



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Settlement Order Modification (camt.007)

Version 2.2, valid from 13 November 2026

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
2.2	27.02.2026	Modifications per SIC Platform Release 5.3	
		Editorial adjustment of the definition of modification types (clarification of the current system behavior, harmonization with definition according to the "SIC Handbook")	3.2
		Modifications due to migration of the SIC RTGS service to the SIC5 platform (CR2026-SIC-0005): <ul style="list-style-type: none"> <i><InstgAgt>/<InstdAgt></i>: removal of the explicit restriction on differentiation SIC-IID vs. BIC with regard to match with the affected payment (harmonization of system behavior SIC5 without functional effect on participants) 	3.4.1, 4.2
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"> <i>.../MsgHdr/CreDtTm</i> 	4.1
		<ul style="list-style-type: none"> Element <i>.../LngBizId/IntrBkSttlmDt</i>: Revised definition due to changed system behavior for processing the clearing day in payments (CR2025-SIC4-0014) 	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 <i><BICFI></i> elements) <i><InstgAgt>/<InstdAgt></i>: sub-element <i>.../FinInstnId/ClrSysMmbId/ClrSysId/Prtry</i> removed from the schema Element <i>.../Mod/PmtId/LngBizId/PmtMtd/Prtry</i> 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



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

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

Change history	2
General notes	4
Table of contents.....	5
Table of tables	6
Table of figures.....	7
1 Introduction	8
1.1 Overview of the documentation structure	8
1.2 Target audience.....	9
1.3 Change control	9
1.4 XML schema	9
1.5 Validation portal	9
1.6 Reference documents	9
2 ISO definitions.....	10
3 Business specifications for the RTGS services.....	11
3.1 Use Case	11
3.2 Modification types.....	11
3.3 References in the "Modify Transaction" message (camt.007)	11
3.4 Identification of financial institutions (Agents).....	12
3.4.1 Instructing Agent / Instructed Agent (Sender/receiver of the message).....	12
3.5 Further business specifications.....	12
4 Technical specifications for the RTGS services	13
4.1 Message Header (MsgHdr, A-level)	13
4.2 Transaction Modification (Mod, B-level)	15

Table of tables

Table 1:	Change history	2
Table 2:	Use case for the ISO 20022 message type "camt.007"	11
Table 3:	Message Header (MsgHdr, A-level)	14
Table 4:	Transaction Modification (TxQryDef, B-level)	21

Table of figures

Figure 1:	Documentation structure for message type "camt.007"	8
Figure 2:	Basic message structure of the "camt.007" message	10
Figure 3:	References in the "camt.007" message	11
Figure 4:	Message Header (MsgHdr).....	13
Figure 5:	Transaction Modification (Mod).....	15

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.

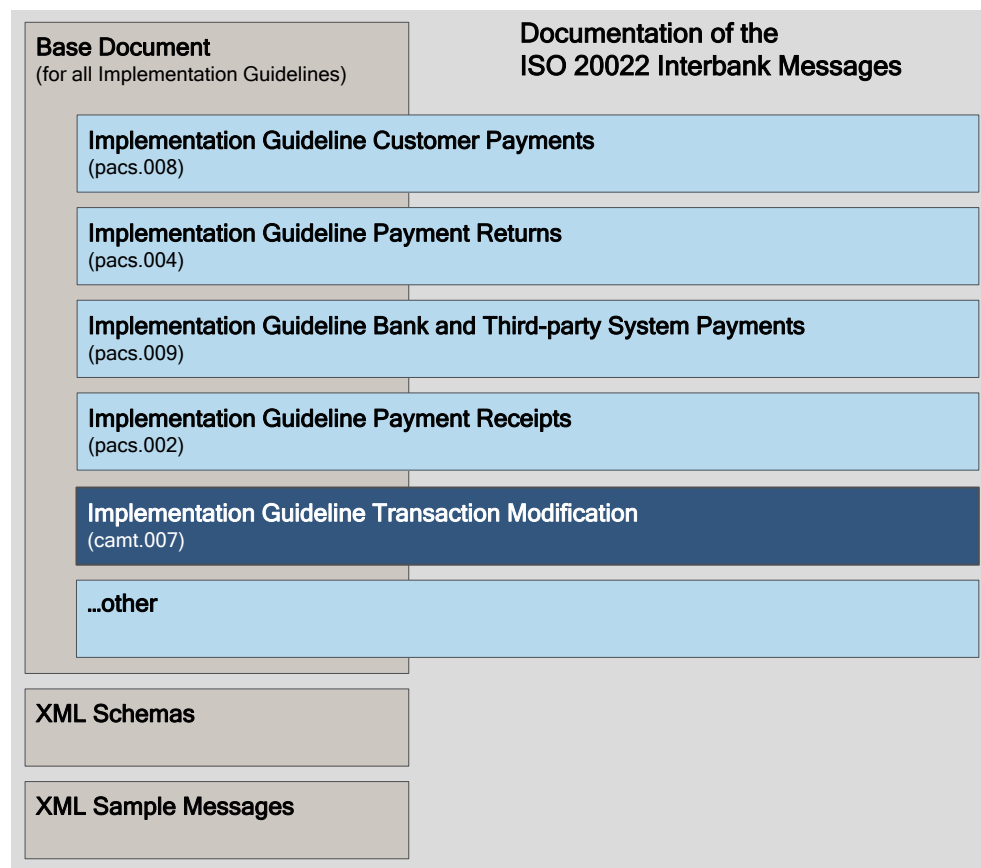


Figure 1: Documentation structure for message type "camt.007"

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.

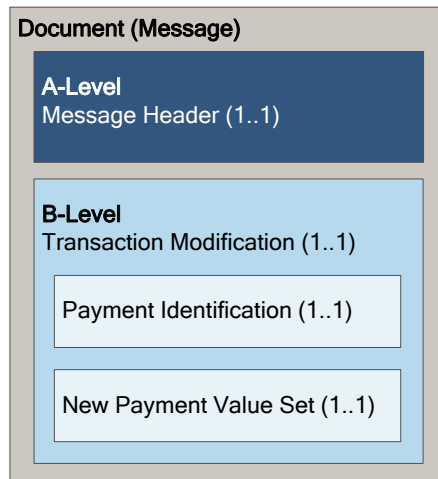
1.6 Reference documents

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 instructing participant can:

- change the priority of a payment in the wait file. This places the payment at the end of the wait file of the new priority.
The new priority must be specified in the `.../Mod/NewPmtValSet/Prty/Prtry` element.
- place a payment in the wait file at the end of the wait file of the same 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

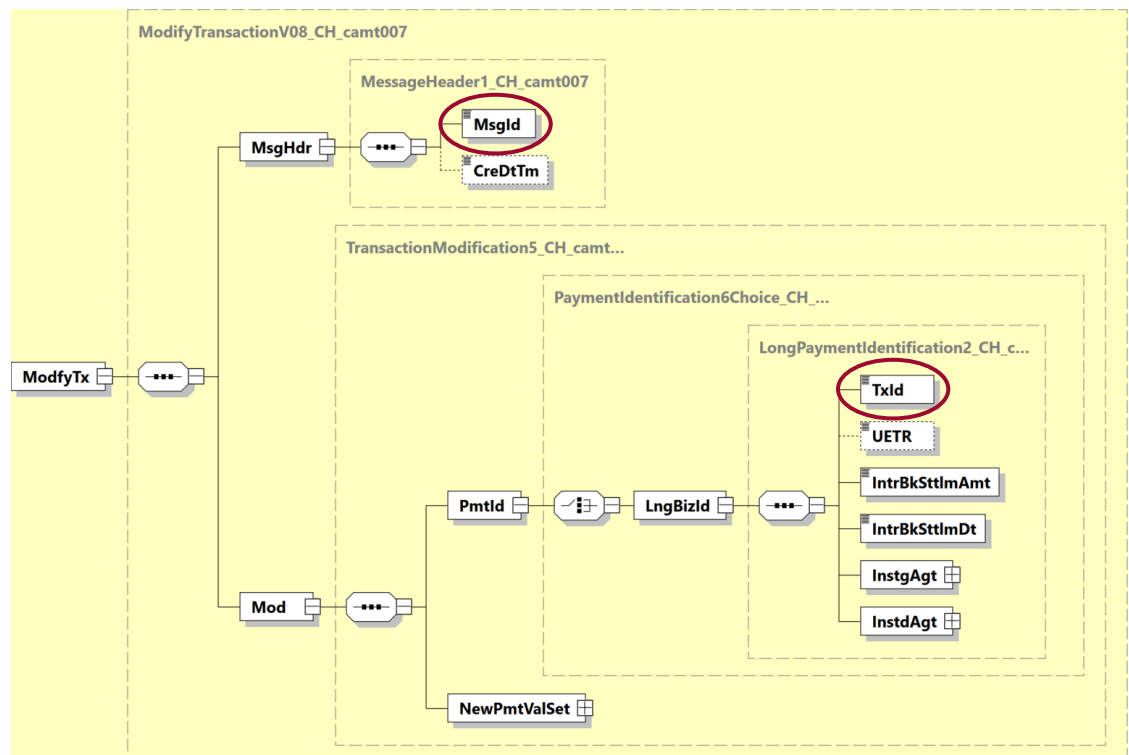


Figure 3: References in the "camt.007" message

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 specified institutions must match those of the payment 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:

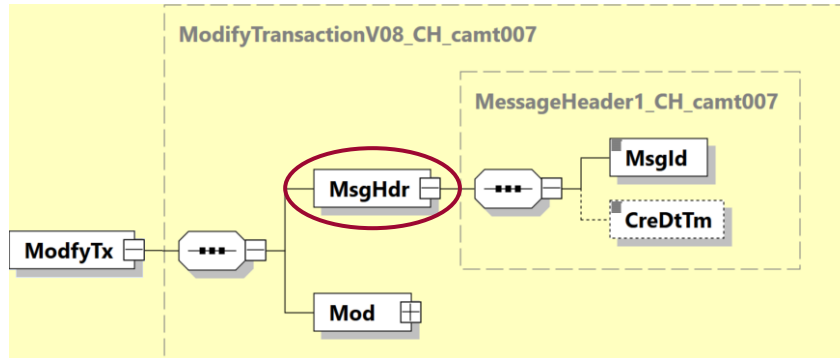


Figure 4: Message Header (MsgHdr)

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.

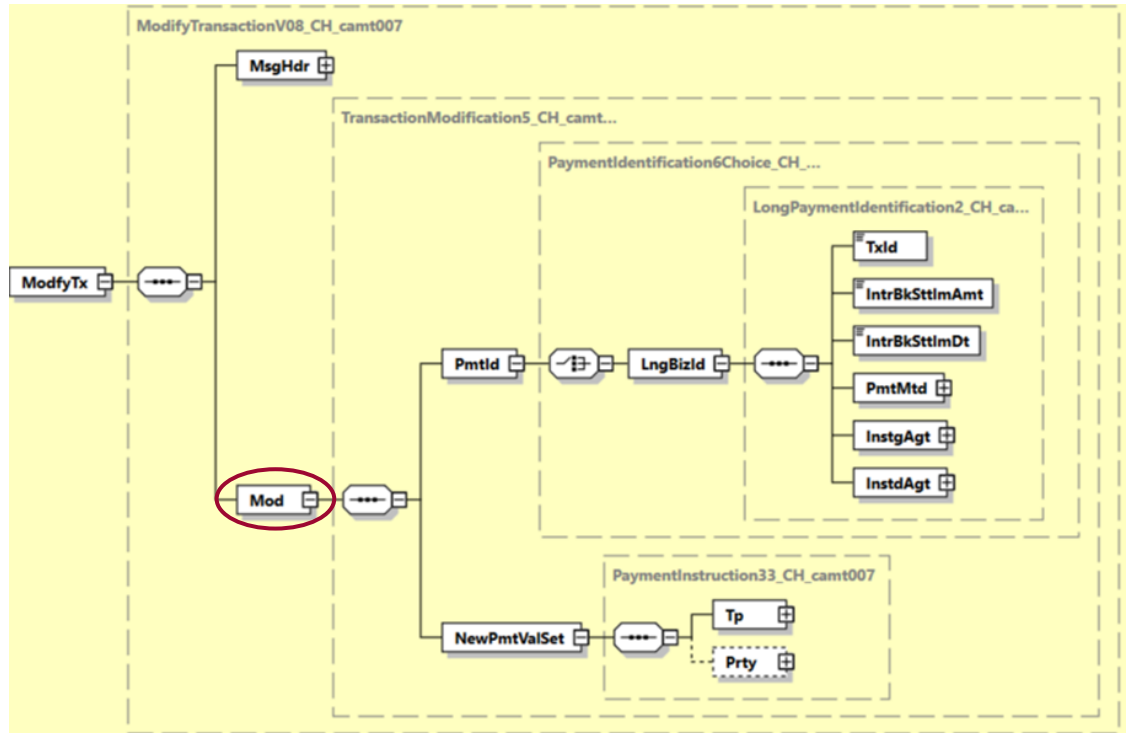


Figure 5: Transaction Modification (Mod)

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 specified institution must match that of 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 specified institution must match that of 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 URGT = Urgent priority, highest level

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