



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

**Individual Debit Stop (acmt.015) and Receipts
(acmt.010/acmt.011)**

Version 1.1, valid from 21 November 2025

Change history

All the changes made to this document are listed below with the version number, change date, a brief description of the change and references to the chapters affected.

Version	Date	Description of the change	Chapter
1.1	28.02.2025	Modifications per SIC Platform Release 4.12	
		Former chapter 3.1 "Message flow" removed (editorial adjustment without functional impact to align with other module documents, see "Base document" for illustrations of message flows)	
		New chapter "Acknowledging messages that cannot be validated (acmt.011)" (clarification of current system behavior, no functional change)	3.1.1
		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 elements: <ul style="list-style-type: none"> <u>acmt.015:</u> <ul style="list-style-type: none"> •.../Refs/MsgId/CreDtTm •.../Refs/PrcId/CreDtTm •.../Acct/Rstrctn/Rstrctn/VldFr <u>acmt.010:</u> <ul style="list-style-type: none"> •.../Refs/MsgId/CreDtTm •.../Refs/PrcId/CreDtTm •.../Refs/AckdMsgId/CreDtTm <u>acmt.011:</u> <ul style="list-style-type: none"> •.../Refs/RjctdReqId/CreDtTm •.../Refs/MsgId/CreDtTm •.../Refs/PrcId/CreDtTm acmt.011, <AcctSvcrId>: addition of the value "UNKNOWN" if the originator of the action cannot be determined (clarification of current system behavior, no functional change) 	4.1.1, 4.1.2 4.2.1 4.3.1 4.3.2
1.0	28.02.2023	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 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 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 – one for each ISO 20022 message type – 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.

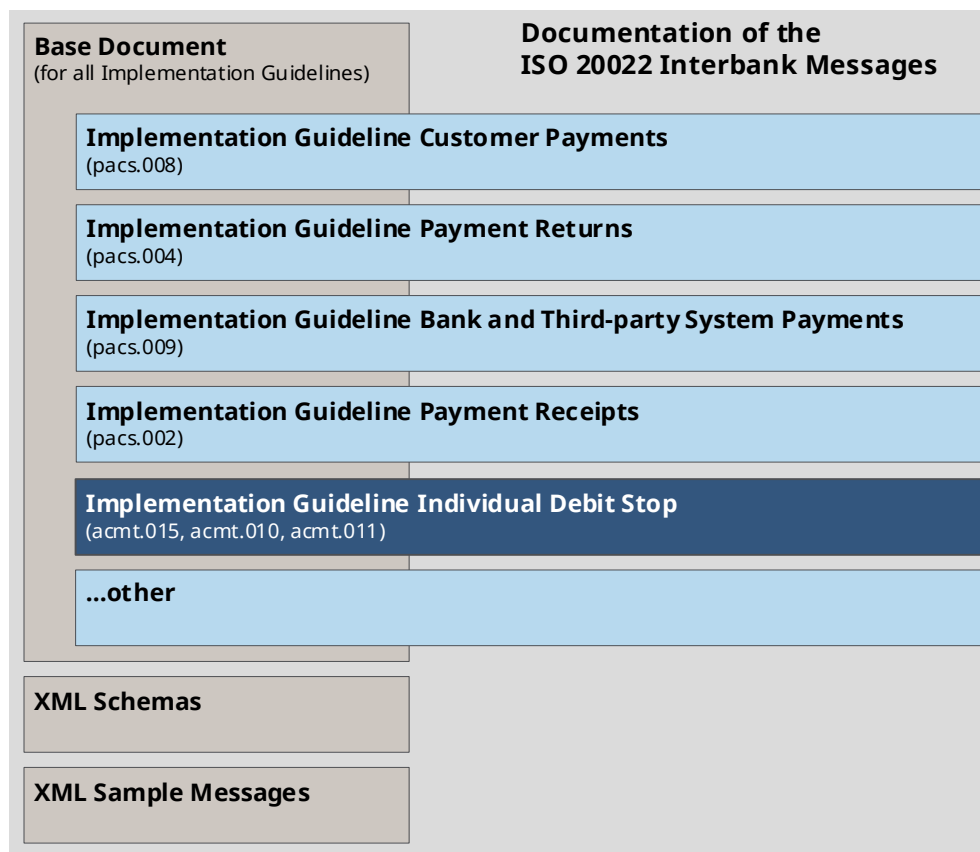


Figure 1: Documentation structure for the message types "acmt.015", "acmt.010" and "acmt.011"

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 schemas for "acmt.015", "acmt.010" and "acmt.011" are published on the 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 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

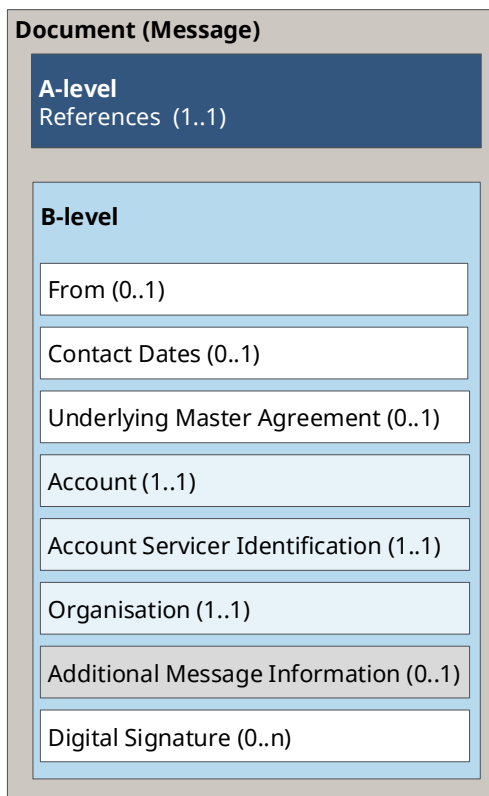
Additional information on the Implementation Guidelines can be found in the reference documents listed in the base document.

2 ISO definitions

The "Account Excluded Mandate Maintenance Request" (acmt.015) message is sent from the participant to the RTGS services to trigger an individual debit stop on its settlement account. 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 RTGS services as acknowledgements (OK or NOK) to the acmt.015 message that was sent from the participant. In the positive case, the RTGS service confirms the execution of the action with an acmt.010 message, and in the negative case it informs about rejection of the 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".

2.1 Structure of the "acmt.015" message



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

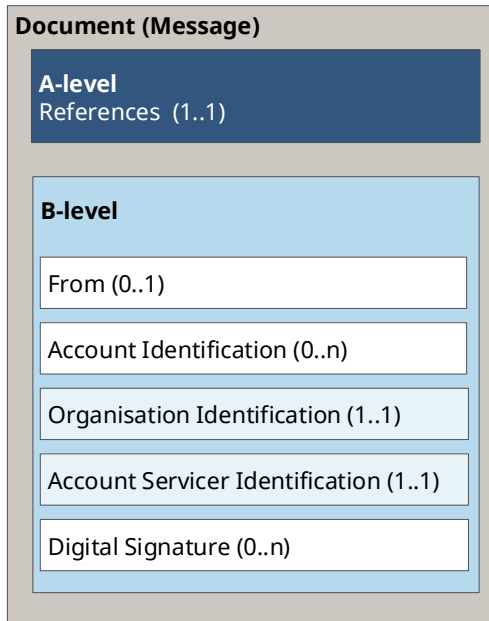
A-level: Element «References»: This block must occur exactly once and contains the identification elements of the message.

B-level: The B-level contains further information that is mandatory for the execution of the individual debit stop and consists of the following elements:

- "Account": This block must occur exactly once and contains the account information and the action to be executed in the RTGS service.
- "Account Servicer Identification": This block must occur exactly once and contains the identification of the participant.
- "Organisation": This block must occur exactly once, but is ignored in the RTGS 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 currently not used by the RTGS service, but is left in the schema for possible future use.
- The following blocks can optionally occur in the ISO definition, but are not used in the RTGS 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:

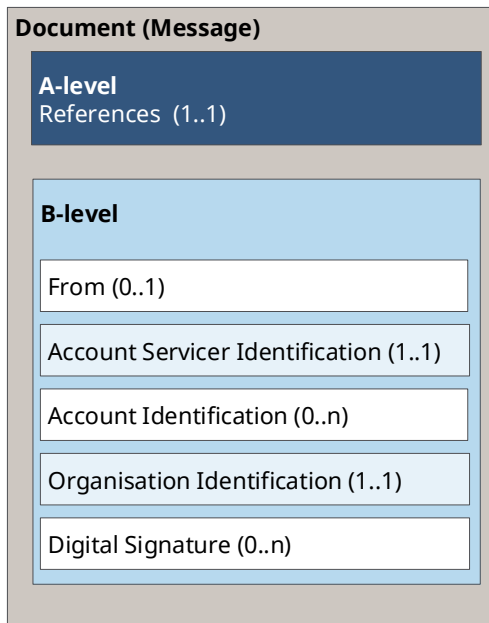
A-Level: Element "*References*": This block must occur exactly once and contains the identification elements of the response message and the identification elements of the original message acmt.015.

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 participant as the recipient of the OK acknowledgement.
- The following blocks can optionally occur in the ISO definition, but are not used in the RTGS 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 message acmt.015, 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 participant 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 RTGS service and are therefore not permitted:
 - "From"
 - "Account Identification"
 - "Digital Signature"

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

3 Business specifications for the RTGS services

3.1 Use case

The "Account Excluded Mandate Maintenance Request", "Account Request Acknowledgement" and "Account Request Rejection" messages are used in the following use case in the RTGS services:

Use case	Input/Output	ISO 20022
Individual Debit Stop	I	acmt.015
	O	acmt.010 / acmt.011

Table 2: Use case for the message types "acmt.015"/"acmt.010"/"acmt.011"

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 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 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 Handbook).

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

If a submitted message cannot be validated for technical reasons, 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 are 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 Action type

The following action type is available:

Action type	Code value
Individual IP Debit Stop	IDBS

Table 3: Action type and its code value 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.

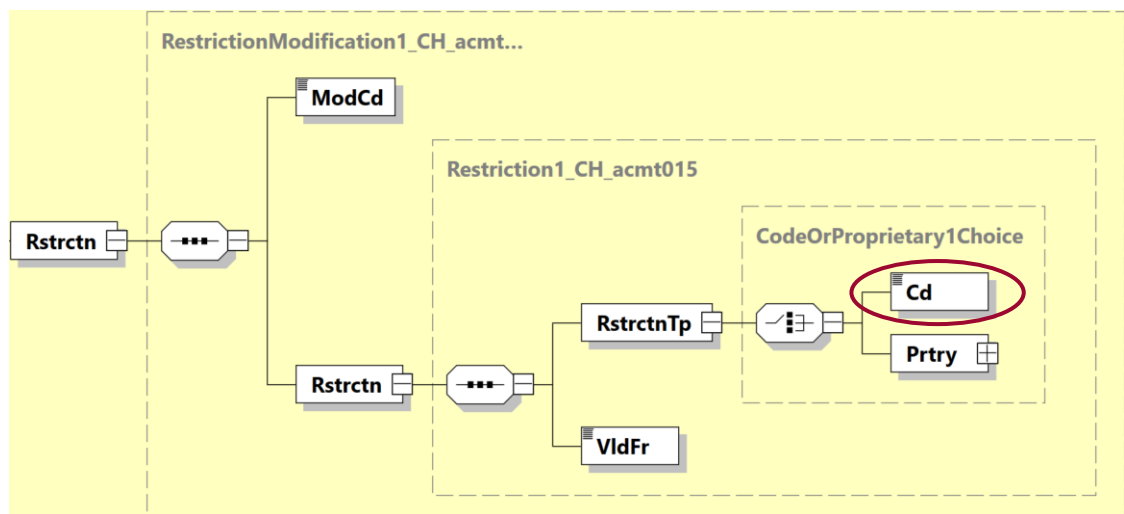


Figure 5: Entering the action type in the "acmt.015" message

3.3 Identification of the participating parties

3.3.1 Parties in "Account Excluded Mandate Maintenance Request" (acmt.015)

In the "acmt.015" message, the participant is specified as the initiator of the action in the RTGS service in the B-level of the message.

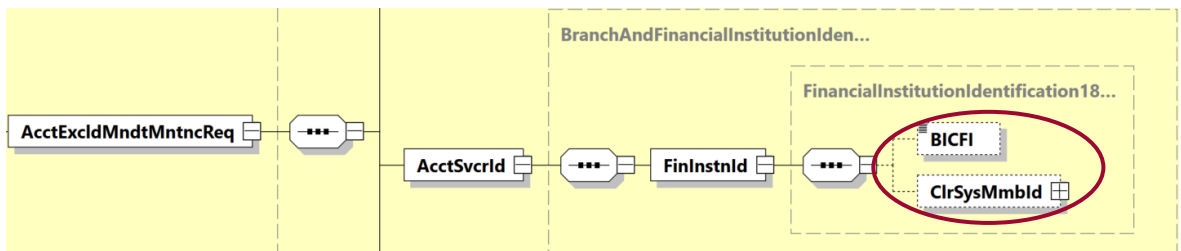


Figure 6: Parties in the "acmt.015" message (Account Servicer Identification)

The participant is identified in the RTGS service either via SIC IID or BIC.

3.3.2 Parties in "Account Request Acknowledgement" (acmt.010)

In the "acmt.010" message, both SIC Ltd (as sender of the OK acknowledgement) and the participant (as initiator of the original action) are specified in the B-level of the message in the RTGS service.

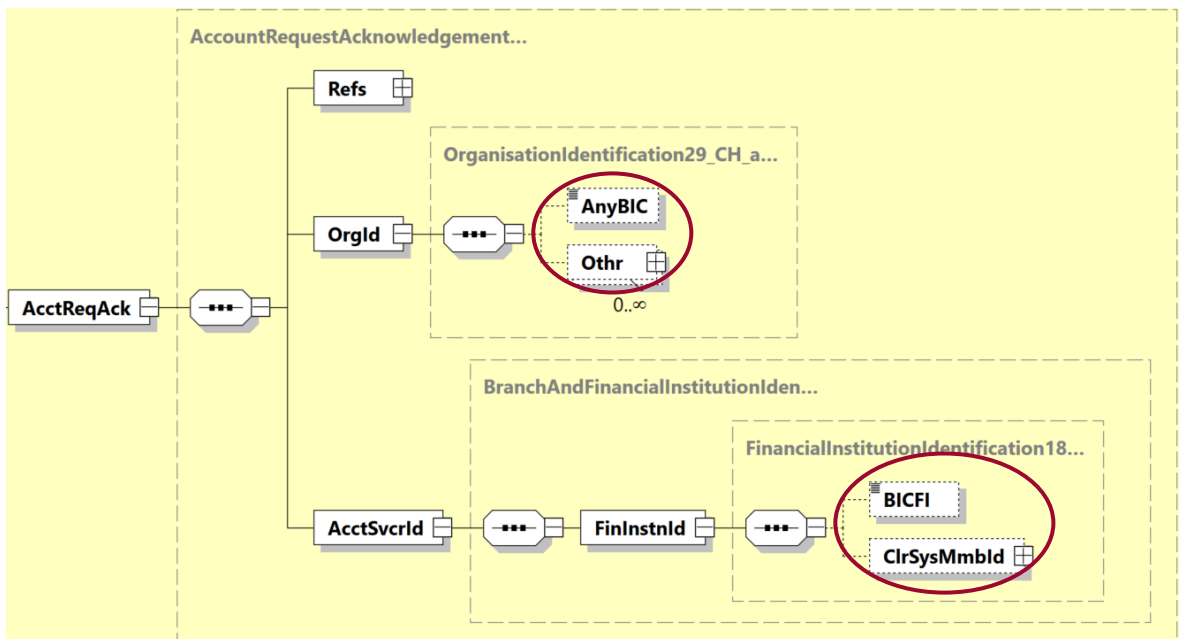


Figure 7: Parties in the "acmt.010" message (Organisation Identification / Account Servicer Identification)

Parties are identified in the RTGS service either via SIC IID or BIC and are provided for:

- SIC Ltd under "Organisation Identification" and
- the participant under "Account Servicer Identification".

3.3.3 Parties in "Account Request Rejection" (acmt.011)

In the "acmt.011" message, both SIC Ltd (as sender of the NOK acknowledgement) and the participant (as initiator of the original action) are specified in the B-level of the message in the RTGS service.

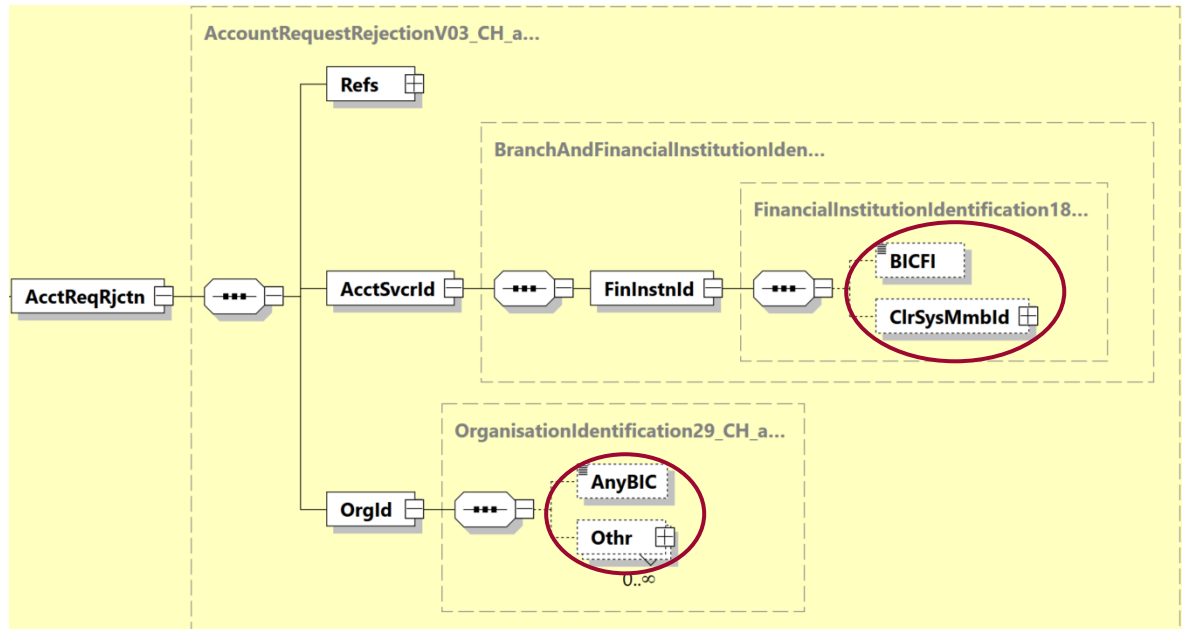


Figure 8: Parties in the "acmt.011" message (Organisation Identification / Account Servicer Identification)

Parties are identified in the RTGS service either via SIC IID or BIC and are provided for:

- SIC Ltd under "Organisation Identification" and
- the participant under "Account Servicer Identification".

3.4 Use of reference information

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

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

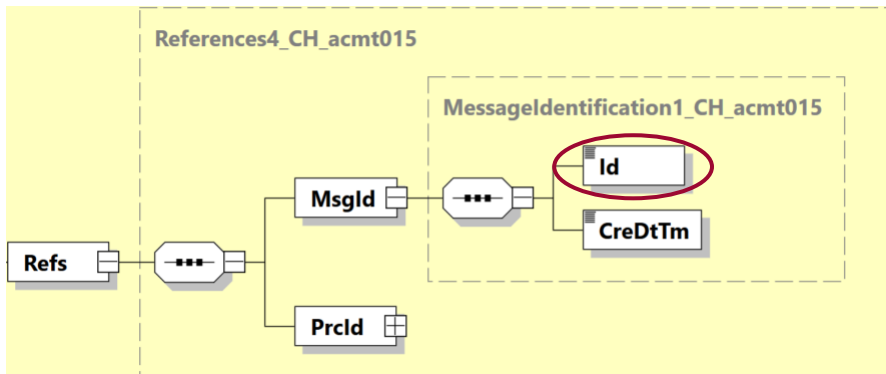


Figure 9: Message identification in the "acmt.015" message (Message Identification)

3.4.2 References in "Account Request Acknowledgement" (acmt.010)

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

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

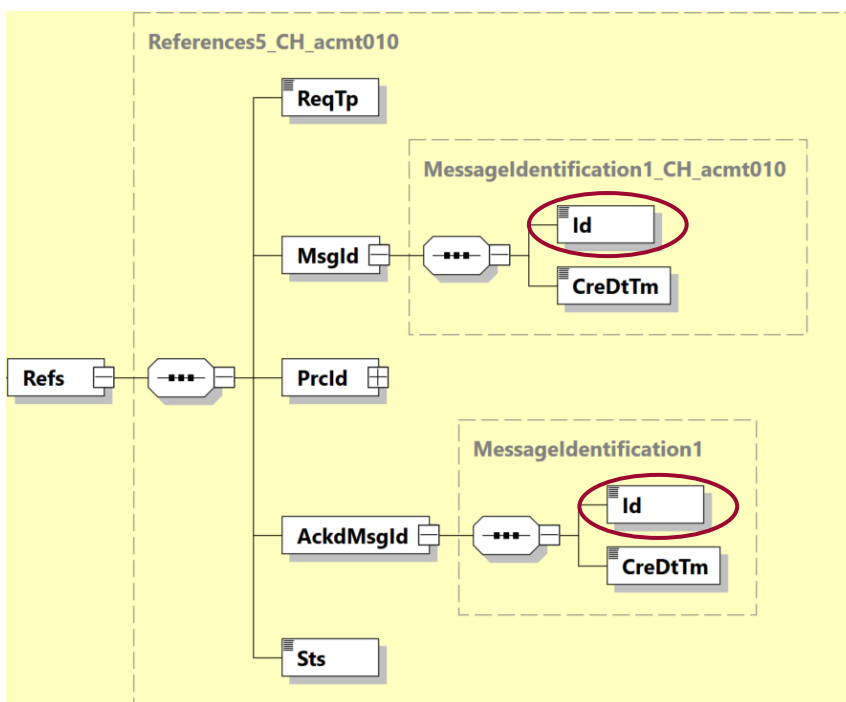


Figure 10: Message identification in the "acmt.010" message (Message Identification / Acknowledged Message Identification)

3.4.3 References in "Account Request Rejection" (acmt.011)

In the "acmt.011" message, the following references are included by the RTGS 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

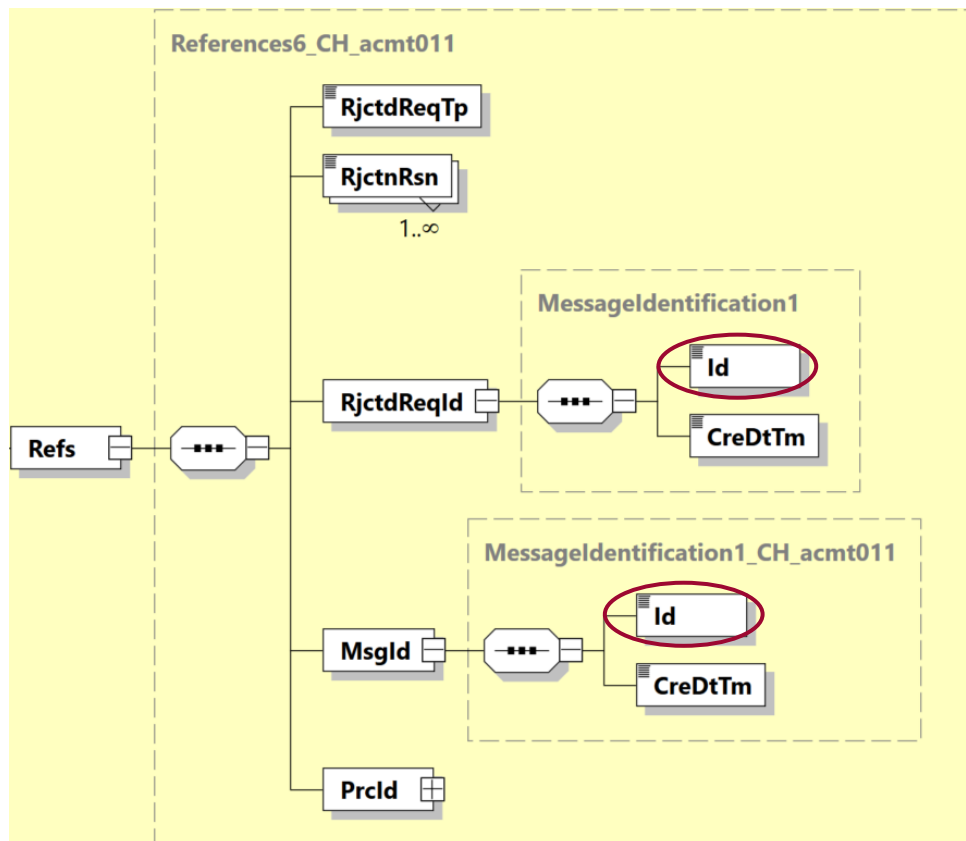


Figure 11: Message identification in the "acmt.011" message (Message Identification / Rejected Request Identification)

3.5 Use of account information

In the B-level of the "acmt.015" message, the settlement account of the participant on which the action is to be executed must be specified in the .../Acct/Id/Othr/Id element.

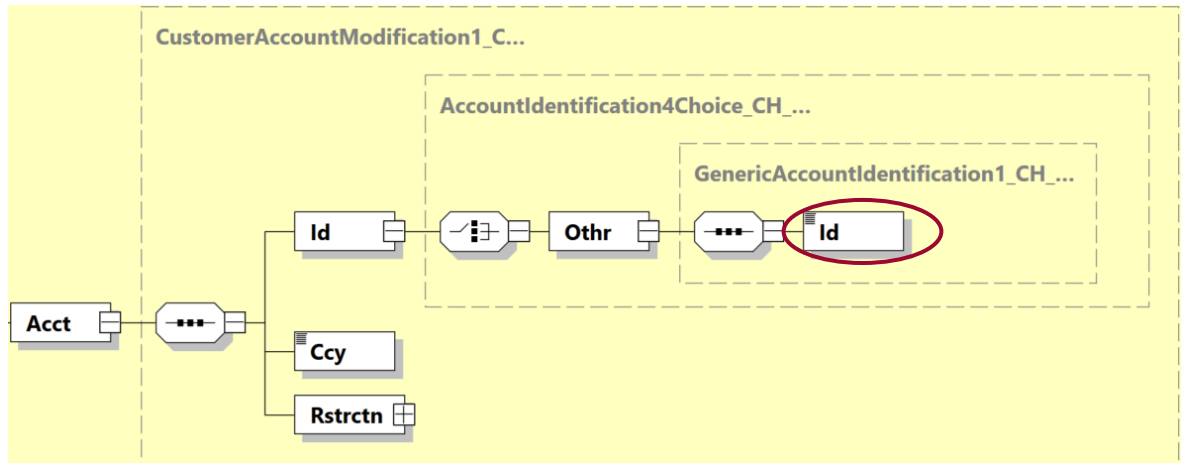


Figure 12: Entering the settlement account in the "acmt.015" message (Account)

4 Technical specifications for the RTGS services

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:

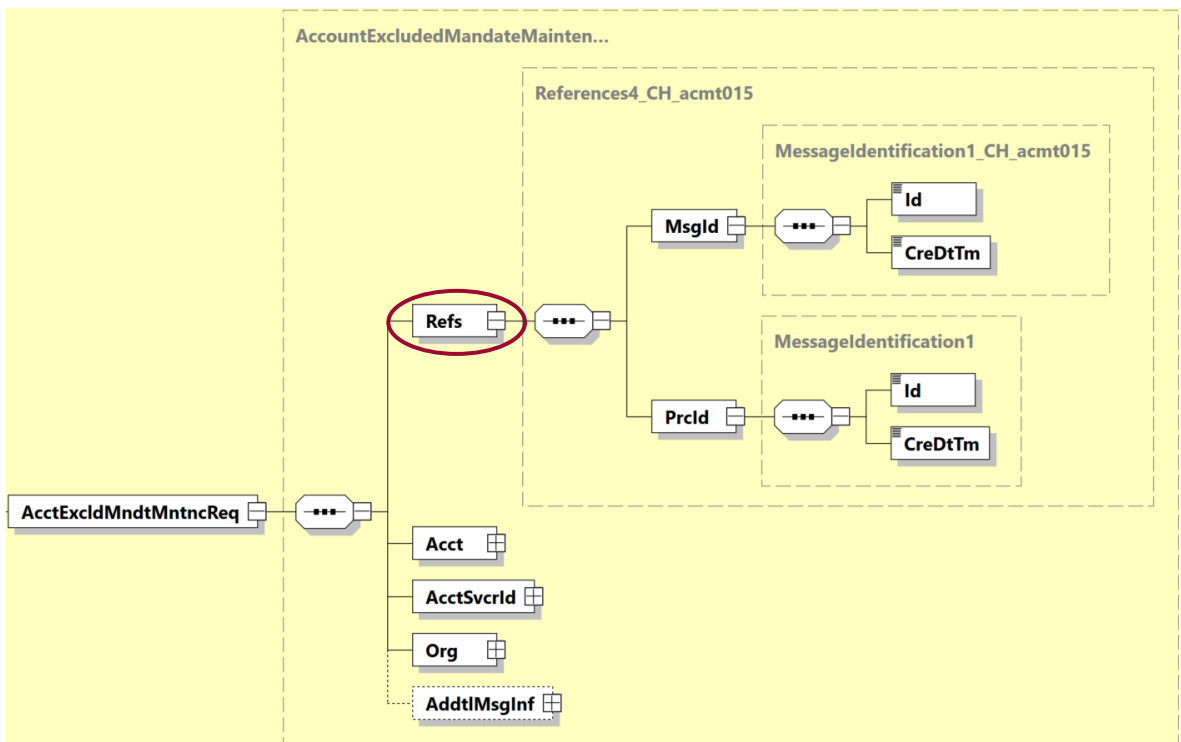


Figure 13: Message identification elements (Refs) "acmt.015"

The following table specifies all the elements of the "References" block of the "acmt.015" message that are relevant to the RTGS services.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +Account Excluded Mandate Maintenance Request V03	AcctExclMndtMntncReq	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	Message Identification Only the restricted character set excluding spaces is permitted for this element.
References +Message Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document".
References +Process Identification	PrcId	1..1	1..1	
References +Process Identification ++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) 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
References +Process Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document". The element must be populated to comply with ISO 20022 schema definitions. Recommendation: Repeat content from element .../MsgId/CreDtTm.

Table 4: 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:

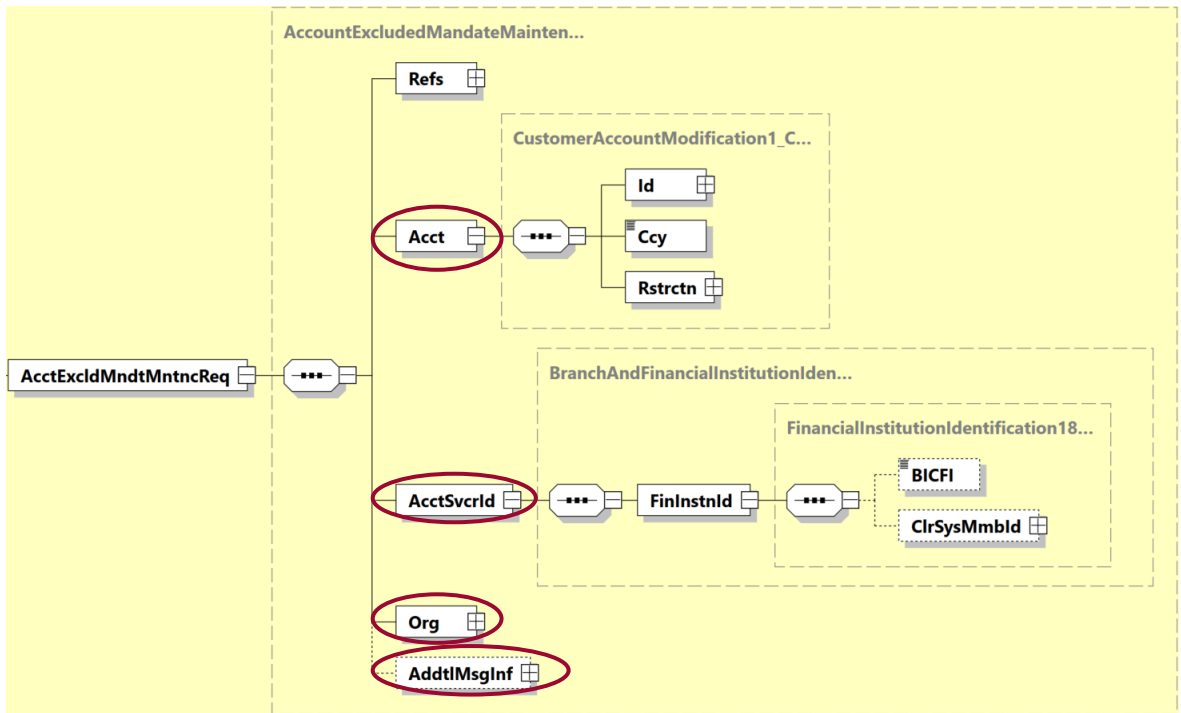


Figure 14: Message content elements "acmt.015"

Details of these elements are listed below:

- "Account": Contains the account information and the action to be performed in the RTGS service.
- "Account Servicer Identification": Contains the identification of the participant.
- "Organisation": Must be present but is ignored in the RTGS service and may contain pseudo values in the mandatory sub-elements (see note below).
- "Additional Message Information": The block is not currently used by the RTGS service but is left in the schema for possible future use.

The table below specifies all elements of the B-level of the "acmt.015" message that are relevant for the RTGS services.

Note about the "Organisation"

The entire <Org> block is ignored by the RTGS service 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 15: 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	Settlement Account Information
Account +Identification ++Other	Othr	1..1	1..1	Identification of Settlement Account (proprietary)
Account +Identification ++Other +++Identification	Id	1..1	1..1	Account Number (proprietary) Must contain the account number of an active settlement account (format =6n).
Account +Currency	Ccy	1..1	1..1	Currency Code 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).
Account +Restriction	Rstrctn	0..n	1..1	
Account +Restriction ++Modification Code	ModCd	0..1	1..1	Modification Code Must contain the value "MODI" (Modification).
Account +Restriction ++Restriction	Rstrctn	1..1	1..1	
Account +Restriction ++Restriction +++Restriction Type	RstrctnTp	1..1	1..1	Steering Action Type
Account +Restriction ++Restriction +++Restriction Type ++++Code	Cd {Or	1..1	1..1	Steering Action Type (code) Must be used. Identification of the action type, the following code value for action type is available: IDBS = Individual Debit Stop

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account +Restriction ++Restriction +++Restriction Type ++++Proprietary	Prtry Or}	1..1	1..1	Steering Action Type (proprietary) Is currently not supported (retained in message definition for possible future use).
Account +Restriction ++Restriction +++Valid From	VldFr	1..1	1..1	Valid from See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document". The element must be populated to comply with ISO 20022 schema definitions. Currently actions to be executed at a desired time are not supported, all actions are executed immediately upon receipt of the message. Recommendation: repeat content from element .../MsgId/CreDtTm.
Account Servicer Identification	AcctSvcrId	1..1	1..1	Identification of the Participant Identifies the initiating participant. Required for authorization checking. Either <BICFI> or <ClrSysMmbId> element must be used.
Account Servicer Identification +Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Account Servicer Identification +Financial Institution Identification ++BICFI	BICFI	0..1	0..1	Identification of the 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>. Must contain a valid BIC of an active participant. Must not be concatenated.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of the Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant. Must not be concatenated.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification +++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data and active.
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).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
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	
Organisation +Legal Address ++Address	Adr	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 <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	Must not be used by participants (element is only available to the System Manager).

Table 5: 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:

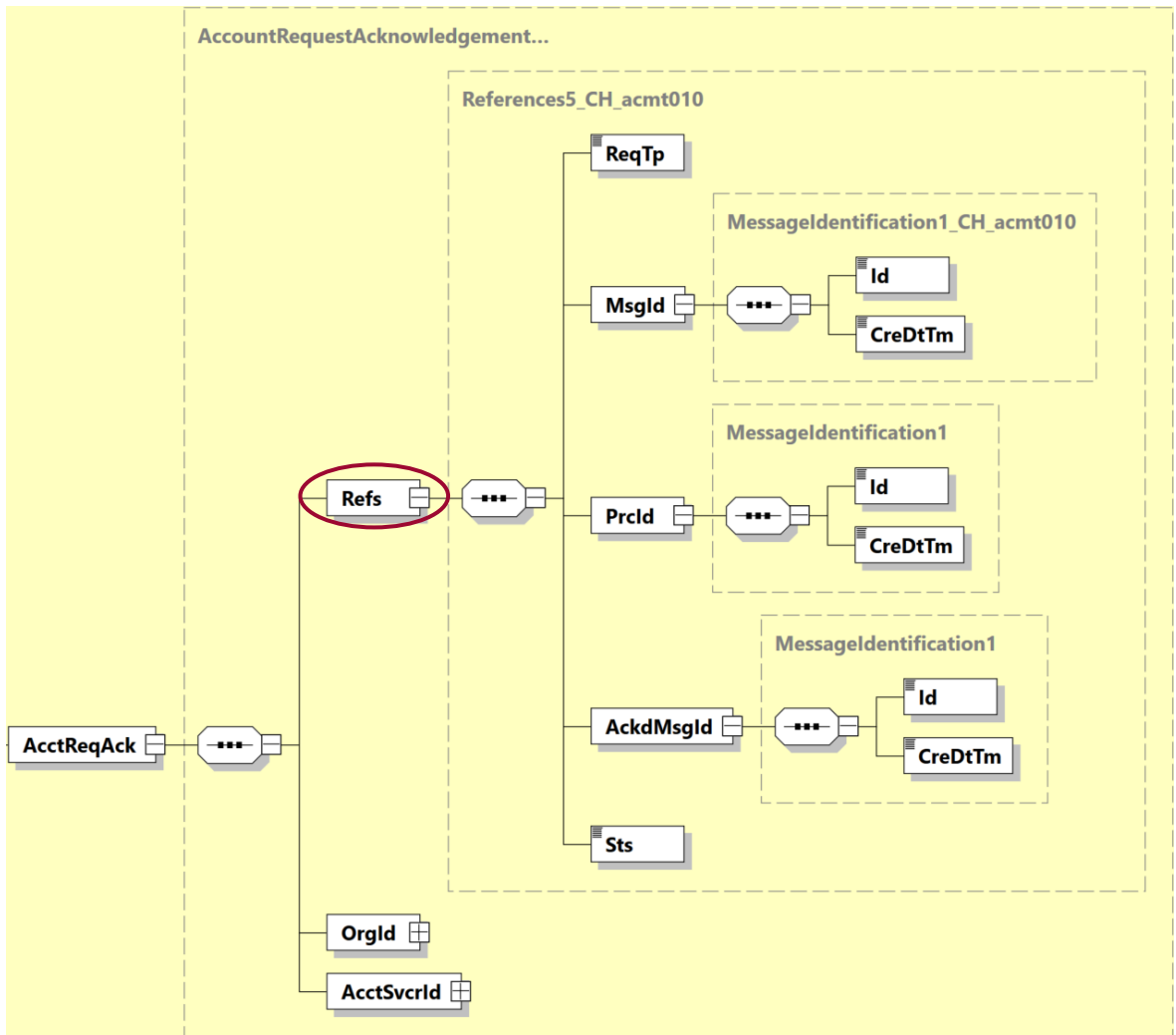


Figure 16: Message identification elements (Refs) "acmt.010"

The following table specifies all the elements of the "References" block of the "acmt.010" message that are relevant to the RTGS services.

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	Message Identification Only the restricted character set excluding spaces is permitted for this element.
References +Message Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document".
References +Process Identification	PrcId	1..1	1..1	
References +Process Identification ++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) Identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC is used euroSIC (EUR only) = value SEU is used
References +Process Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document".
References +Acknowledged Message Identification	AckdMsgId	0..n	1..1	
References +Acknowledged Message Identification ++Identification	Id	1..1	1..1	Original Message Identification 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	Original Creation Date Time Creation Date Time of the confirmed acmt.015 message. See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document".
References +Status	Sts	0..1	1..1	Status Always contains the value "COMP" (Completed).

Table 6: 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:

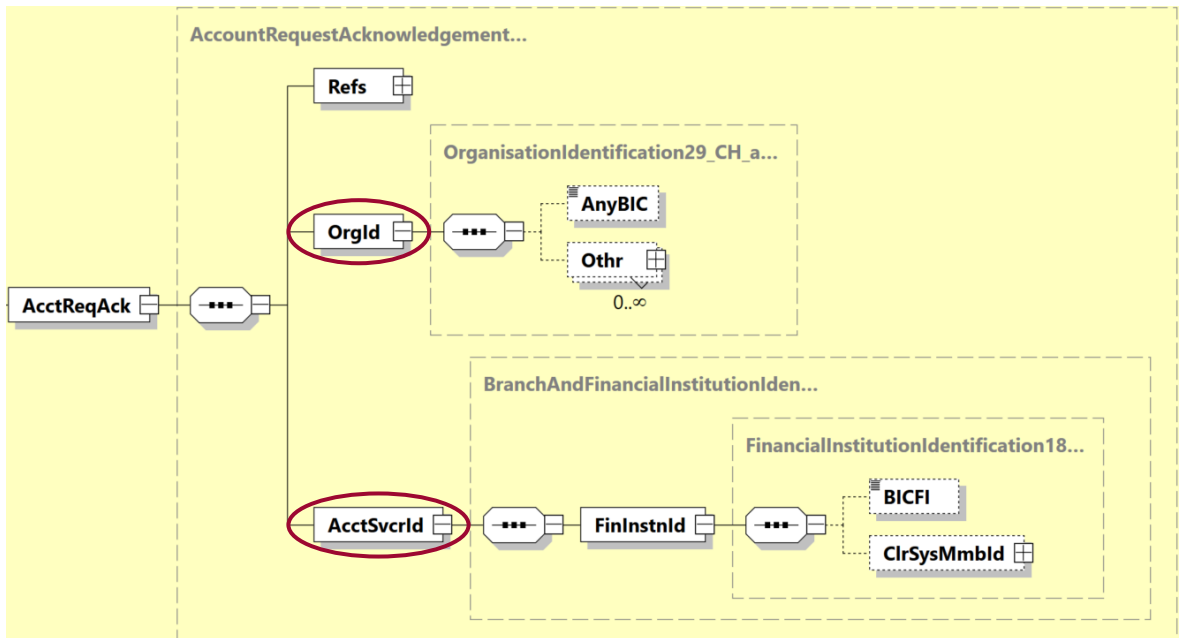


Figure 17: Message content elements "acmt.010"

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 participant 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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Organisation Identification	OrgId	1..1	1..1	Identification of SIC Ltd Sender of the OK acknowledgement
Organisation Identification +Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Not used.
Organisation Identification +Other	Othr	0..n	0..n	Other Organisation Identification Always used.
Organisation Identification +Other ++Identification	Id	1..1	1..1	Member Identification SIC IID of SIC Ltd (= 099990)
Account Servicer Identification	AcctSvcrId	1..1	1..1	Identification of the Participant 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	Financial Institution Identification
Account Servicer Identification +Financial Institution Identification ++BICFI	BICFI	0..1	0..1	Identification of the Participant (BIC) This element must not be used at the same time as <ClrSysMmbId>.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of the Participant (proprietary) This element must not be used at the same time as <BICFI>.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification +++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n)

Table 7: 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:

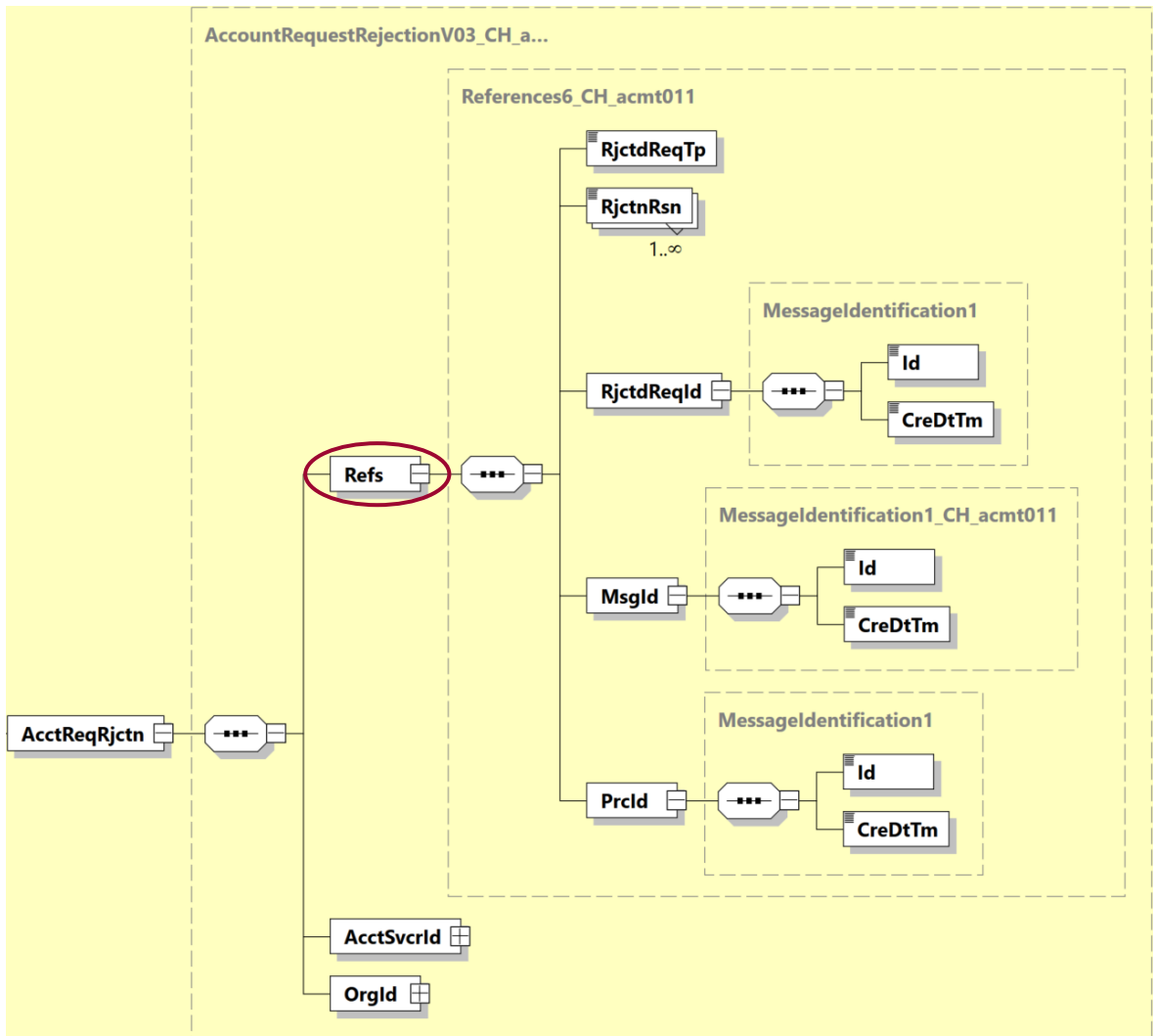


Figure 18: Message identification elements (Refs) "acmt.011"

The following table specifies all the elements of the "References" block of the "acmt.011" message that are relevant to the RTGS services.

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	Rejection Reason / Erroneous Element Contains the following information: a) Proprietary 3-digit SIC error code (error codes in accordance with the SIC / euroSIC 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 RTGS 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	Original Message Identification 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	Original Creation Date Time 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. See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document".
References +Message Identification	MsgId	1..1	1..1	
References +Message Identification ++Identification	Id	1..1	1..1	Message Identification Only the restricted character set excluding spaces is permitted for this element.
References +Message Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document".
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	Clearing System Identification (proprietary) Identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC is used euroSIC (EUR only) = value SEU is used
References +Process Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time See chapter "Times in all services (ISODatetime)" in the Implementation Guideline "Base Document".

Table 8: 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:

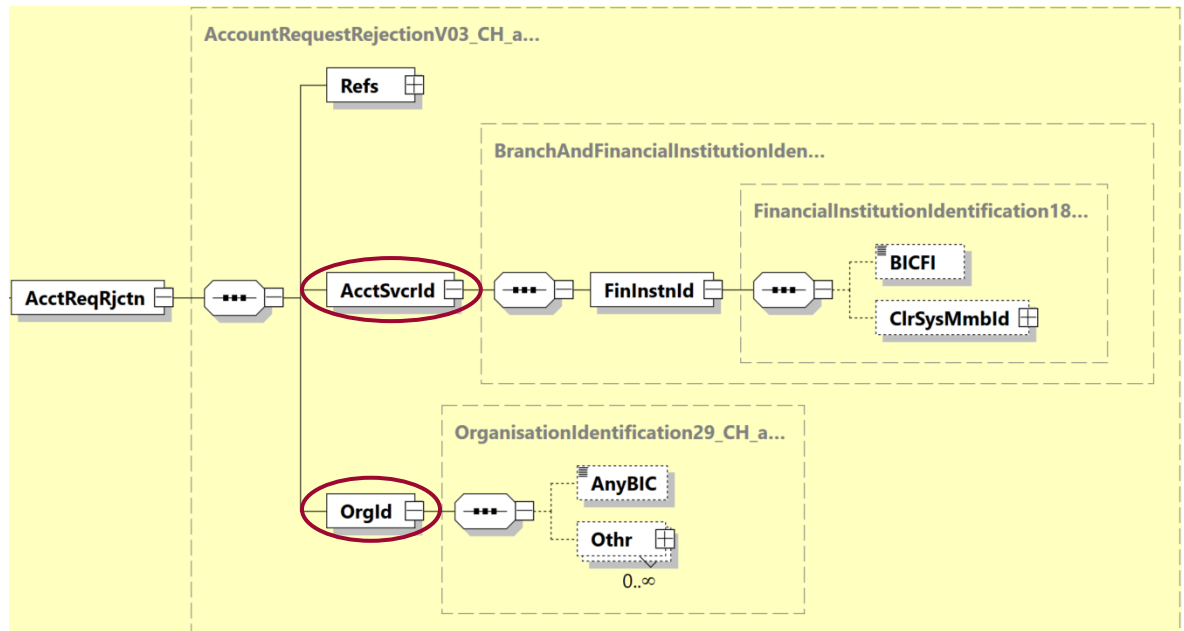


Figure 19: Message content elements "acmt.011"

Details of these elements are listed below:

- "Account Servicer Identification": Contains the identification of the participant 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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Account Servicer Identification	AcctSvcrId	1..1	1..1	Identification of the Participant Originator of the action from element <AcctSvcrId> of the rejected acmt.015 message. Contains the value UNKNOWN in the element <ClrSysMmbId><MmbId> if the originator of the action cannot be determined from the original message. Either <BICFI> or <ClrSysMmbId> element is used.
Account Servicer Identification +Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Account Servicer Identification +Financial Institution Identification ++BICFI	BICFI	0..1	0..1	Identification of the Participant (BIC) This element must not be used at the same time as <ClrSysMmbId>.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of the Participant (proprietary) This element must not be used at the same time as <BICFI>.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification +++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n)
Organisation Identification	OrgId	1..1	1..1	Identification of SIC Ltd Sender of the NOK acknowledgement
Organisation Identification +Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Not used.
Organisation Identification +Other	Othr	0..n	0..n	Other Organisation Identification Always used.
Organisation Identification +Other ++Identification	Id	1..1	1..1	Member Identification SIC IID of SIC Ltd (= 099990)

Table 9: acmt.011 - Message content elements (B-level)