



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Cancellation (camt.008)

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 references to the chapters affected.

| Version | Date | Description of the change | Chapter |
|---------|------------|--|------------|
| 2.2 | 27.02.2026 | Modifications per SIC Platform Release 5.3 | |
| | | Modifications due to the migration of the SIC RTGS service to the SIC5 platform (CR2026-SIC-0005): <ul style="list-style-type: none"> <code><InstgAgt>/<InstdAgt></code>: 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) | 3.3.1, 4.2 |
| 2.1 | 28.02.2025 | Modifications per SIC Platform Release 4.12 | |
| | | Modifications of "Technical specifications for the RTGS service": <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"> <code>MsgHdr/CreDtTm</code> Element <code>.../LngBizId/IntrBkSttlmDt</code>: Revised definition due to changed system behavior for processing the clearing day in payments (CR2025-SIC4-0014) | 4.1 4.2 |
| 2.0 | 30.11.2021 | Complete revision due to update of ISO 20022 version 2019 | All |
| | | New "Introduction" chapter (replaces and includes the previous "Overview of the documentation structure" chapter and annexes). | 1 |
| | | New ISO 20022 schema version | 1, 2 |
| | | Change the definition from SWIFT MX to ISO 20022 | 2 |
| | | Revision of "Technical specifications for the RTGS services": <ul style="list-style-type: none"> New generic definition for BICs (editorial adjustment, affects all <code><BICFI></code> elements) New codes SIC/SEU for identification of the clearing system in the <code>.../MsgHdr/ReqTp/Prtry/Id</code> element <code><InstgAgt>/<InstdAgt></code>: sub-element <code>.../FinInstnId/ClrSysMmbId/ClrSysId/Prtry</code> removed from the schema | 4.1, 4.2 |
| 1.5 | 28.02.2020 | Last edition based on previous ISO 20022 version status | |
| 1.0 | 21.03.2016 | First edition | All |

Table 1: Change history

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1 Introduction

1.1 Overview of the documentation structure

The Implementation Guidelines consist of a base document with general information concerning all message types, and various module documents – this document is for the message type "camt.008" – 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.

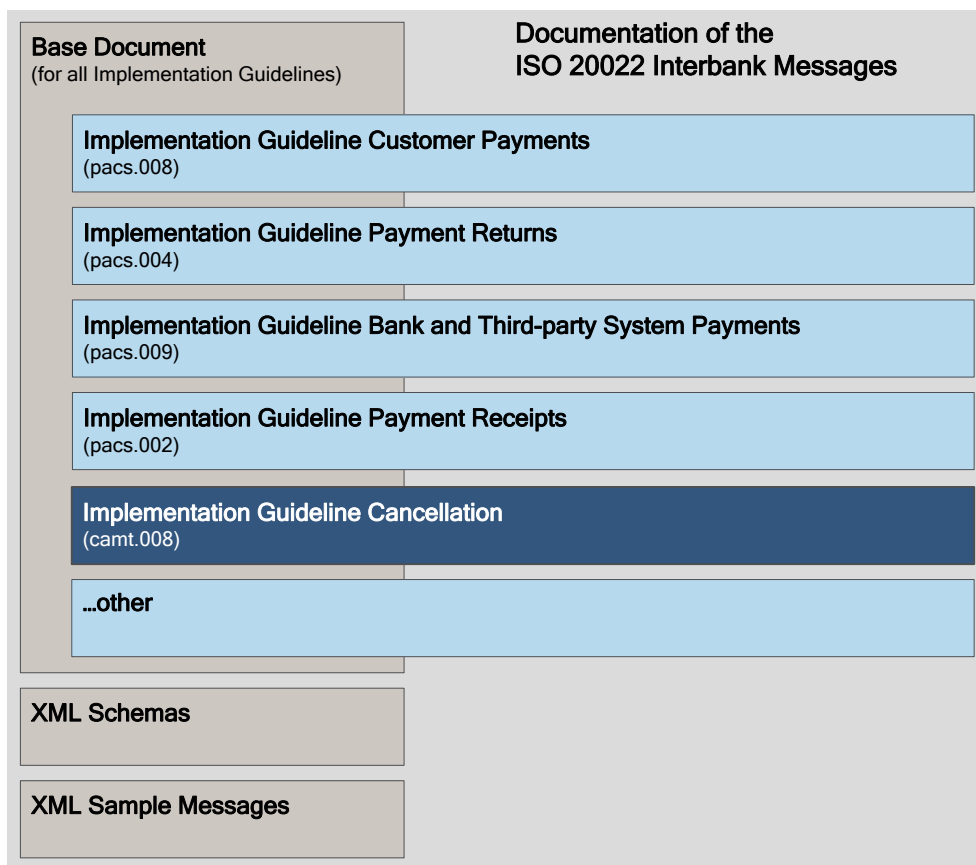


Figure 1: Documentation structure for message type "camt.008"

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.008" is published on the www.iso-payments.ch website:

- ***camt.008.001.08.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.

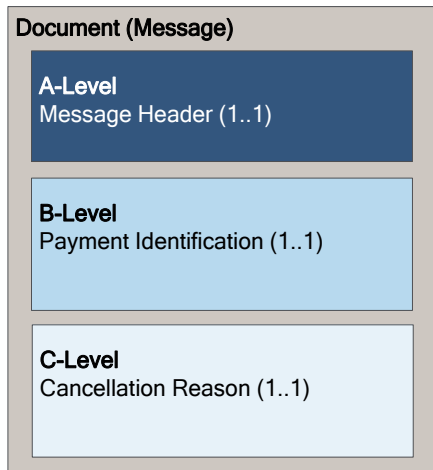
1.6 Reference documents

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

2 ISO definitions

The "Cancel Transaction" message (camt.008) is sent from the participant to the RTGS services, to cancel a payment in the wait file that has not yet been settled.

The "Cancel Transaction" message is based on the ISO 20022 XML schema "camt.008.001.08".



The "camt.008" message is essentially structured as follows:

- **A-Level:** Message level, "*Message Header*" element. This block must occur exactly once.
- **B-Level:** Transaction level, "*Payment Identification*" element. This block must occur exactly once.
- **C-Level:** Information level, "*Cancellation Reason*" element. This block must occur exactly once.

Figure 2: Basic message structure of the "camt.008" message

3 Business specifications for the RTGS services

3.1 Use case

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

| Use case | Input/Output | ISO 20022 |
|--------------|--------------|-----------|
| Cancellation | I | camt.008 |

Table 2: Use case for the ISO 20022 message type "camt.008"

3.2 References in the "Cancel Transaction" message (camt.008)

Two references are sent in the "camt.008" message:

A-level: *MsgHdr/MsgId* – unique message identification for the "camt.008" message

B-level: *PmtId/LngBizId/TxId* – transaction identification for the message to be cancelled

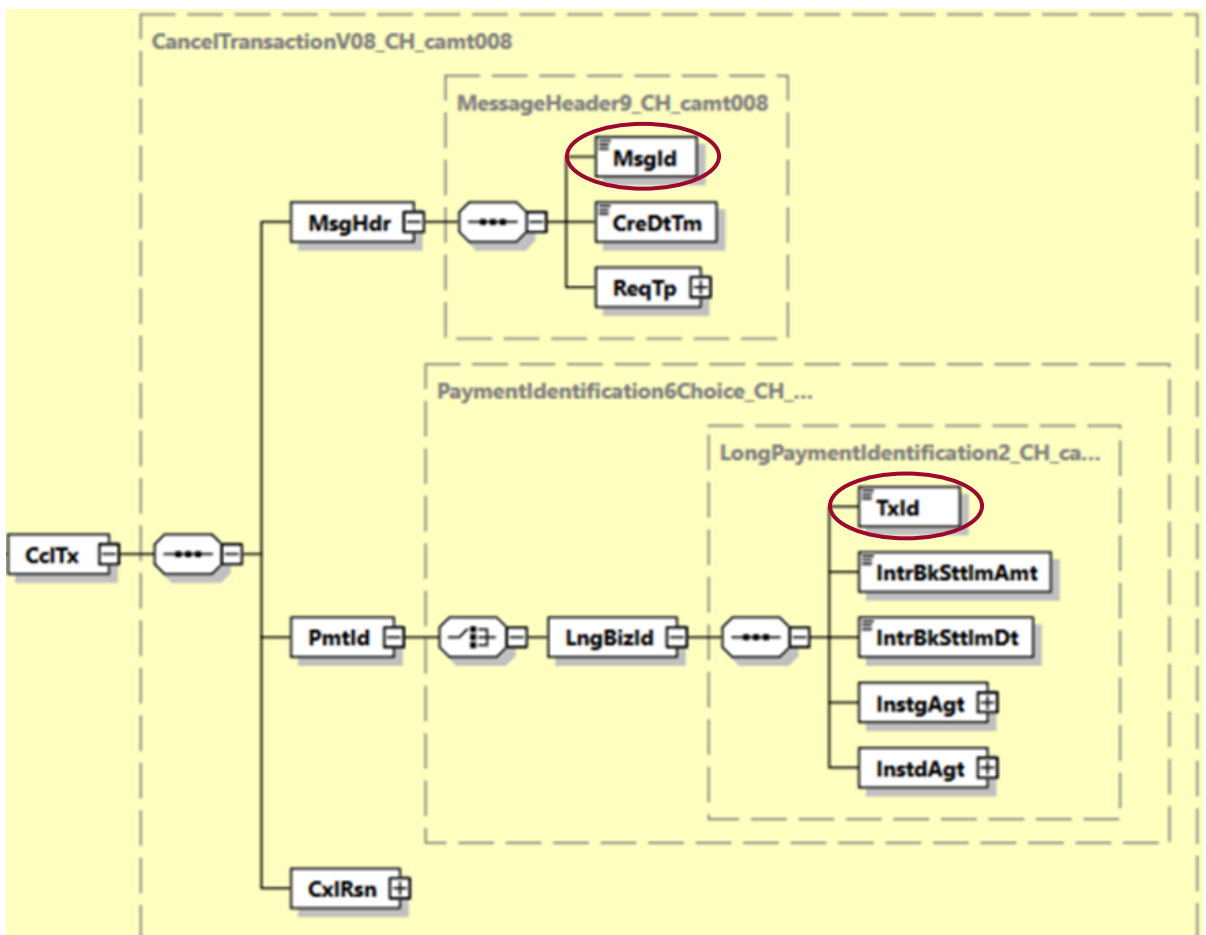


Figure 3: References in the "camt.008" message

3.3 Identification of financial institutions (Agents)

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

- Addressing using 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 cancelled.
- *"Instructing Agent"*: For cancellations 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.

3.4 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:

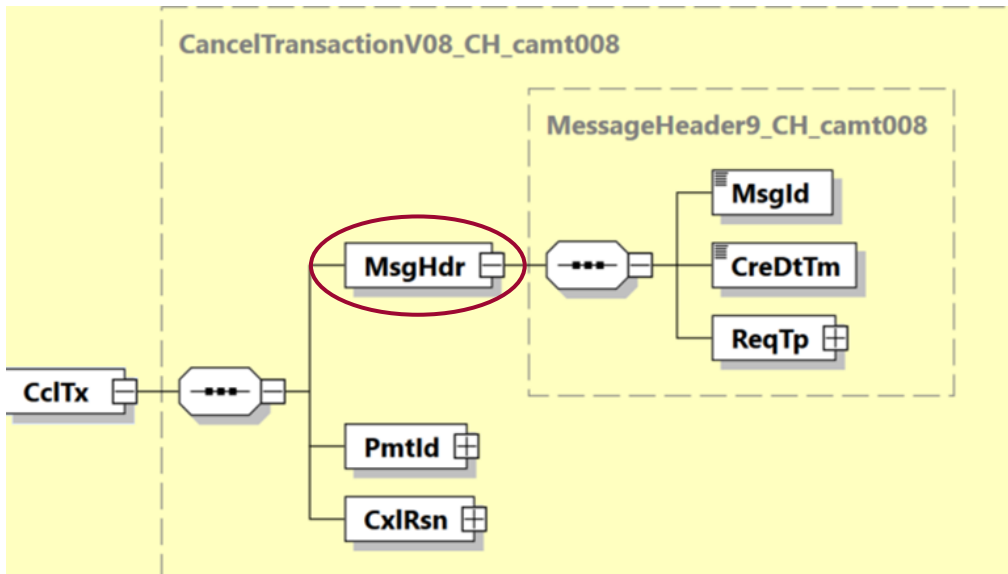


Figure 4: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.008" 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 +Cancel Transaction V08 | CclTx | 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 | 1..1 | Creation Date Time See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document". |
| Message Header +Request Type | ReqTp | 0..1 | 1..1 | |
| Message Header +Request Type ++Proprietary | Prtry | 1..1 | 1..1 | |
| Message Header +Request Type ++Proprietary +++Identification | Id | 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 |

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

4.2 Payment Identification (PmtId, B-level)

The "Payment Identification" (B-level of the message) contains the information to identify the payment to be cancelled.

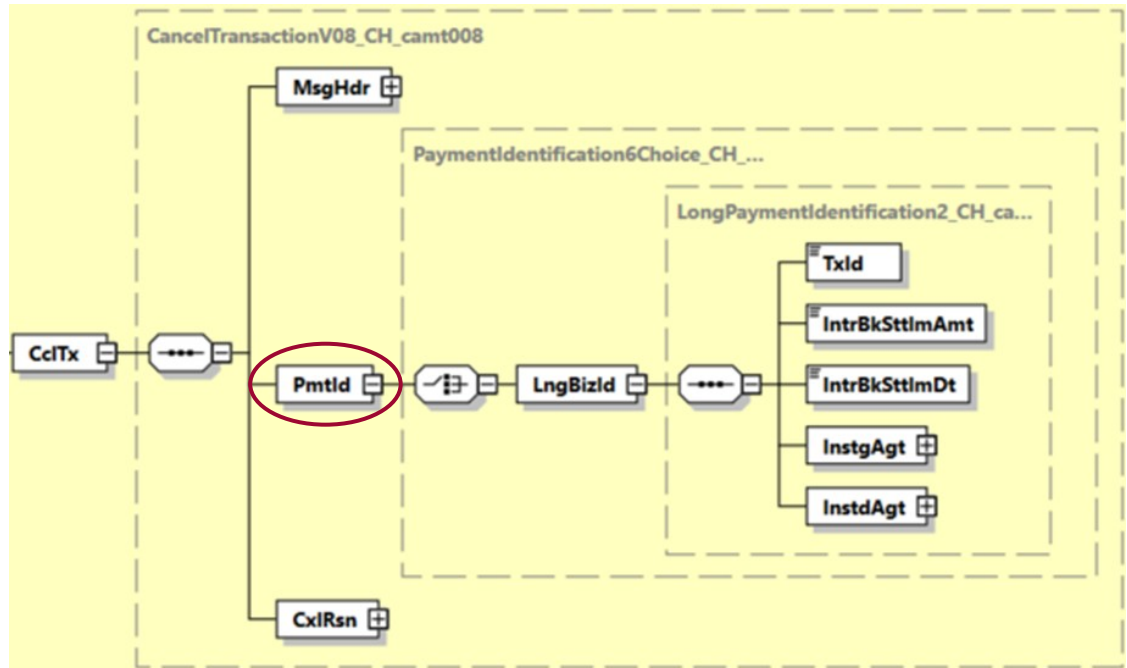


Figure 5: Payment Identification (PmtId)

The following table specifies all the elements of the "Payment Identification" of the "camt.008" 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 |
| Payment Identification | PmtId | 1..1 | 1..1 | |
| Payment Identification +Long Business Identification | LngBizId | 1..1 | 1..1 | |
| Payment Identification +Long Business Identification ++Transaction Identification | TxId | 0..1 | 1..1 | Transaction Identification Transaction identification of the payment to be cancelled. |
| 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 cancelled. |
| 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 cancelled. |
| 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 cancelled. |
| Payment Identification +Long Business Identification ++Instructing Agent +++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | Financial Institution Identification |
| 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>. |
| 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>. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | |
|--|----------|------|-----------------------------------|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Payment Identification +Long Business Identification ++Instructing Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification | ClrSysId | 0..1 | 1..1 | Clearing System Identification Must be used to unambiguously identify the address type. |
| 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)). |
| 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) |
| Payment Identification +Long Business Identification ++Instructing Agent +++Financial Institution Identification ++++Other | Othr | 0..1 | 0..1 | |
| Payment Identification +Long Business Identification ++Instructing Agent +++Financial Institution Identification ++++Other +++++Identification | Id | 1..1 | 1..1 | Identification of the Instructing Participant (on behalf) Cancellation is carried out on behalf of another participant. Must contain the SIC IID of the participant instructed to do so. Cancellation by the paying participant of the original payment: Must not be used. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | |
|--|-------------|------|-----------------------------------|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| 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 cancelled. |
| Payment Identification +Long Business Identification ++Instructed Agent +++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | Financial Institution Identification |
| 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>. |
| 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>. |
| Payment Identification +Long Business Identification ++Instructed Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification | ClrSysId | 0..1 | 1..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 |
| 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)). |
| 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) |

Table 4: Payment Identification (PmtId, B-level)

4.3 Cancellation Reason (CxlRsn, C-level)

The "Cancellation Reason" element (C-level of the message) contains the information about the reason for the cancellation.

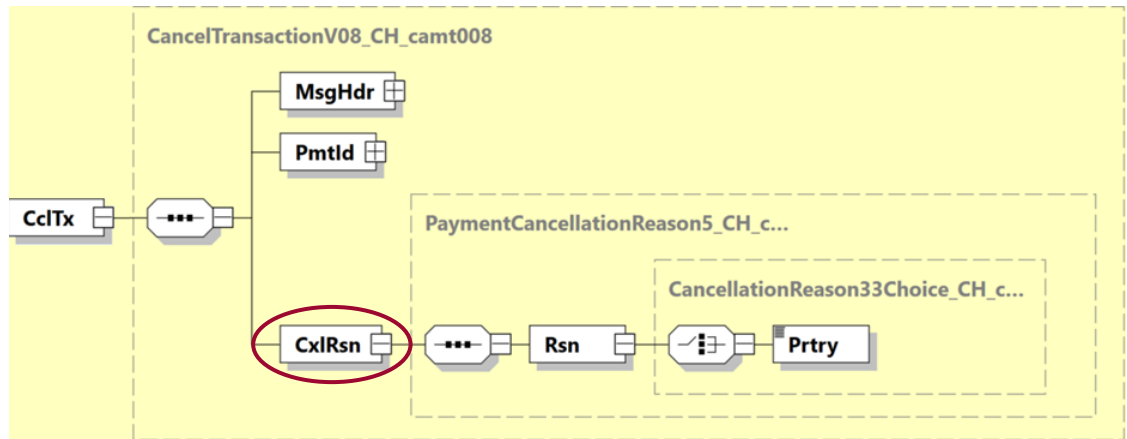


Figure 6: Cancellation Reason (CxlRsn)

The following table specifies all the elements of the "Cancellation Reason" of the "camt.008" 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 |
| Cancellation Reason | CxlRsn | 0..1 | 1..1 | Cancellation Reason Information |
| Cancellation Reason +Reason | Rsn | 0..1 | 1..1 | Reason |
| Cancellation Reason +Reason ++Proprietary | Prtry | 1..1 | 1..1 | Reason Description |

Table 5: Cancellation Reason (CxlRsn, C-level)