



# Implementation Guidelines for ISO 20022 Interbank Messages

euroSIC

SEPA Value Date Adjustment Request (camt.087)

Version 2.0, valid from 17 November 2023

## Change history

All the changes carried out in this handbook 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
2.0	28.02.2023	Modifications per SIC Platform Release 4.10	
		Complete revision due to update of ISO 20022 version 2019 (CR2023-SIC4-0003)	All
		New chapter "Introduction" (replaces the previous chapter "Overview of the documentation structure" and appendices)	1
		New ISO 20022 schema version	1, 2
		Revision of the chapter "ISO definitions" (term "block" replaced by "level", editorial change without functional impact)	2
		Revision of the entire chapter "Business specifications for the RTGS systems" (editorial change without functional impact)	3
		Renaming of all sub-chapters under "Technical specifications for the RTGS systems" (term "block" replaced by "level", editorial change without functional impact)	4
		Complete revision of "Technical specifications for the RTGS systems"; Details as per the separate document "Delta Commentary camt.087" (only in English)	4
1.1	28.02.2020	Last version based on the previous ISO20022 version status	
1.0	20.03.2019	First edition	

Table 1: Change history

Please address all suggestions, corrections, and proposed improvements to this document to:

**SIX Interbank Clearing AG**

Ecosystem Billing & Payments

Hardturmstrasse 201

8005 Zurich

E-Mail: [operations.sic@six-group.com](mailto:operations.sic@six-group.com)

[www.six-group.com](http://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\*\*](mailto:operations.sic@six-group.com).

## Table of contents

<b>Change history .....</b>	<b>2</b>
<b>General notes .....</b>	<b>3</b>
<b>Table of contents.....</b>	<b>4</b>
<b>Table of tables .....</b>	<b>5</b>
<b>Table of figures.....</b>	<b>6</b>
<b>1 Introduction .....</b>	<b>7</b>
1.1 Overview of the documentation structure .....	7
1.2 Target audience.....	8
1.3 Change control .....	8
1.4 XML schema .....	8
1.5 Validation portal .....	8
1.6 Reference documents .....	8
<b>2 ISO definitions.....</b>	<b>9</b>
<b>3 Business specifications for the RTGS systems .....</b>	<b>10</b>
3.1 Use case.....	10
3.2 Use of references .....	11
3.2.1 Message reference .....	11
3.2.2 Other references .....	12
3.3 Further business-related definitions .....	13
<b>4 Technical specifications for the RTGS systems .....</b>	<b>14</b>
4.1 Assignment (Assgnmt, A-level).....	14
4.2 Case (Case, B-level) .....	18
4.3 Underlying (Undrlyg, C-level) .....	20
4.4 Modification (Mod, D-level).....	24
4.5 Instruction for Assignee (InstrForAssgne, E-level) .....	26

## Table of tables

Table 1:	Change history .....	2
Table 2:	Use case for the ISO 20022 message type "camt.087" .....	10
Table 3:	Assignment (Assgnmt, A-level).....	17
Table 4:	Case (Case, B-level) .....	19
Table 5:	Underlying (Undrlyg, C-level) .....	23
Table 6:	Modification (Mod, D-level).....	25
Table 7:	Instruction for Assignee (InstrForAssgne, E-level) .....	27

## Table of figures

Figure 1:	Documentation structure for message type "camt.087" .....	7
Figure 2:	Basic message structure of the "camt.087" message .....	9
Figure 3:	Message Identification (Assignment/Identification).....	11
Figure 4:	Identification of the request (Case/Identification) .....	12
Figure 5:	Transaction reference of the original payment (Original Transaction Identification) .....	12
Figure 6:	Further elements for information from the original payment.....	13
Figure 7:	Assignment (Assgnmt) .....	14
Figure 8:	Case (Case) .....	18
Figure 9:	Underlying (Undrlyg) .....	20
Figure 10:	Modification (Mod).....	24
Figure 11:	Instruction for Assignee (InstrForAssgne) .....	26

# 1 Introduction

## 1.1 Overview of the documentation structure

The Implementation Guidelines (IG) consist of a base document with general information concerning all message types and various module documents – one each per ISO 20022 message type, e.g. this document for the message type "camt.087" – 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 systems SIC and euroSIC in 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.
- An XML schema (XSD) and generic XML sample messages are published for each separate Implementation Guideline.

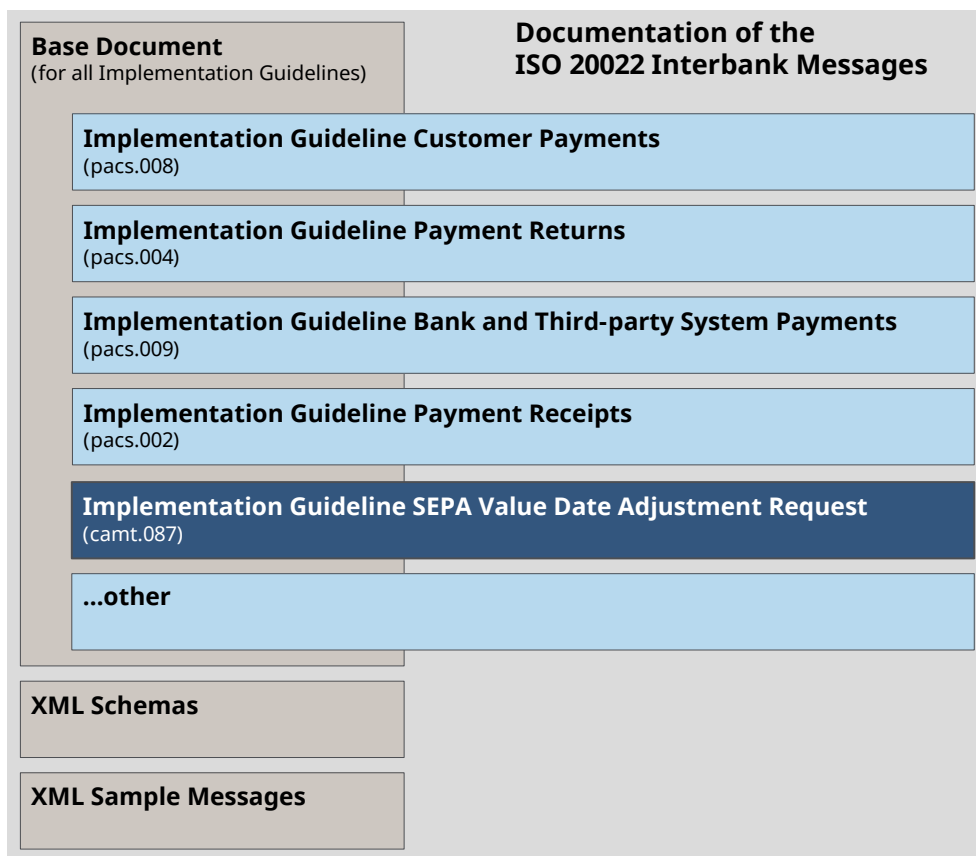


Figure 1: Documentation structure for message type "camt.087"

## 1.2 Target audience

The "Implementation Guidelines for ISO 20022 Interbank Messages" are addressed to all participants of the Swiss RTGS systems SIC and euroSIC.

## 1.3 Change control

All modifications made to this document are listed in the change history (Table 1) 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.087" for the RTGS systems is published on the website [www.iso-payments.ch](http://www.iso-payments.ch):

- ***camt.087.001.06.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](http://validation.iso-payments.ch/SIC4)) and validate them against these Implementation Guidelines.

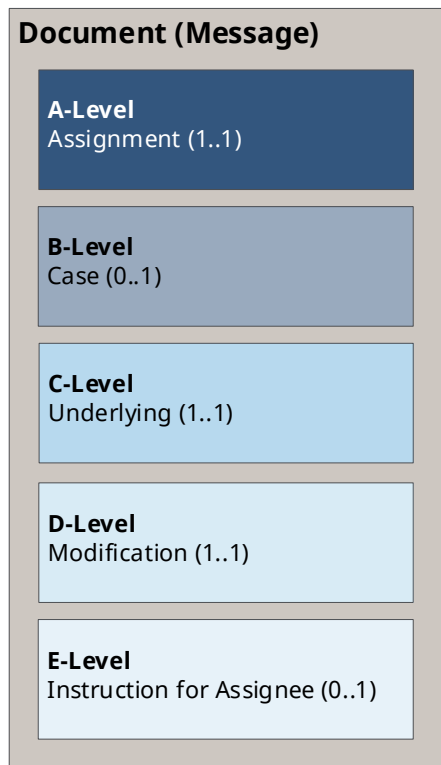
## 1.6 Reference documents

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



## 2 ISO definitions

The "Request To Modify Payment" message (camt.087) is sent from the debtor agent (the instructing participant) to the RTGS systems and from the RTGS systems to the creditor agent (the instructed participant) in order to request the correction of the value date. It is used on the basis of the ISO 20022 XML schema "camt.087.001.06".



The "camt.087" message is essentially structured as follows:

- **A-level:** "Assignment" element. This block must occur exactly once.
- **B-level:** "Case" element. This block can occur 0..1 times in the ISO definition. In the RTGS systems, this block must occur once (1..1).
- **C-level:** "Underlying" element. This block must occur exactly once.
- **D-level:** "Modification" element. This block must occur exactly once.
- **E-Level:** "Instruction for Assignee" element. This block can occur 0..1 times in the ISO definition. In the RTGS systems this block can be used optionally.

Figure 2: Basic message structure of the "camt.087" message

## 3 Business specifications for the RTGS systems

### 3.1 Use case

The "Request To Modify Payment" message (camt.087) is used in the following use cases in the RTGS systems:

Use case	Input/Output	ISO 20022
SEPA Value Date Adjustment Request	I/O	camt.087

Table 2: Use case for the ISO 20022 message type "camt.087"

With the "SEPA Value Date Adjustment Request" use case, the debtor agent requests the creditor agent to adjust the value date of an earlier SEPA payment (pacs.008) that has already been credited to the creditor.

If a creditor does not receive an expected amount credited to his account by the expected value date, he usually contacts the debtor. The debtor may then instruct his institution to have the value date of the credit adjusted. In this case, this use case serves the purpose of the debtor agent to formally request the value date of this SEPA payment to be adjusted from the creditor agent. The creditor agent is obliged to react to the "SEPA Value Date Adjustment Request" with a "SEPA investigation resolution" (camt.029).

#### **"SEPA Value Date Adjustment Request" submitted by the participant to euroSIC**

The "SEPA Value Date Adjustment Request" message (camt.087) from the participant (debtor agent) is formally validated and then forwarded immediately via system manager SECB Swiss Euro Clearing Bank to the creditor agent.

#### **"SEPA Value Date Adjustment Request" received by SECB from the SEPA area to euroSIC**

The "SEPA Value Date Adjustment Request" message (camt.087) from the debtor agent is formally validated and then forwarded immediately to the participant (creditor agent).

#### **Checking the referenced customer payment through the RTGS system**

The RTGS systems do not check whether the referenced customer payment was actually processed in the RTGS systems.

## 3.2 Use of references

The mandatory references described below must be used in the "SEPA Value Date Adjustment Request" use case.

### 3.2.1 Message reference

#### Message Identification "Assignment" (A-level)

The message identification is a "technical" reference which is generated by the producer of the message. In a message from the instructing participant to the RTGS systems, this is generated by the instructing participant (Assigner). The `<Id>` and `<Assgnr>` elements are used together in the RTGS systems for duplicate checking at message level ("technical" duplicate checking).

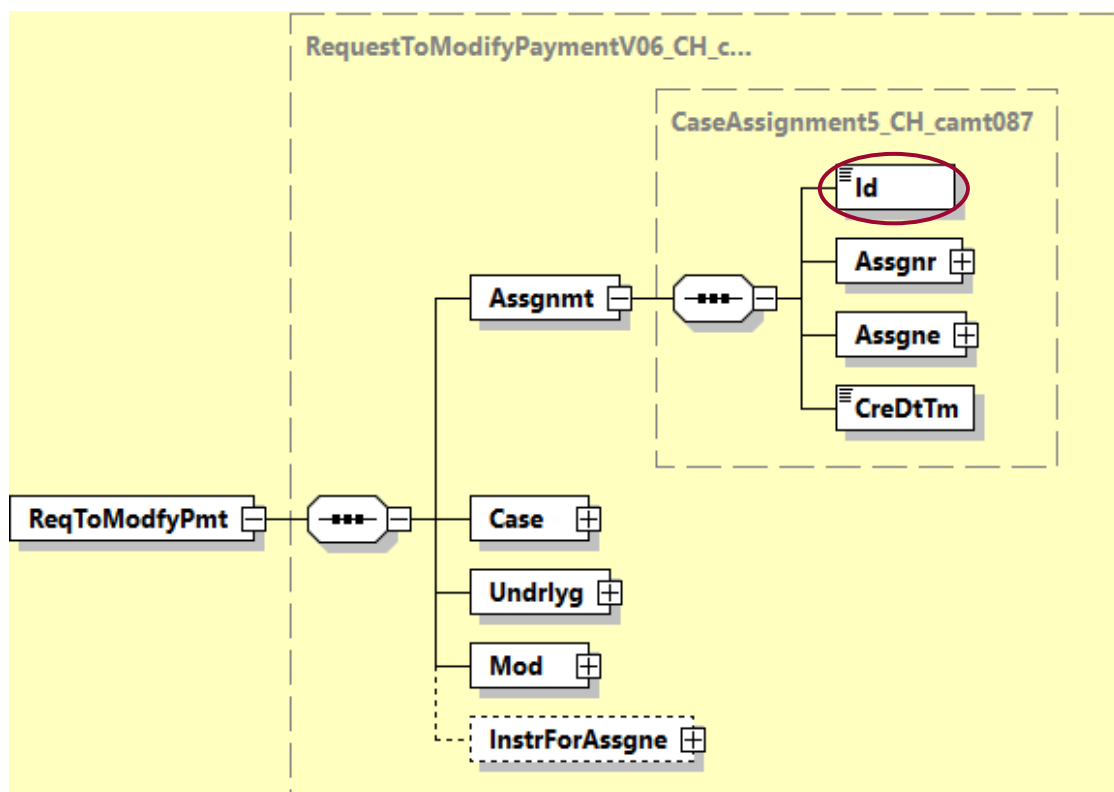


Figure 3: Message Identification (Assignment/Identification)

### 3.2.2 Other references

#### Identification of the request "Case Identification" (B-level)

The identification of the "SEPA Value Date Adjustment Request" is the unambiguous reference of the request. This reference is assigned by the instructing participant when the transaction is being set up and is forwarded unchanged by the RTGS systems to the instructed participant. It is also used for the "operational" duplicate checking at the B-level.

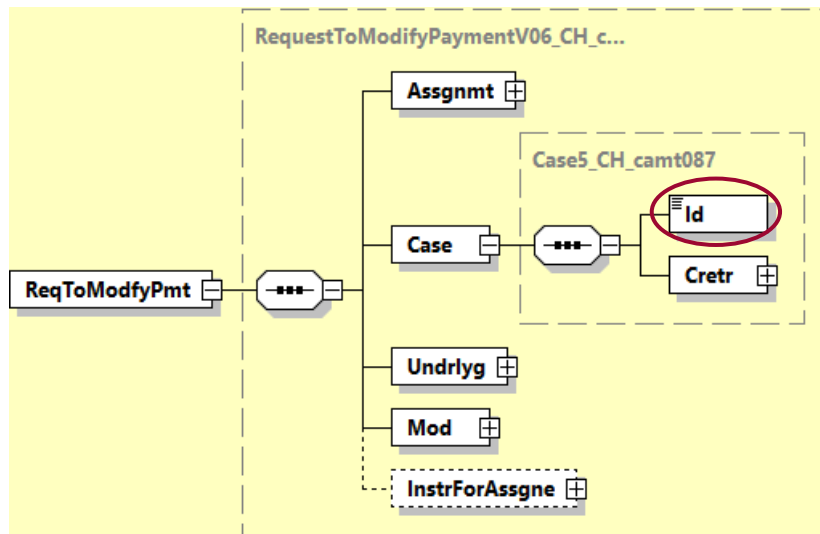


Figure 4: Identification of the request (Case/Identification)

#### Reference of the original payment "Original Transaction Identification (C-level)"

The transaction reference of the original payment must be provided in the `<OrgnlTxId>` element.

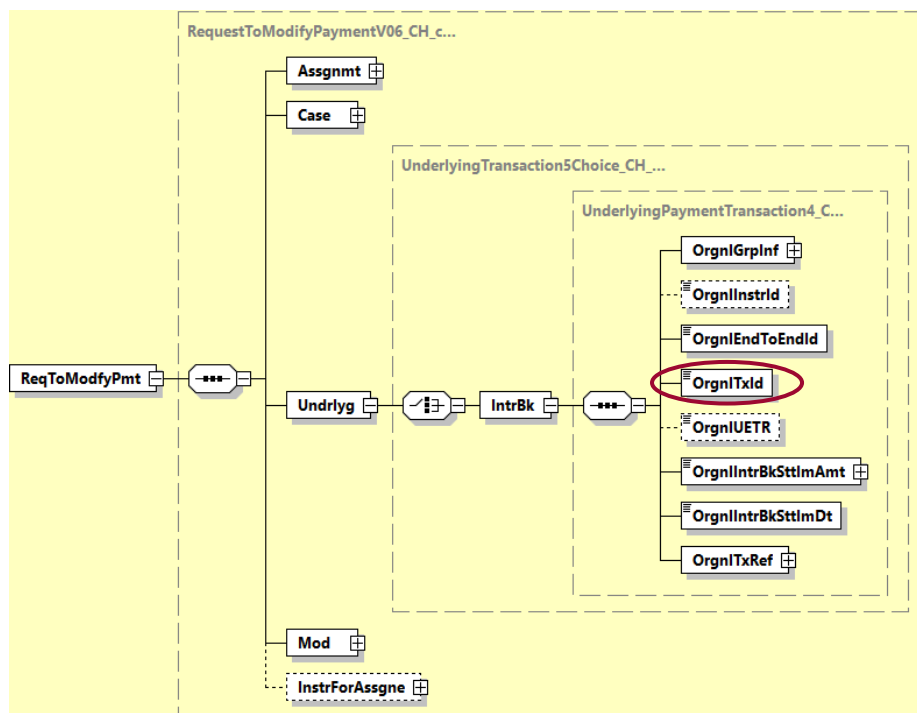


Figure 5: Transaction reference of the original payment (Original Transaction Identification)

### Further mandatory information content of the original payment

Further mandatory information of the original payment must be supplied within the elements "IntrBk" and "OrgnlTxRef":

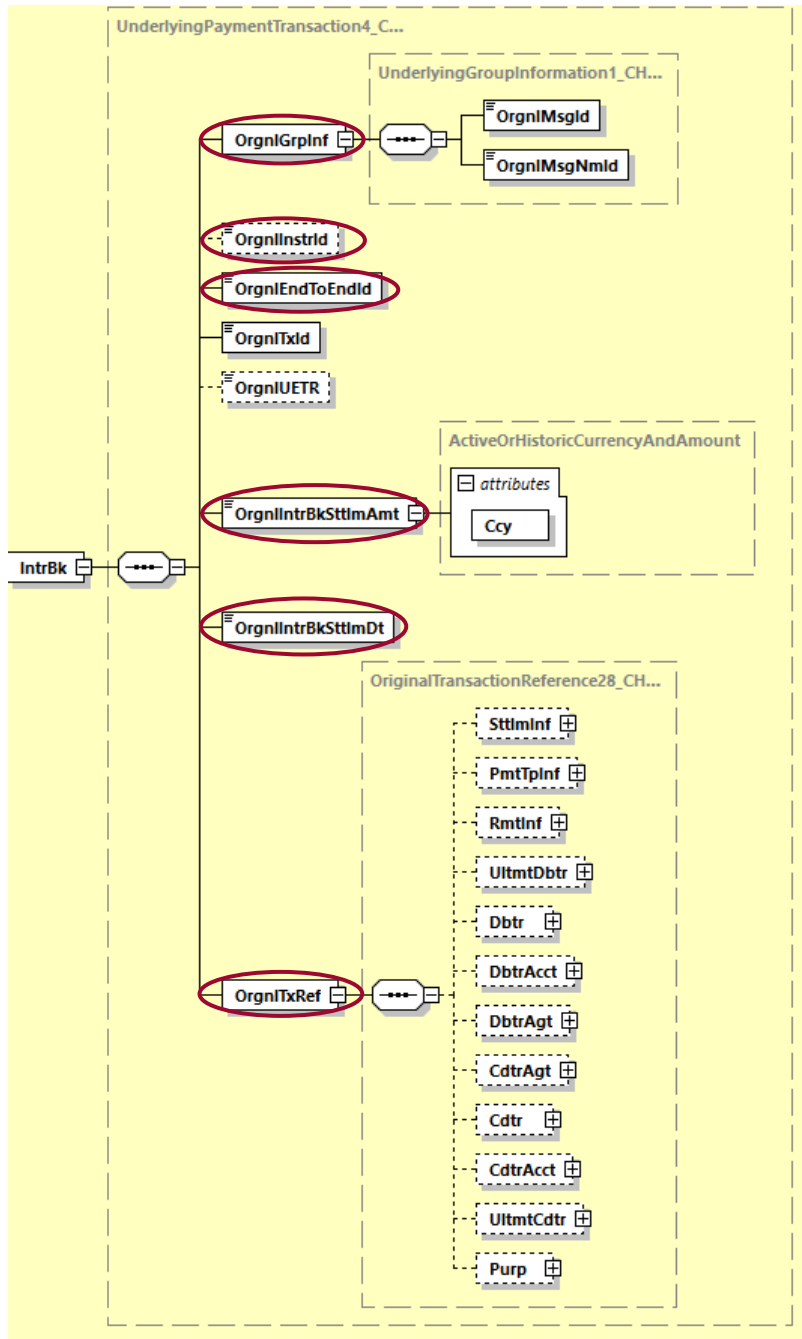


Figure 6: Further elements for information from the original payment

In the "Original Transaction Reference" element at the original payment level, an exact copy of the same elements from the original payment must be supplied.

### 3.3 Further business-related definitions

Further business-related definitions can be found in the base document.

## 4 Technical specifications for the RTGS systems

### 4.1 Assignment (Assgnmt, A-level)

The "Assignment" block (A-level of the message) occurs exactly once and contains the following elements:

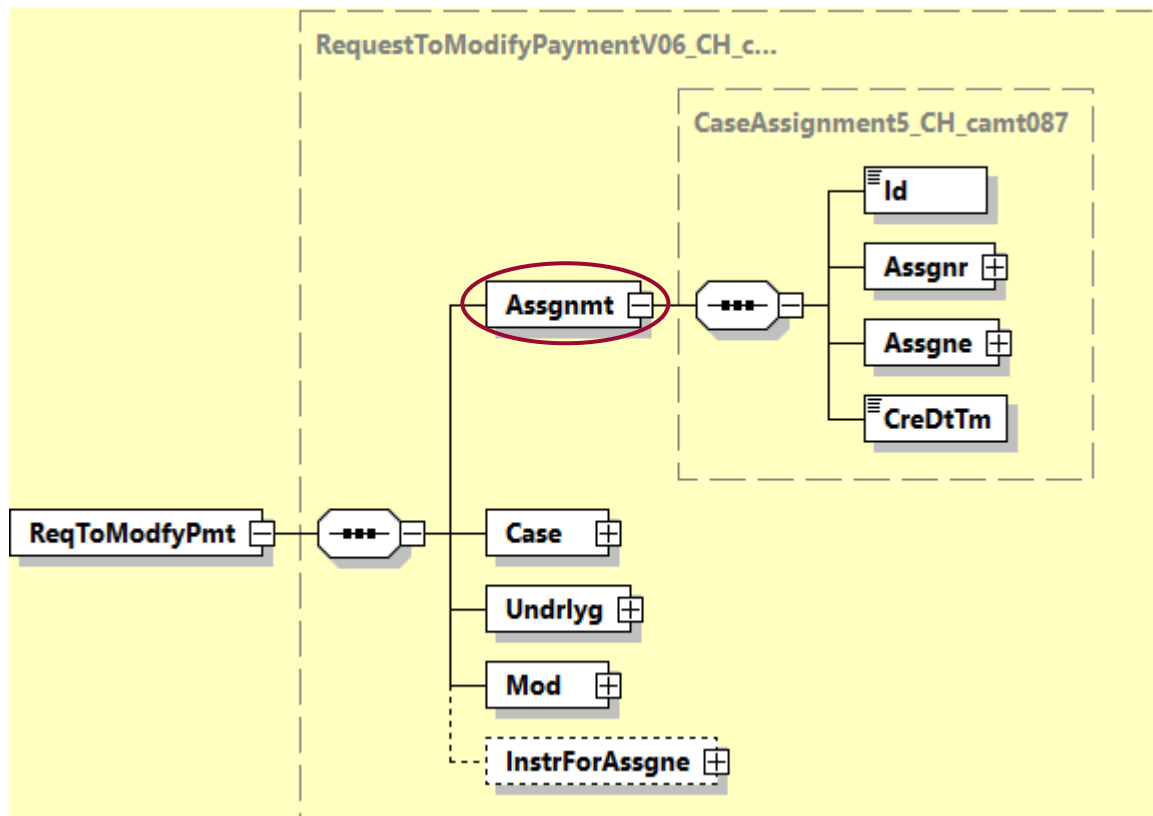


Figure 7: Assignment (Assgnmt)

The following table specifies all the elements of the A-level "Assignment" in 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	ReqToModfyPmt	1..1	1..1	
Assignment	Assgnmt	1..1	1..1	
Assignment +Identification	Id	1..1	1..1	<b>Message Identification</b> 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.
Assignment +Assigner	Assgnr	1..1	1..1	<b>Instructing Participant</b> Identification of the instructing participant. Is used together with <Id> for duplicate checking.
Assignment +Assigner ++Agent	Agt	1..1	1..1	<b>Agent</b>
Assignment +Assigner ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Assignment +Assigner ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	<b>Identification of Instructing Participant (BIC)</b> 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.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	1..1	<b>Other Identification</b> This element must be provided.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Identification of the clearing system, the following code value is available: euroSIC (EUR only) = value SEU must be used
Assignment +Assignee	Assgne	1..1	1..1	<b>Instructed Participant</b> Identification of the instructed participant.
Assignment +Assignee ++Agent	Agt	1..1	1..1	<b>Agent</b>
Assignment +Assignee ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Assignment +Assignee ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	<b>Identification of Instructed Participant (BIC)</b> 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.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	<b>Other Organisation Identification</b>
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	<b>Assigned Identification of the Instructed Participant</b> 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.
Assignment +Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b>



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

## 4.2 Case (Case, B-level)

The "Case" block (B-level of the message) occurs exactly once and contains the following elements:

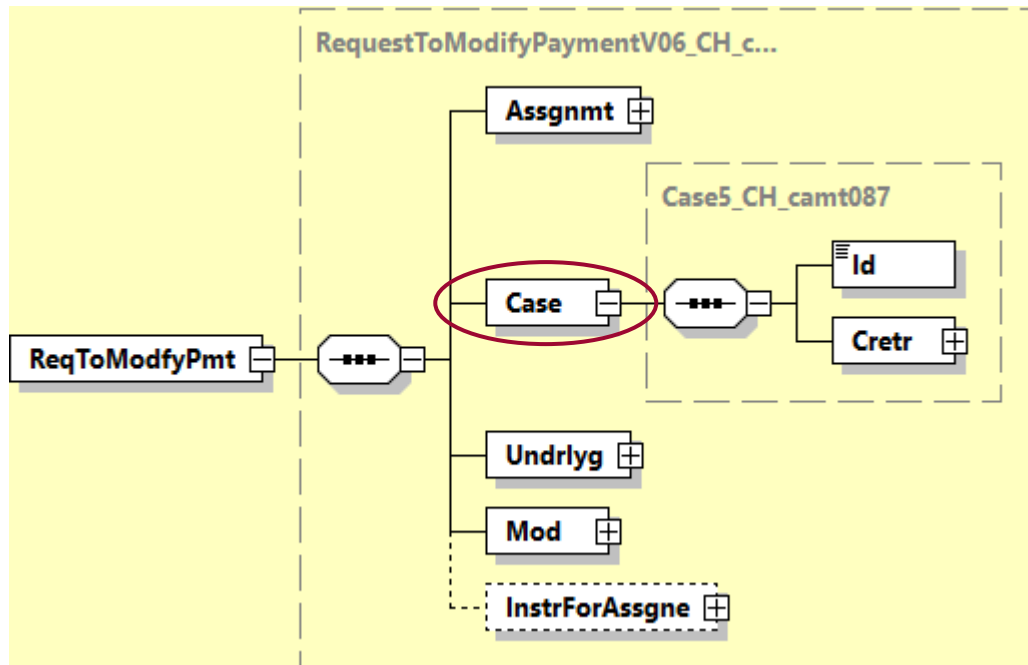


Figure 8: Case (Case)

The following table specifies all the elements of the B-level "Case" in 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	<b>Case Identification</b> 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.
Case +Creator	Cretr	1..1	1..1	<b>Originator PSP of the original credit transfer</b>
Case +Creator ++Agent	Agt	1..1	1..1	<b>Agent</b>
Case +Creator ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Case +Creator ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	1..1	<b>Identification of the originating PSP (BIC)</b> 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.

Table 4: Case (Case, B-level)

### 4.3 Underlying (Undrlyg, C-level)

The "Underlying" block (C-level of the message) occurs exactly once and contains the following elements:

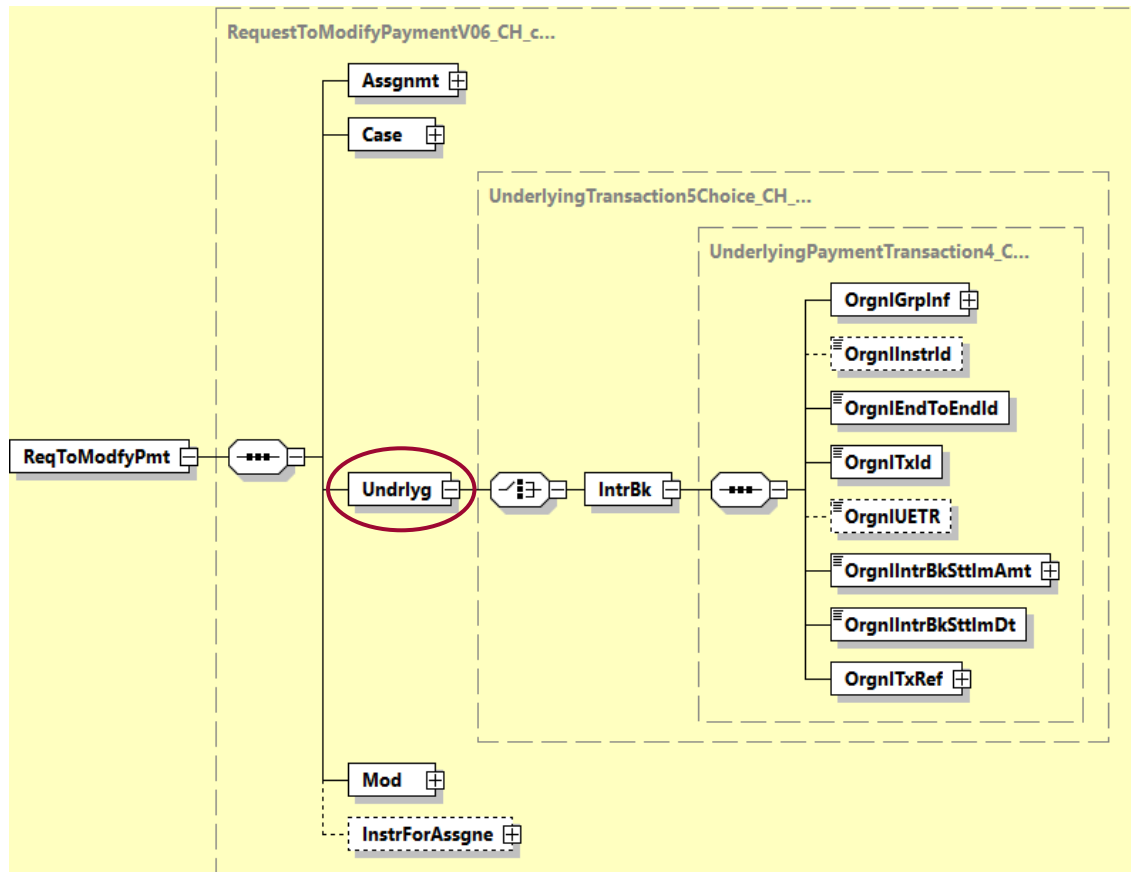


Figure 9: Underlying (Undrlyg)

The following table specifies all the elements of the C-level "Underlying" in 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	<b>Underlying</b>
Underlying +Interbank	IntrBk	1..1	1..1	<b>Interbank Transaction Information</b>
Underlying +Interbank ++Original Group Information	OrgnlGrpInf	0..1	1..1	<b>Original Group Identification</b>
Underlying +Interbank ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	<b>Original Message Identification</b>
Underlying +Interbank ++Original Group Information +++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	<b>Original Message Name Identification</b> The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the RTGS system): <ul style="list-style-type: none"> <li>• pacs.008</li> </ul> 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.
Underlying +Interbank ++Original Instruction Identification	OrgnlInstrId	0..1	0..1	<b>Original Instruction Identification</b>
Underlying +Interbank ++Original End To End Identification	OrgnlEndToEndId	0..1	1..1	<b>Original Debtor Reference</b>
Underlying +Interbank ++Original Transaction Identification	OrgnlTxId	0..1	1..1	<b>Original Transaction Identification</b>
Underlying +Interbank ++Original UETR	OrgnlUETR	0..1	0..1	<b>Original Unique End-to-end Transaction Reference</b> 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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Interbank ++Original Interbank Settlement Amount	OrgnlIntrBkSttlMamt	1..1	1..1	<b>Original Settlement Amount</b> 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			<b>Currency Code</b> The currency code must be EUR.
Underlying +Interbank ++Original Interbank Settlement Date	OrgnlIntrBkSttlMdt	1..1	1..1	<b>Original Interbank Settlement Date</b> Requested value date of the original payment.
Underlying +Interbank ++Original Transaction Reference	OrgnlTxRef	0..1	1..1	<b>Original Transaction Reference</b> 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.
Underlying +Interbank ++Original Transaction Reference +++Settlement Information	SttlmInf	0..1	0..1	<b>Settlement Information</b>
Underlying +Interbank ++Original Transaction Reference +++Payment Type Information	PmtTpInf	0..1	0..1	<b>Payment Type Information</b>
Underlying +Interbank ++Original Transaction Reference +++Remittance Information	RmtInf	0..1	0..1	<b>Remittance Information</b>
Underlying +Interbank ++Original Transaction Reference +++Ultimate Debtor	UltmtDbtr	0..1	0..1	<b>Ultimate Debtor</b>
Underlying +Interbank ++Original Transaction Reference +++Debtor	Dbtr	0..1	0..1	<b>Debtor</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Underlying +Interbank ++Original Transaction Reference +++Debtor Account	DbtrAcct	0..1	0..1	<b>Debtor Account</b>
Underlying +Interbank ++Original Transaction Reference +++Debtor Agent	DbtrAgt	0..1	0..1	<b>Debtor Agent</b>
Underlying +Interbank ++Original Transaction Reference +++Creditor Agent	CdtrAgt	0..1	0..1	<b>Creditor Agent</b>
Underlying +Interbank ++Original Transaction Reference +++Creditor	Cdtr	0..1	0..1	<b>Creditor</b>
Underlying +Interbank ++Original Transaction Reference +++Creditor Account	CdtrAcct	0..1	0..1	<b>Creditor Account</b>
Underlying +Interbank ++Original Transaction Reference +++Ultimate Creditor	UltmtCdtr	0..1	0..1	<b>Ultimate Creditor</b>
Underlying +Interbank ++Original Transaction Reference +++Purpose	Purp	0..1	0..1	<b>Transaction Purpose</b>

Table 5: Underlying (Undrlyg, C-level)

## 4.4 Modification (Mod, D-level)

The "Modification" block (D-level of the message) occurs exactly once and contains the following elements:

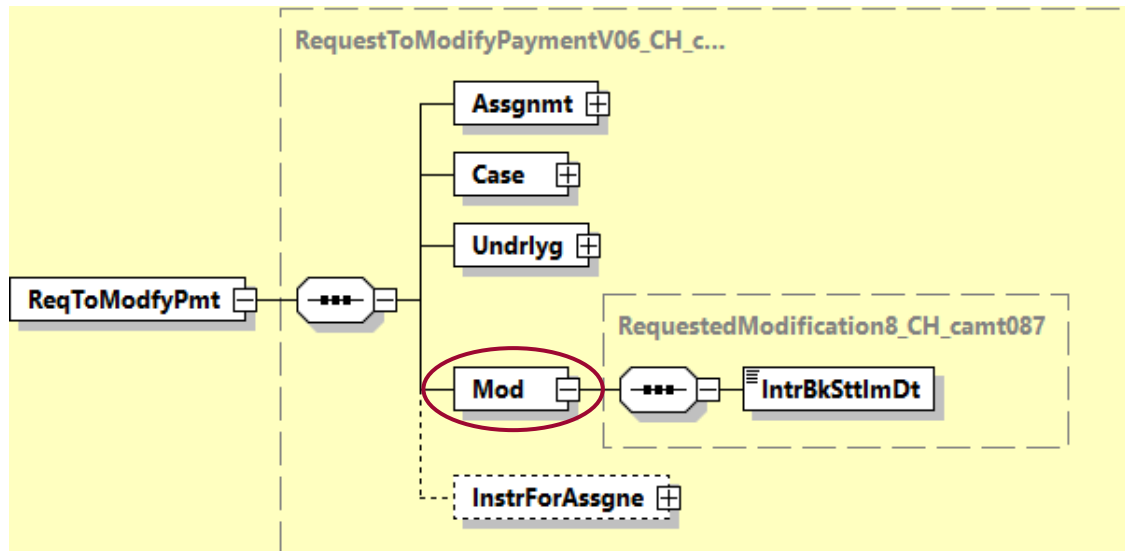


Figure 10: Modification (Mod)

The following table specifies all the elements of the D-level "Modification" in 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	<b>Requested Modification</b>
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): Contains the inter-PSP settlement date to be applied by the Beneficiary PSP, as a consequence:</p> <ul style="list-style-type: none"> <li>- 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).</li> <li>- If the 'Interbank Settlement' Date of the initial pacs.008 was incorrect: the new requested 'Interbank Settlement' Date must be provided.</li> </ul>

Table 6: Modification (Mod, D-level)

## 4.5 Instruction for Assignee (InstrForAssgne, E-level)

The "Instruction for Assignee" block (E-level of the message) contains the following elements:

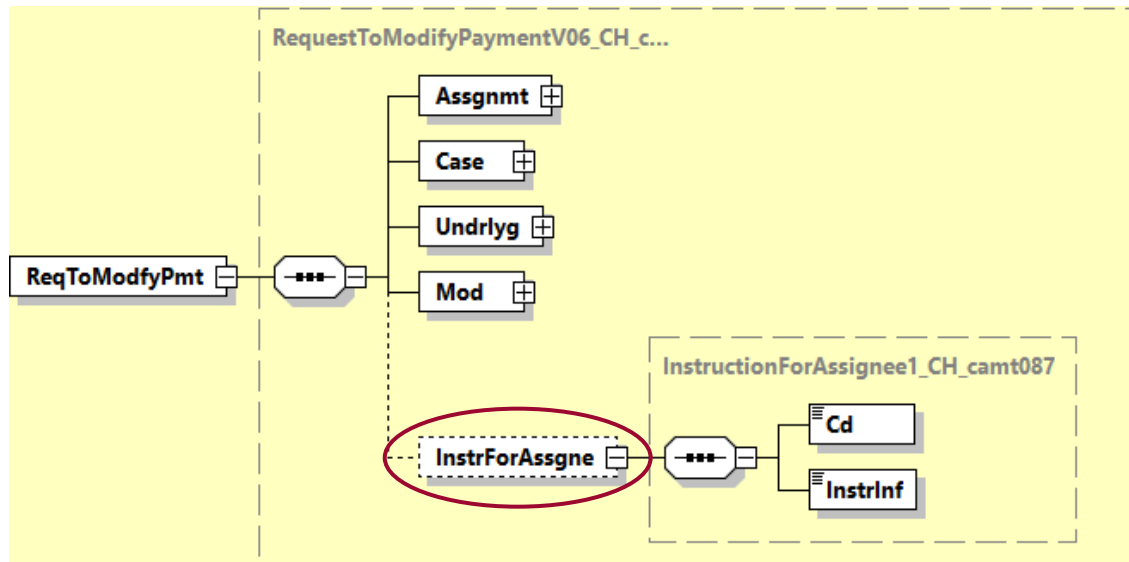


Figure 11: Instruction for Assignee (InstrForAssgne)

The following table specifies all the elements of the E-level "Instruction for Assignee" in 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	<b>Instruction For Assignee</b> 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	<b>Instruction For Assignee (code)</b> Only INQR is allowed.
Instruction For Assignee +Instruction Information	InstrInf	0..1	1..1	<b>Instruction For Assignee (text)</b> 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 (InstrForAssgne, E-level)