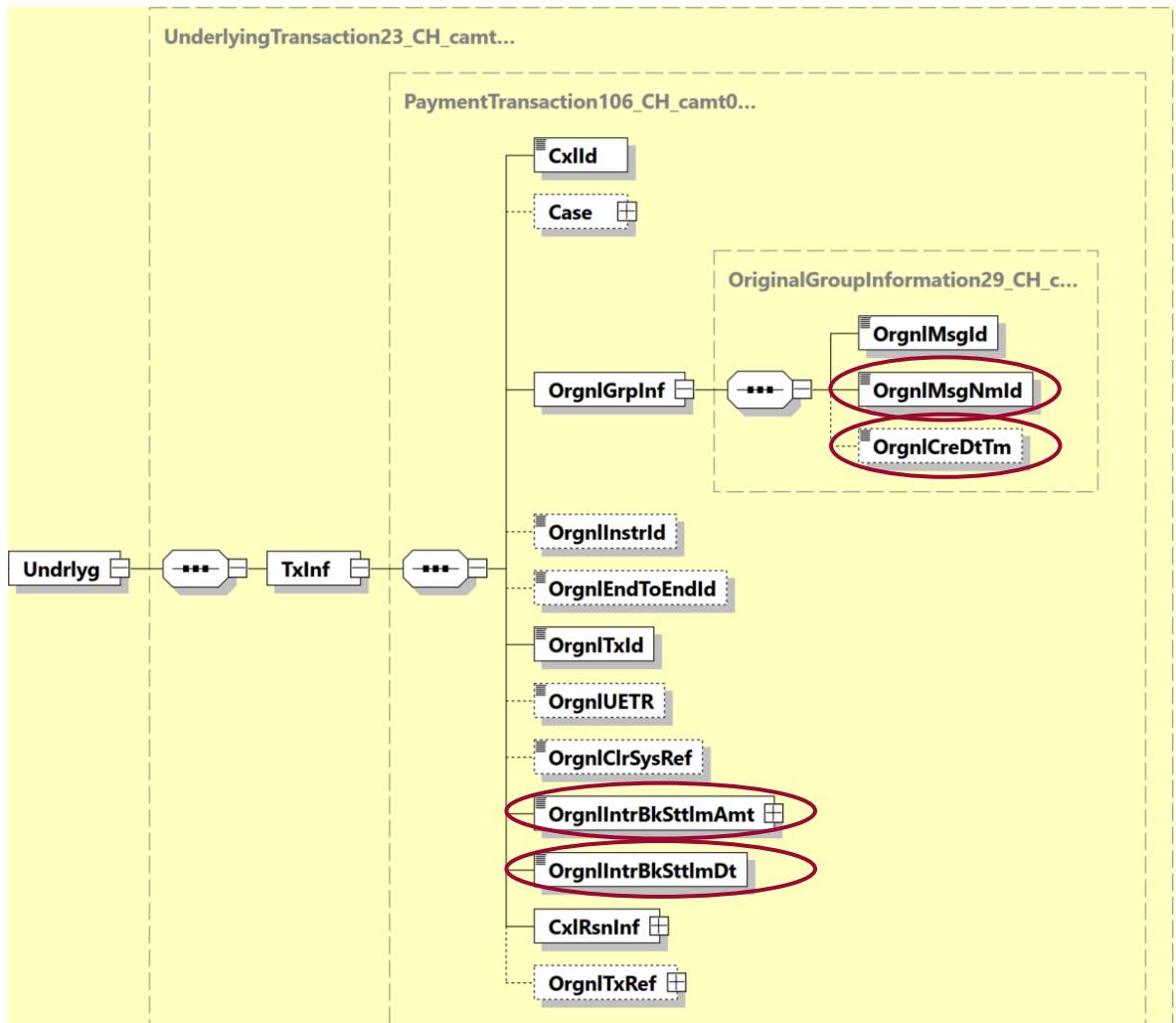


Figure 5: Elements with further information from the original payment

#### 3.4.1 "Original Message Name Identification"

The message type of the original payment must be specified and is transmitted in the **<OrgnlMsgNmId>** element at the transaction level.

#### 3.4.2 "Original Creation Date Time"

The creation date time of the original payment can optionally be transmitted in the **<OrgnlCreDtTm>** element at the transaction level.

#### 3.4.3 "Original Interbank Settlement Amount"

The settlement amount of the original payment must be specified and is transmitted in the **<OrgnlIntrBkSttlmAmt>** element at the transaction level.

#### **3.4.4 "Original Interbank Settlement Date"**

The settlement date of the original payment must be specified and is transmitted in the `<OrgnlIntrBkSttlmDt>` element at the transaction level.

### **3.5 Further business specifications**

Further business specifications can be found in the base document.



## 4 Technical specifications

### 4.1 Assignment (Assgnmt, A-level)

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

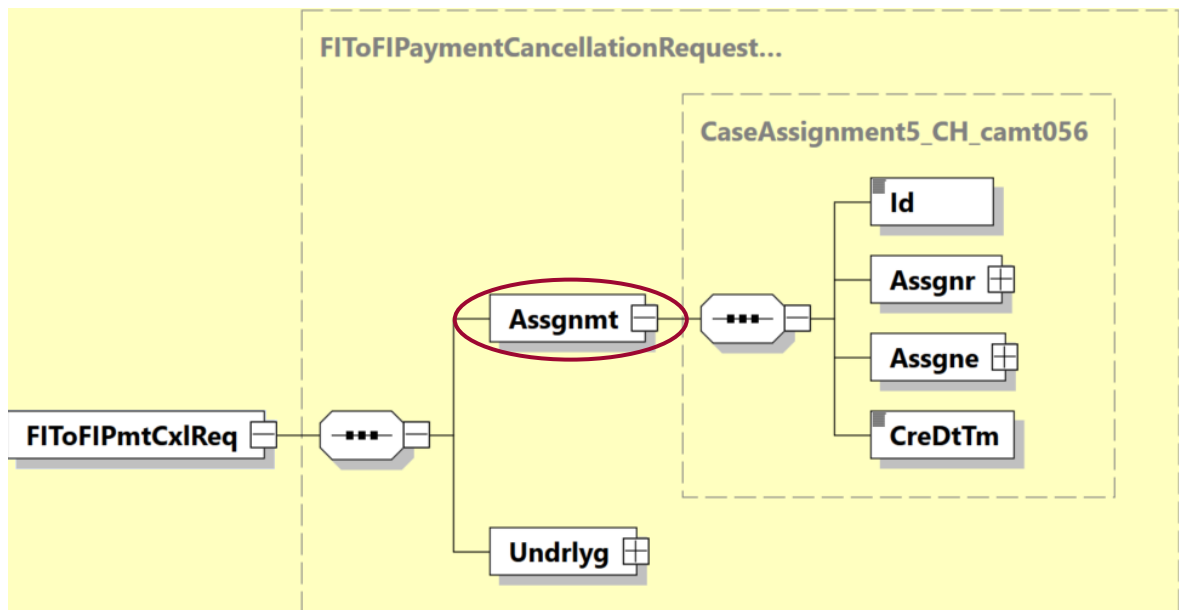


Figure 6: Assignment (Assgnmt)

The following table specifies all the elements of the A-level "Assignment" block in the "camt.056" 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 +FITo FIPayment Cancellation Request V08	FIToFIPmtCxlReq	1..1	1..1	
Assignment	Assgnmt	1..1	1..1	<b>Assignment</b>
Assignment +Identification	Id	1..1	1..1	<b>Message Identification</b> Only the restricted character set for references (excluding spaces) is permitted for this element. It is used together with <Assgnr> for duplicate checking at message level and may only occur once within the permitted clearing days. Permitted clearing days are clearing day today and 1 days in the past. Note: For an IP return request to be processed successfully, no duplicates must be detected at either message level or transaction level.
Assignment +Assigner	Assgnr	1..1	1..1	<b>Instructing Participant</b> Identification of the instructing participant. Is used together with <Id> for duplicate checking.
Assignment +Assigner ++Agent	Agt	1..1	1..1	<b>Agent</b>
Assignment +Assigner ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Assignment +Assigner ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	<b>Identification of Instructing Participant (BIC)</b> Must not be used.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> Must be used. Must contain a valid identification of an active participant. Must not be concatenated.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to identify the identification type.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC IID (=6n)).
Assignment +Assigner ++Agent +++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.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	1..1	<b>Other Identification</b> Must be used to identify the clearing system.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assignee	Assgne	1..1	1..1	<b>Instructed Participant</b> Identification of the instructed participant.
Assignment +Assignee ++Agent	Agt	1..1	1..1	<b>Agent</b>
Assignment +Assignee ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Assignment +Assignee ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	<b>Identification of Instructed Participant (BIC)</b> Must not be used.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructed Participant (proprietary)</b> Must be used. Must contain valid identification for an active participant.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to identify the identification type.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC-IID (=6n)).
Assignment +Assignee ++Agent +++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 and active.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	<b>Other Organisation Identification</b>
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	<b>Assigned Identification of the Instructed Participant</b> Message from SIC IP service to participant: In case of a concatenated SIC IID, the SIC IID of the instructed participant will be assigned by the service and provided in this element. Message from participant to SIC IP service: Must not be used.
Assignment +Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b> See chapter "Times in all services (ISODatetime)" in the Implementation Guideline "Base Document".

Table 3: Assignment (Assgnmt, A-level)

## 4.2 Case (Case, B-level)

The "Case" block (B-level of the message) is not used by the SIC IP service.

## 4.3 Control Data (CtrlData, C-level)

The "Control Data" block (C-level of the message) is not used by the SIC IP service.

## 4.4 Underlying (Undrlyg, D-level)

The "Underlying" block (D-level of the message) contains the following information about the IP return request or about the original payment inside the "Transaction Information" element:

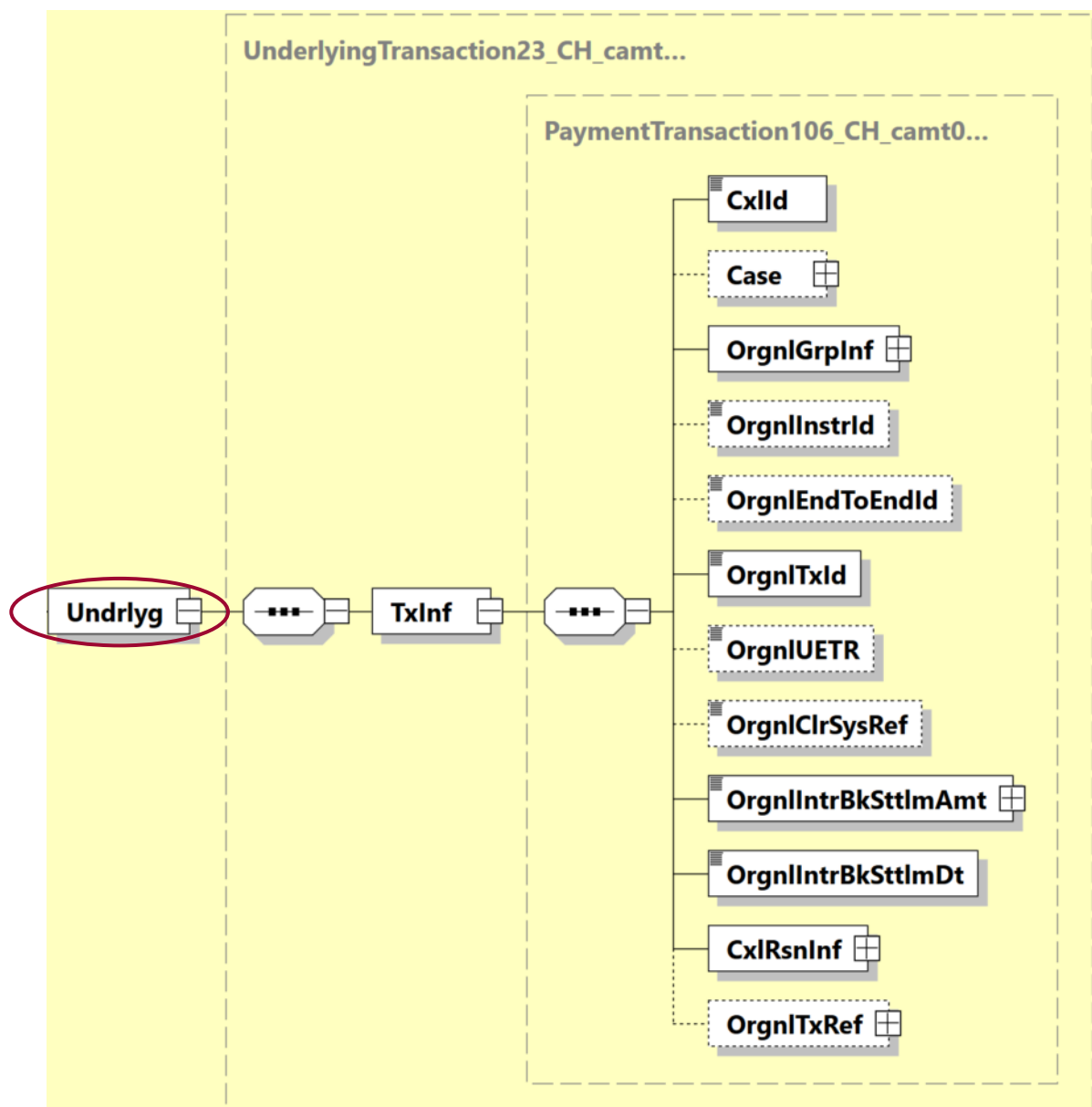


Figure 7: Underlying (Undrlyg)

The following table specifies all the elements of the D-level "Underlying" block of the "camt.056" 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
Underlying	Undrlyg	1..n	1..1	<b>Underlying</b>
Underlying +Transaction Information	TxInf	0..n	1..1	<b>Transaction Information</b> Information specifying the requested IP customer payment and the reason for the IP return request.
Underlying +Transaction Information ++Cancellation Identification	CxId	0..1	1..1	<b>Cancellation Identification</b> Unique identification of the IP return request. Only the restricted character set excluding spaces is permitted for this element. Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <Assgnr> for duplicate checking at transaction level and may only occur once within the permitted clearing days. Permitted clearing days are clearing day today and 1 days in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level.
Underlying +Transaction Information ++Case	Case	0..1	0..1	<b>Case</b> Must not be used.
Underlying +Transaction Information ++Original Group Information	OrgnlGrpInf	0..1	1..1	<b>Original Group Identification</b>
Underlying +Transaction Information ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	<b>Original Message Identification</b>
Underlying +Transaction Information ++Original Group Information +++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	<b>Original Message Name Identification</b> The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be verified by the SIC IP service): • pacs.008  Additional digits to indicate the complete message version (e.g. "pacs.008.001.09") are permitted but will not be validated by the SIC IP service.
Underlying +Transaction Information ++Original Group Information +++Original Creation Date Time	OrgnlCreDtTm	0..1	0..1	<b>Original Creation Date Time</b> See chapter "Times in all services (ISODatetime)" in the Implementation Guideline "Base Document".
Underlying +Transaction Information ++Original Instruction Identification	OrgnlInstrId	0..1	0..1	<b>Original Instruction Identification</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Transaction Information ++Original End To End Identification	OrgnlEndToEndId	0..1	0..1	<b>Original Debtor Reference</b>
Underlying +Transaction Information ++Original Transaction Identification	OrgnlTxId	0..1	1..1	<b>Original Transaction Identification</b>
Underlying +Transaction Information ++Original UETR	OrgnlUETR	0..1	0..1	<b>Unique End-to-end Transaction Reference</b> This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was present in the original payment, it should be forwarded unchanged (not checked by the SIC IP service). The UETR is only checked by the SIC IP service against the schema definition according to ISO 20022.
Underlying +Transaction Information ++Original Clearing System Reference	OrgnlClrSysRef	0..1	0..1	<b>Original Clearing System Reference</b> Must not be used.
Underlying +Transaction Information ++Original Interbank Settlement Amount	OrgnlIntrBkSttlMnt	0..1	1..1	<b>Original Settlement Amount</b> Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.
	@ Ccy			<b>Currency Code</b> The currency code must be CHF.
Underlying +Transaction Information ++Original Interbank Settlement Date	OrgnlIntrBkSttlMnt	0..1	1..1	<b>Original Interbank Settlement Date</b>
Underlying +Transaction Information ++Cancellation Reason Information	CxlRsnInf	0..n	1..1	<b>Cancellation Reason Information</b>
Underlying +Transaction Information ++Cancellation Reason Information +++Originator	Orgtr	0..1	1..1	<b>Originator</b> "Name" or "Identification" must be provided. In the case of an IP return request by the originator, the originator which triggers the IP return request must be identified with the "Name" element (not verified by the SIC IP service). In the case of an interbank IP return request, the bank which triggers the IP return request must be identified with the "Identification" element (not verified by the SIC IP service).



ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Name	Nm	0..1	0..1	<b>Name</b> This element must not be used at the same time as <Id>. Maximum of 70 characters permitted. In the case of an IP return request by the originator: Must be used (not verified by the SIC IP service).
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Postal Address	PstlAdr	0..1	0..1	<b>Postal Address</b> Must only be provided together with element <Nm>.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification	Id	0..1	0..1	<b>Identification</b> This element must not be used at the same time as <Nm>. Only sub-element <OrgId> may be used. In case of an interbank IP return request: Must be used (not verified by the SIC IP service).
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	<b>Organisation Identification</b> Must be present if <Id> was used. Only <Othr> permitted.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Any BIC	AnyBIC	0..1	0..1	<b>AnyBIC</b> Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++LEI	LEI	0..1	0..1	<b>LEI (Legal Entity Identification)</b> Must not be used.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Other	Othr	0..n	0..2	<b>Other Organisation Identification</b> Only one occurrence is allowed. Must be present if <OrgId> was used.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Other +++++++Identification	Id	1..1	1..1	<b>Identification</b> It is recommended to use SIC IID (not verified by the SIC IP service).
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Other +++++++Scheme Name	SchmeNm	0..1	0..1	Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other +++++Issuer	Issr	0..1	0..1	<b>Issuer of the Identification</b> Must not be used.
Underlying +Transaction Information ++Cancellation Reason Information +++Originator ++++Country Of Residence	CtryOfRes	0..1	0..1	<b>Country Of Residence</b> Must not be used.
Underlying +Transaction Information ++Cancellation Reason Information +++Reason	Rsn	0..1	1..1	<b>Reason</b>
Underlying +Transaction Information ++Cancellation Reason Information +++Reason ++++Code	Cd	1..1	1..1	<b>Cancellation Reason Information (code)</b> The following values are permitted (will be verified by the SIC IP service): DUPL (Duplicate Payment) TECH (Technical Problem) FRAD (Fraudulent Origin) CUST (Requested by Customer) AC03 (Invalid Creditor Account Number) AM09 (Wrong Amount)  In case of an interbank IP return request only the codes DUPL, TECH or FRAD should be used. In case of an IP return request by the originator only codes CUST, AC03 or AM09 should be used. The distinction and correct usage of the code values in relation to these two variants is not verified by the SIC IP service.
Underlying +Transaction Information ++Cancellation Reason Information +++Additional Information	AddtlInf	0..n	0..2	<b>Additional Information</b> Additional information explaining the reason code for the IP return request. Only one occurrence is allowed.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Transaction Information ++Original Transaction Reference	OrgnlTxRef	0..1	0..1	<b>Original Transaction Reference</b> Must not be used.

Table 4: Underlying (Undrlyg, D-level)