



Delta Commentary camt.029 (SEPA Resolution Investigation)

euroSIC

Release 4.10

Valid from 17 November 2023

Change history

All the changes carried out in this document are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

Version	Date	Description of the change	Chapter
1.0	28.02.2023	First publication	

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: operations.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 operations.sic@six-group.com.

Table of contents

Change history	2
General notes	3
Table of contents.....	4
1 Introduction	5
1.1 Target audience	5
1.2 Delta Commentary	5
1.3 XML schema	5
1.4 Validation portal	5
2 Technical specifications for the RTGS systems	6
2.1 Assignment (Assgnmt, A-level)	6
2.2 Resolved Case (RslvdCase, B-level).....	10
2.3 Status (Sts, C-level).....	11
2.4 Modification Details (ModDtIs, E-level).....	12
2.5 Claim Non Receipt Details (ClmNonRctDtIs, F-level).....	17
2.6 Resolution Related Information (RsltnRltdInf, I-level).....	18

Table of tables

Table 1: Change history.....	2
Table 2: Typographical conventions in the Delta tables	5
Table 3: Assignment Delta (Assgnmt, A-level).....	9
Table 4: Resolved Case Delta (RslvdCase, B-level)	10
Table 5: Status Delta (Sts, C-level)	11
Table 6: Modification Details Delta (ModDtIs, E-level).....	16
Table 7: Claim Non Receipt Details Delta (ClmNonRctDtIs, F-level).....	17
Table 8: Resolution Related Information Delta (RsltnRltdInf, I-level)	21

1 Introduction

1.1 Target audience

The "Implementation Guidelines for ISO 20022 Interbank Messages" and this Delta Commentary are addressed to all participants of the Swiss RTGS system euroSIC.

1.2 Delta Commentary

This Delta Commentary contains a detailed description of changes on the XML element level for the camt.029 message per SIC Platform Release 4.10.

For full details refer to the "Implementation Guideline SEPA Investigation Resolution (camt.029)" and the base document.

The following typographical conventions are used in the tables in chapter 2 to quickly identify all significant changes in this release.

Convention	Meaning
Red band on the right	Identifies new elements and/or changed definitions of existing elements.
Green text	Always starts with the prefix " Schema 2019: " and identifies any changes in the 2019 version of the native ISO schema compared to the previous version.
Blue text	Information about specific customizations or changes for Swiss market practices. If a CR2023-SIC4-NNNN number is specified, the change relates to a formal change request becoming effective in November 2023.

Table 2: Typographical conventions in the Delta tables

Note

This Delta Commentary only describes modifications in relation to the "Implementation Guideline SEPA Investigation Resolution (camt.029)" and has no relevance for the "Implementation Guideline Return Request Rejection (camt.029)", which is based on the same XML schema version.

1.3 XML schema

The XML schema for "camt.029" for the RTGS systems is published on the www.iso-payments.ch website.

- **camt.029.001.09.ch.02.xsd**

It should preferably be opened using specific XML software.

1.4 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 the corresponding Implementation Guidelines.

2 Technical specifications for the RTGS systems

2.1 Assignment (Assgnmt, A-level)

The following table specifies all the elements of the "Assignment" block of the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Document +Resolution Of Investigation V09	RsItOfInvstgtn	1..1	1..1	CR2023-SIC4-0003 The "SEPA" column has been removed to align with other Implementation Guidelines and avoid redundant and/or outdated information. If relevant, case specific definition has been overtaken unchanged into column "Definition" and will not be explicitly shown as changes by means of red marking. For further information on Single Euro Payments Area requirements, please refer to the "SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines" (EPC115-06).	
Assignment	Assgnmt	1..1	1..1		
Assignment +Identification	Id	1..1	1..1	Message Identification 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 value dates. Permitted value dates are value date today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level. CR2023-SIC4-0003 Term "SWIFT character set" replaced by generic term for restricted character set (only typo, no change of allowed characters).	
Assignment +Assigner	Assgnr	1..1	1..1	Instructing Participant Identification of the instructing participant. Is used together with <Id> for duplicate checking. For addressing the participant <BICFI> must be used.	
Assignment +Assigner ++Agent	Agt	1..1	1..1	Agent	
Assignment +Assigner ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Assignment +Assigner ++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. Must be used. Must contain a valid BIC of an active participant. Must not be concatenated. Schema 2019: Type changed from BICFIIdentifier to BICFIDec2014Identifier CR2023-SIC4-0003 Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage) and additional rule for mandatory use added due to newly shared XML schema with Implementation Guideline "Return Request Rejection" (no change of usage for use case "SEPA Investigation Resolution").	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) Must not be used. CR2023-SIC4-0003 Cardinality Change 0..0 -> 0..1: new element due to newly shared XML schema with Implementation Guideline "Return Request Rejection", but not allowed for use case "SEPA Investigation Resolution" (no change of usage).	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	1..1	Other Identification This element must be provided. CR2023-SIC4-0003 Cardinality Change 0..0 -> 1..1: declared mandatory to unambiguously identify related clearing system euroSIC.	
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) Identification of the clearing system, the following code value is available: euroSIC (EUR only) = value SEU must be used CR2023-SIC4-0003 New definition added with allowed code value.	
Assignment +Assignee	Assgne	1..1	1..1	Instructed Participant Identification of the instructed participant. For addressing the participant <BICFI> must be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Assignment +Assignee ++Agent	Agt	1..1	1..1	Agent	
Assignment +Assignee ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Assignment +Assignee ++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. Must be used. Must contain a valid BIC of an active participant. Schema 2019: Type changed from BICFIIdentifier to BICFIDec2014Identifier CR2023-SIC4-0003 Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage) and additional rule for mandatory use added due to newly shared XML schema with Implementation Guideline "Return Request Rejection" (no change of usage for use case "SEPA Investigation Resolution").	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) Must not be used. CR2023-SIC4-0003 Cardinality Change 0..0 -> 0..1: new element due to newly shared XML schema with Implementation Guideline "Return Request Rejection", but not allowed for use case "SEPA Investigation Resolution" (no change of usage).	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	Other Organisation Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Message from RTGS system to participant: In case of a concatenation, the identification of the instructed participant will be assigned by the system and provided in this element. The type of addressing the concatenation destination will be done in the same way as it was provided by the sender (BIC). Message from participant to RTGS system: Must not be used. CR2023-SIC4-0003 Generic definition revised to harmonise with other camt messages (usage remains unchanged).	
Assignment +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time	

Table 3: Assignment Delta (Assgnmt, A-level)

2.2 Resolved Case (RslvdCase, B-level)

The following table specifies all the elements of the "Resolved Case" block of the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Resolved Case	RslvdCase	0..1	0..1	Must be used. CR2023-SIC4-0003 Cardinality change 1..1 -> 0..1: former schema definition replaced by new business rule "Must be used." due to newly shared XML schema with Implementation Guideline "Return Request Rejection" (no change of usage).	
Resolved Case +Identification	Id	1..1	1..1	Identification of the underlying SEPA inquiry "Case Identification" originating from element ...Case/Id of the "SEPA Missing Incoming Payment Query (camt.027)" and "SEPA-Claim For Value Date Correction (camt.087)", which are resolved by this resolution of investigation.	
Resolved Case +Creator	Cretr	1..1	1..1	Originator PSP of the original credit transfer Identification originating from element "Creator" of the "SEPA Missing Incoming Payment Query (camt.027)" resp. "SEPA-Claim For Value Date Correction (camt.087)", which are resolved by this resolution of investigation.	
Resolved Case +Creator ++Agent	Agt	1..1	1..1	Agent	
Resolved Case +Creator ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Resolved Case +Creator ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	Identification of the originating PSP (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. Schema 2019: Type changed from BICFIIdentifier to BICFIDec2014Identifier CR2023-SIC4-0003 Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	

Table 4: Resolved Case Delta (RslvdCase, B-level)

2.3 Status (Sts, C-level)

The following table specifies all the elements of the "Status" block of the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Status	Sts	1..1	1..1	Only sub-element <Conf> is permitted.
Status +Confirmation	Conf	1..1	1..1	Confirmation [NRC027]: Only RJNR is permitted. [PRC027]: Only ACNR is permitted. [NRC087]: Only RJVA or CVAA is permitted. [PRC087]: Only ACVA is permitted. [CPRC087]: Only MODI is permitted.
Cancellation Details	CxIDtls	0..n	0..1	Must not be used. CR2023-SIC4-0003 Cardinality Change 0..0 -> 0..1: new element due to newly shared XML schema with Implementation Guideline "Return Request Rejection", but not allowed for use case "SEPA Investigation Resolution" (no change of usage).

Table 5: Status Delta (Sts, C-level)

2.4 Modification Details (ModDtls, E-level)

The following table specifies all the elements of the "Modification Details" block of the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Modification Details	ModDtls	0..1	0..1	Must be used. CR2023-SIC4-0003 Cardinality change 1..1 -> 0..1: former schema definition replaced by new business rule "Must be used." due to newly shared XML schema with Implementation Guideline "Return Request Rejection" (no change of usage).	
Modification Details +Modification Status Identification	ModStsId	0..1	1..1	Modification Status Identification Unique identification of the resolution of investigation 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 value dates. Permitted value dates are value date today and 2 days in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level. CR2023-SIC4-0003 Term "SWIFT character set" replaced by generic term for restricted character set (only typo, no change of allowed characters).	
Modification Details +Original Group Information	OrgnlGrpInf	1..1	1..1	Original Group Identification	
Modification Details +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification	
Modification Details +Original Group Information ++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	Original Message Name Identification The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the RTGS system): • 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 RTGS system. CR2023-SIC4-0003 Generic business rule restriction for permitted form of message type presentation changed, now only permitted in lower case.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Modification Details +Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Instruction Identification [NRC027]: SEPA "White Field" (element must not be used).	
Modification Details +Original End To End Identification	OrgnlEndToEndId	0..1	0..1	Original Debtor Reference [NRC027]: SEPA "White Field" (element must not be used). [PRC027]: SEPA "Yellow Field, mandatory" (element must be used). [NRC087]: SEPA "Yellow Field, mandatory" (element must be used). [PRC087]: SEPA "Yellow Field, mandatory" (element must be used). [CPRC087]: SEPA "Yellow Field, mandatory" (element must be used).	
Modification Details +Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification	
Modification Details +Original UETR	OrgnlUETR	0..1	0..1	Original Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. The UETR is only checked by the RTGS platform against the schema definition according to ISO 20022. Note: The use and continuous forwarding of a UETR is not supported by the SEPA Rulebook. For this reason, it cannot be guaranteed that the UETR will be forwarded by all parties and infrastructures involved in cross-system traffic. Schema 2019: New element	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Modification Details +Original Transaction Reference	OrgnlTxRef	0..1	1..1	Original Transaction Reference The elements that are sent - with the exception of [NRC027] - must contain an exact copy of the content from the elements in the original payment. All sub-elements from <OrgnlTxRef> are only subject to a schema validation through the RTGS platform. [NRC027]: Only "Debtor Agent" and "Creditor Agent" must be used. Schema 2019: Summary of relevant changes within <OrgnlTxRef>: - New structured sub-elements under .../PstlAdr (Dbtr/Cdtr) - New sub-element LEI under .../OrgId (UltmDbtr / Dbtr / Cdtr / UltmtCdtr) - .../AnyBIC: type changed from AnyBICIdentifier to AnyBICDec2014Identifier (UltmDbtr / Dbtr / Cdtr / UltmtCdtr) - .../BICFI: type changed from BICFIIdentifier to BICFIDec2014Identifier (DbtrAgt, CdtrAgt) - Type changed from CashAccount24 to CashAccount38 for all accounts, new sub-element Prxy (DbtrAcct / CdtrAcct) CR2023-SIC4-0003 Notes: a) Since <ModDtIs> is used exclusively for the corresponding SEPA use case in euroSIC, all definitions of the sub-elements of <OrgnlTxRef> were based on the specifications according to the SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines (EPC115-06). b) Changes in the schema definition due to ISO 20022 2019 version are not explained individually for each sub-element (see previous general summary under "Schema 2019"). The schema specifications of the published XML schema camt.029.001.09.ch.02 apply, which are harmonized with the corresponding SEPA XML schema definitions. c) Since the RTGS platform only performs schema validation within <OrgnlTxRef>, it is the full responsibility of the message sender to provide accurate information from original payment.
Modification Details +Original Transaction Reference ++Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..1	Original Settlement Amount Must contain no more than 11 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 999,999,999.99. [NRC027]: SEPA "White Field" (element must not be used). CR2023-SIC4-0003 Generic definition of amount and currency revised for clarification and use of consistent terms.
	@ Ccy			Currency Code The currency code must be EUR.
Modification Details +Original Transaction Reference ++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	Requested Settlement Date [NRC027]: SEPA "White Field" (element must not be used).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Modification Details +Original Transaction Reference ++Settlement Information	SttlmInf	0..1	0..1	Settlement Information [NRC027]: SEPA "White Field" (element must not be used).	
Modification Details +Original Transaction Reference ++Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information [NRC027]: SEPA "White Field"(element must not be used).	
Modification Details +Original Transaction Reference ++Remittance Information	RmtInf	0..1	0..1	Remittance Information [NRC027]: SEPA "White Field" (element must not be used).	
Modification Details +Original Transaction Reference ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor [NRC027]: SEPA "White Field" (element must not be used).	
Modification Details +Original Transaction Reference ++Debtor	Dbtr	0..1	0..1	Debtor [NRC027]: SEPA "White Field" (element must not be used).	
Modification Details +Original Transaction Reference ++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account [NRC027]: SEPA "White Field" (element must not be used).	
Modification Details +Original Transaction Reference ++Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent	
Modification Details +Original Transaction Reference ++Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent	
Modification Details +Original Transaction Reference ++Creditor	Cdtr	0..1	0..1	Creditor [NRC027]: SEPA "White Field"(element must not be used).	
Modification Details +Original Transaction Reference ++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account [NRC027]: SEPA "White Field"(element must not be used).	
Modification Details +Original Transaction Reference ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor [NRC027]: SEPA "White Field" (element must not be used).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Modification Details +Original Transaction Reference ++Purpose	Purp	0..1	0..1	Transaction Purpose [NRC027]: SEPA "White Field" (element must not be used).	

Table 6: Modification Details Delta (ModDtls, E-level)

2.5 Claim Non Receipt Details (ClnNonRctDtls, F-level)

The following table specifies all the elements of the "Claim Non Receipt Details" block of the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Claim Non Receipt Details	ClnNonRctDtls	0..1	0..1	[NRC027]: SEPA "Yellow Field, mandatory" (element must be used). [PRC027]: SEPA "Yellow Field, mandatory" (element must be used). [NRC087]: SEPA "Red Field" (element must not be used). [PRC087]: SEPA "Red Field" (element must not be used). [CPRC087]: SEPA "Red Field" (element must not be used).	
Claim Non Receipt Details +Accepted	Accptd {Or	1..1	1..1	Accepted [NRC027]: SEPA "Red Field" (element must not be used). [PRC027]: SEPA "Yellow Field, mandatory" (element must be used). CR2023-SIC4-0003 Sub-element <OrgnlNxtAgt> removed	
Claim Non Receipt Details +Accepted ++Date Processed	DtPrd	1..1	1..1	Date Processed	
Claim Non Receipt Details +Rejected	Rjctd Or}	1..1	1..1	Rejected [NRC027]: SEPA "Yellow Field, mandatory" (element must be used). [PRC027]: SEPA "Red Field" (element must not be used).	
Claim Non Receipt Details +Rejected ++Code	Cd	1..1	1..1	Reason for rejection (code) [NRC027]: Only NOOR, RNPR, ARJT, ARDT or RR04 is permitted.	

Table 7: Claim Non Receipt Details Delta (ClnNonRctDtls, F-level)

2.6 Resolution Related Information (RsltnRltdInf, I-level)

The following table specifies all the elements of the "Resolution Related Information" block of the "camt.029" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Resolution Related Information	RsltnRltdInf	0..1	0..1	[NRC027]: SEPA "Red Field" (element must not be used). [PRC027]: SEPA "Yellow Field" (element can be used optionally). Only <Chrgs> is allowed. [NRC087]: SEPA "White Field" (element must not be used). [PRC087]: SEPA "Yellow Field, mandatory" (element must be used). [CPRC087]: SEPA "Yellow Field, mandatory" (element must be used).	
Resolution Related Information +Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	New value date According to SEPA Usage Rule (extract from SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines): AT-Q005 New value date of the credit transfer based on the new settlement date. [PRC027]: SEPA "Red Field" (element must not be used). [PRC087]: SEPA "Yellow Field, mandatory" (element must be used). [CPRC087]: SEPA "Yellow Field, mandatory" (element must be used).	
Resolution Related Information +Compensation	Compstn	0..1	0..1	Compensation According to SEPA Usage Rule (extract from SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines): AT-Q006 The interest compensation recovered by the Beneficiary PSP from the Originator PSP. [PRC027]: SEPA "Red Field" (element must not be used). [PRC087]: SEPA "Yellow Field" (element can be used optionally). [CPRC087]: SEPA "Yellow Field" (element can be used optionally). Only allowed if compensation is to be received a posteriori, i.e. after application of the value date correction.	
Resolution Related Information +Compensation ++Amount	Amt	1..1	1..1	Compensation Amount Must contain no more than 11 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 999,999,999.99. CR2023-SIC4-0003 Generic definition of amount and currency revised for clarification and use of consistent terms.	
	@ Ccy			Currency Code The currency code must be EUR.	
Resolution Related Information +Compensation ++Debtor Agent	DbtrAgt	1..1	1..1	Debtor Agent paying the compensation amount	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Resolution Related Information +Compensation ++Debtor Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Resolution Related Information +Compensation ++Debtor Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	Identification of the Debtor Agent paying the compensation amount (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. Schema 2019: Type changed from BICFIIdentifier to BICFIDec2014Identifier CR2023-SIC4-0003 Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	
Resolution Related Information +Compensation ++Creditor Agent	CdtrAgt	1..1	1..1	Creditor Agent receiving the compensation amount	
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	Identification of the Creditor Agent receiving the compensation amount (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. Schema 2019: Type changed from BICFIIdentifier to BICFIDec2014Identifier CR2023-SIC4-0003 Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification ++++Other	Othr	0..1	1..1	Other Identification Contains the account at the creditor agent to which the payment for compensation must be made. CR2023-SIC4-0003 Cardinality Change 0...1 -> 1..1: former business rule for mandatory usage has been replaced by new schema definition. In addition, a generic definition has been added for clarification of usage.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Resolution Related Information +Compensation ++Creditor Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Financial Institution Identification (IBAN) Only IBAN is allowed (not checked by the RTGS platform). CR2023-SIC4-0003 Generic definition has been added for clarification of usage.	
Resolution Related Information +Compensation ++Reason	Rsn	1..1	1..1	Reason for the payment compensation	
Resolution Related Information +Charges	Chrgs	0..n	0..1	Fee for handling the inquiry [PRC027]: SEPA "Yellow Field, mandatory" (element is mandatory when <RsltnRltdInf> is used). It is the decision of the Beneficiary Bank if it wants to charge a fee to the Originator Bank. [PRC087]: SEPA "Yellow Field" (element can be used optionally). [CPRC087]: SEPA "Yellow Field" (element can be used optionally). Only allowed if charges are to be received a posteriori, i.e. after application of the value date correction.	
Resolution Related Information +Charges ++Amount	Amt	1..1	1..1	Amount Must contain no more than 11 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 999,999,999.99. CR2023-SIC4-0003 Generic definition of amount and currency revised for clarification and use of consistent terms.	
	@ Ccy			Currency Code The currency code must be EUR.	
Resolution Related Information +Charges ++Agent	Agt	1..1	1..1	Agent (Charges Receiver)	
Resolution Related Information +Charges ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Resolution Related Information +Charges ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	Charges Receiver (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. Schema 2019: Type changed from BICFIIdentifier to BICFIDec2014Identifier CR2023-SIC4-0003 Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	
Resolution Related Information +Charges ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	1..1	Other Identification Contains the account at the charges receiver (agent) to which the payment for a fee must be made. CR2023-SIC4-0003 Cardinality Change 0..1 -> 1..1: former business rule for mandatory usage has been replaced by new schema definition. In addition, a generic definition has been added for clarification of usage.	
Resolution Related Information +Charges ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Financial Institution Identification (IBAN) Only IBAN is allowed (not checked by the RTGS platform). CR2023-SIC4-0003 Generic definition has been added for clarification of usage.	

Table 8: Resolution Related Information Delta (RsltnRltdInf, I-level)