



Delta Commentary camt.087

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

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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.087 message per SIC Platform Release 4.10.

For full details refer to the "Implementation Guidelines SEPA Value Date Adjustment Request (camt.087)" 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

1.3 XML schema

The XML schema for "camt.087" for the RTGS systems is published on the www.iso-payments.ch website.

- **camt.087.001.06.ch.01.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.087" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Document +Request To Modify Payment V06	ReqToModifyPmt	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. 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: 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.	
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	1..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 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).	
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.	
Assignment +Assignee ++Agent	Agt	1..1	1..1	Agent	
Assignment +Assignee ++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 +Assignee ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..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 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).	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	Other Organisation Identification	
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 Case (Case, B-level)

The following table specifies all the elements of the "Case" block of the "camt.087" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Case	Case	0..1	1..1		
Case +Identification	Id	1..1	1..1	Case Identification Unique identification of the value date adjustment request. Only the restricted character set excluding spaces is permitted for this element. Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <Assgnr> for duplicate checking at transaction level and may only occur once within the permitted 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).	
Case +Creator	Cretr	1..1	1..1	Originator PSP of the original credit transfer	
Case +Creator ++Agent	Agt	1..1	1..1	Agent	
Case +Creator ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
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: Case Delta (Case, B-level)

2.3 Underlying (Undrlyg, C-level)

The following table specifies all the elements of the "Underlying" block of the "camt.087" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Underlying	Undrlyg	1..1	1..1	Underlying	
Underlying +Interbank	IntrBk	1..1	1..1	Interbank Transaction Information	
Underlying +Interbank ++Original Group Information	OrgnlGrpInf	0..1	1..1	Original Group Identification	
Underlying +Interbank ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification	
Underlying +Interbank ++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.	
Underlying +Interbank ++Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Instruction Identification	
Underlying +Interbank ++Original End To End Identification	OrgnlEndToEndId	0..1	1..1	Original Debtor Reference	
Underlying +Interbank ++Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Underlying +Interbank ++Original UETR	OrgnIUETR	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	
Underlying +Interbank ++Original Interbank Settlement Amount	OrgnIntrBkSttlmAmt	1..1	1..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.	
	@ Ccy			Currency Code The currency code must be EUR.	
Underlying +Interbank ++Original Interbank Settlement Date	OrgnIntrBkSttlmDt	1..1	1..1	Original Interbank Settlement Date Requested value date of the original payment.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Interbank ++Original Transaction Reference	OrgnlTxRef	0..1	1..1	Original Transaction Reference The elements that are sent 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. 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 the message camt.087 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.087.001.06.ch.01 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.
Underlying +Interbank ++Original Transaction Reference +++Settlement Information	SttlmInf	0..1	0..1	Settlement Information
Underlying +Interbank ++Original Transaction Reference +++Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information
Underlying +Interbank ++Original Transaction Reference +++Remittance Information	RmtInf	0..1	0..1	Remittance Information

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Underlying +Interbank ++Original Transaction Reference +++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor	
Underlying +Interbank ++Original Transaction Reference +++Debtor	Dbtr	0..1	0..1	Debtor	
Underlying +Interbank ++Original Transaction Reference +++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account	
Underlying +Interbank ++Original Transaction Reference +++Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent	
Underlying +Interbank ++Original Transaction Reference +++Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent	
Underlying +Interbank ++Original Transaction Reference +++Creditor	Cdtr	0..1	0..1	Creditor	
Underlying +Interbank ++Original Transaction Reference +++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account	
Underlying +Interbank ++Original Transaction Reference +++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Underlying +Interbank ++Original Transaction Reference +++Purpose	Purp	0..1	0..1	Transaction Purpose	

Table 5: Underlying Delta (Undrlyg, C-level)

2.4 Modification (Mod, D-level)

The following table specifies all the elements of the "*Modification*" block of the "camt.087" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Modification	Mod	1..1	1..1	Requested Modification
Modification +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	<p>According to SEPA Usage Rule (extract from SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines):</p> <p>Contains the inter-PSP settlement date to be applied by the Beneficiary PSP, as a consequence:</p> <ul style="list-style-type: none"> - If the 'Interbank Settlement Date' of the initial pacs.008 was correct: AT-T051 'Settlement Date of the Credit Transfer in Euro' must be provided (as part of AT-Q003 'Additional Information to AT-Q001 SCT Inquiry reason code' i.e. the initially expected settlement date). - If the 'Interbank Settlement' Date of the initial pacs.008 was incorrect: the new requested 'Interbank Settlement' Date must be provided.

Table 6: Modification Delta (Mod, C-level)

2.5 Instruction for Assignee (InstrForAssgne, E-level)

The following table specifies all the elements of the "Instruction for Assignee" block of the "camt.087" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Instruction For Assignee	InstrForAssgne	0..1	0..1	Instruction For Assignee According to SEPA Usage Rule (extract from SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines): If used to accommodate AT-Q003, the first 20 characters must refer to the date and time at which the Originator PSP received the credit transfer instruction from the Originator. Such date and time must be expressed in the ISO format YYYY-MM-DDThh:mm:ssZ.	
Instruction For Assignee +Code	Cd	0..1	1..1	Instruction For Assignee (code) Only INQR is allowed.	
Instruction For Assignee +Instruction Information	InstrInf	0..1	1..1	Instruction For Assignee (text) According to SEPA Usage Rule (extract from SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines): The text shall be in a comprehensible language to the Scheme Participant receiving the SCT inquiry who is obliged to act upon this information received.	

Table 7: Instruction for Assignee Delta (InstrForAssgne, E-level)