



# **Implementation Guidelines for ISO 20022 Interbank Messages**

**SIC and euroSIC**

**Cash Management Receipts (camt.025)**

**Version 2.0, valid from 18 November 2022**

## 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
2.0	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
		Changed definition from SWIFT MX to ISO 20022	2
		Revision of "Technical specifications for the RTGS systems": <ul style="list-style-type: none"> <li>New codes SIC/SEU for identification of the clearing system in the <code>.../MsgHdr/ReqTp/Prtry/Id</code> element</li> </ul>	4.1
1.4	28.02.2020	Last edition based on previous ISO 20022 version status	
1.0	21.03.2016	First edition	All

Table 1: Change history

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## General notes

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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).

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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 – one each per ISO 20022 message type, e.g. this document is for the message type "camt.025" – 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 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 – one for each ISO 20022 message type – 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.

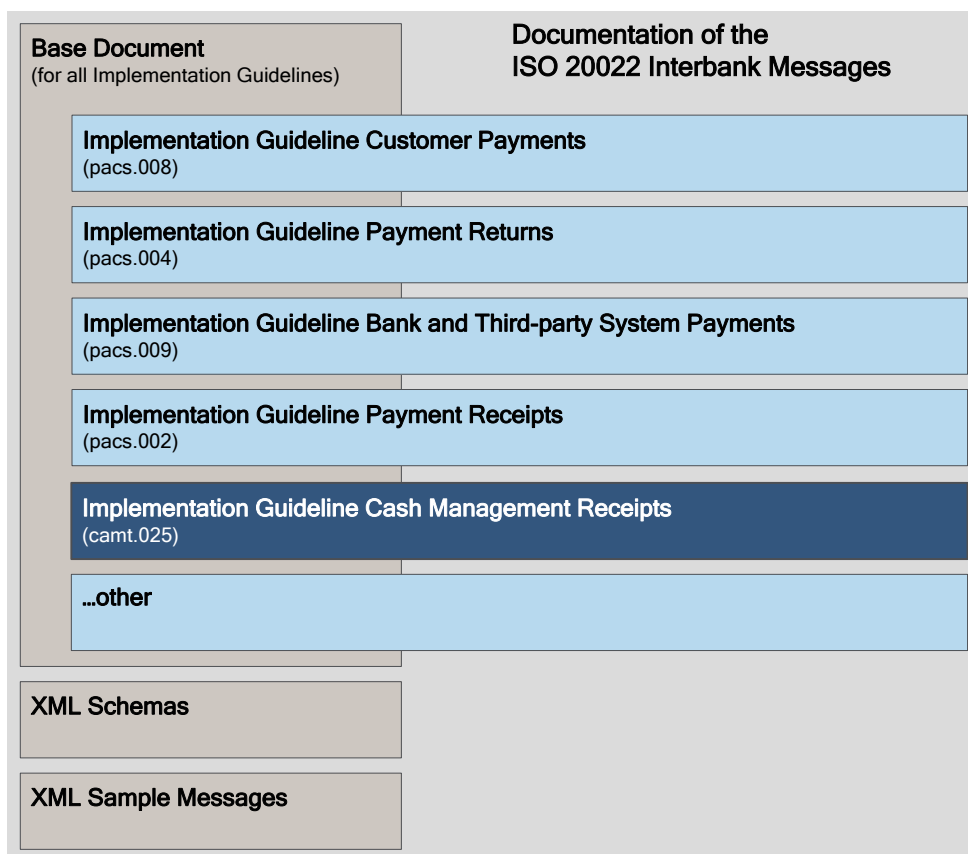


Figure 1: Documentation structure for message type "camt.025"

## 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.025" for the RTGS systems

- ***camt.025.001.05.ch.01.xsd***

is published on the SIX Interbank Ltd website [www.iso-payments.ch](http://www.iso-payments.ch).

It should preferably be opened using for-purpose 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 this Implementation Guideline. In addition, sample XML messages are available in the download area of the validation portal.

## 1.6 Reference documents

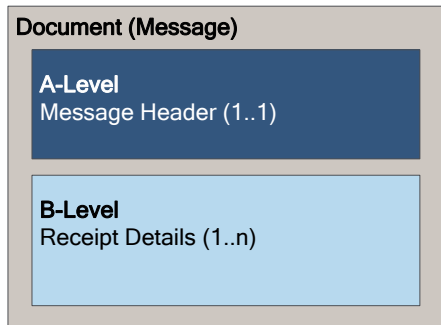
Additional information on the Implementation Guidelines can be found in the reference documents listed in the Base document.



## 2 ISO definitions

The "Receipt" message (camt.025) is sent from the participant to the RTGS systems and from the RTGS systems to the participant, to acknowledge that a camt message has been received.

The "Receipt" message is based on the ISO 20022 XML schema "camt.025.001.05".



The "camt.025" message is essentially structured as follows:

- **A-level:** Message level, "Message Header" element. This block must occur exactly once.
- **B-level:** Transaction level, "Receipt Details" element. This block must occur exactly once.

Figure 2: Basic message structure of the "camt.025" message

### 3 Business specifications for the RTGS systems

#### 3.1 General

The "Receipt" message is used in the RTGS systems for acknowledging cash management messages (information and control messages) as follows:

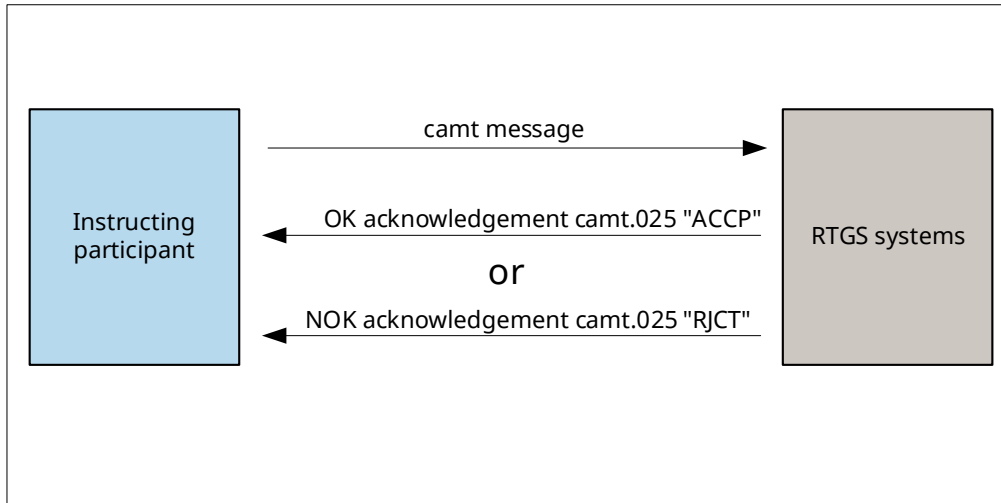


Figure 3: Acknowledgement of a cash management message by the RTGS systems

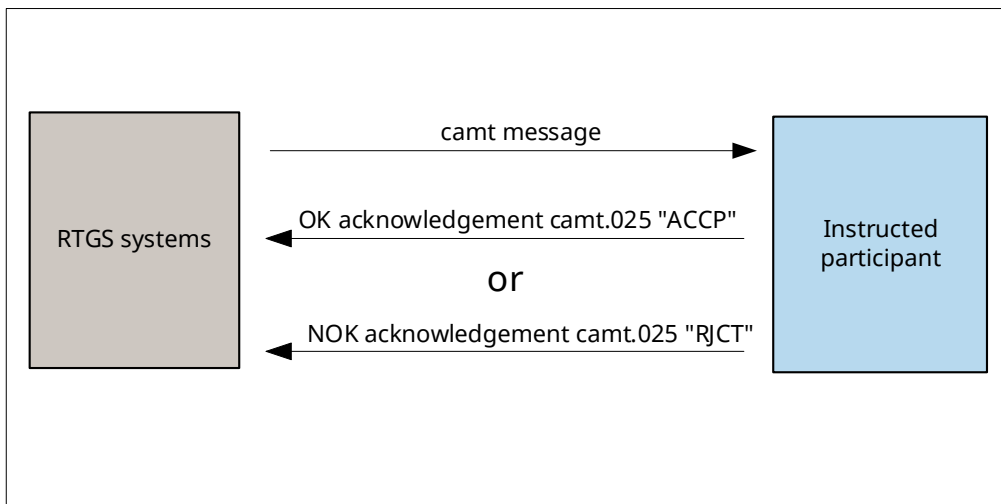


Figure 4: Acknowledgement of a cash management message by the participant

**Note:** NOK messages (camt.025 with the status RJCT) from the participant to the RTGS systems must only be sent in the event of an error in authenticating the message that has been received.

All camt messages will be acknowledged with "camt.025".

**Note about SWIFT InterAct messages**

SWIFT InterAct messages received via the SWIFT gateway must not be acknowledged.

## 3.2 References in the "Receipt" message (camt.025)

Along the processing chain, two references are sent in the "camt.025" message:

**A-level:** MsgHdr/MsgId – unique message identification for the "camt.025" message

**B-level:** RctDtls/OrgnlMsgId/MsgId – message identification for the acknowledged message

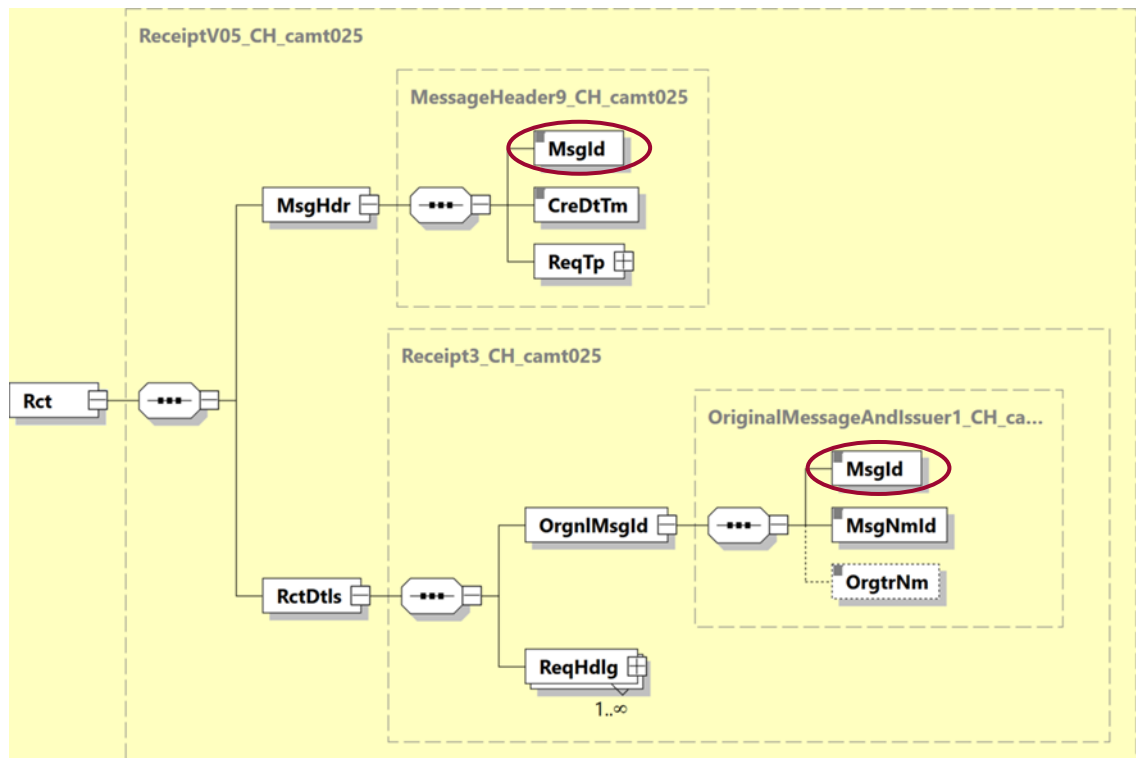


Figure 5: References in the "camt.025" message

### 3.3 Naming of the parties

In the "camt.025" message, in the *RctDtls/OrgnlMsgId/OrgtrNm* element, in the case of an acknowledgement from the RTGS systems to the participant, the participant is identified who sent the message to be acknowledged, or, in the case of an acknowledgement from the participant to the RTGS systems, the acknowledging participant.

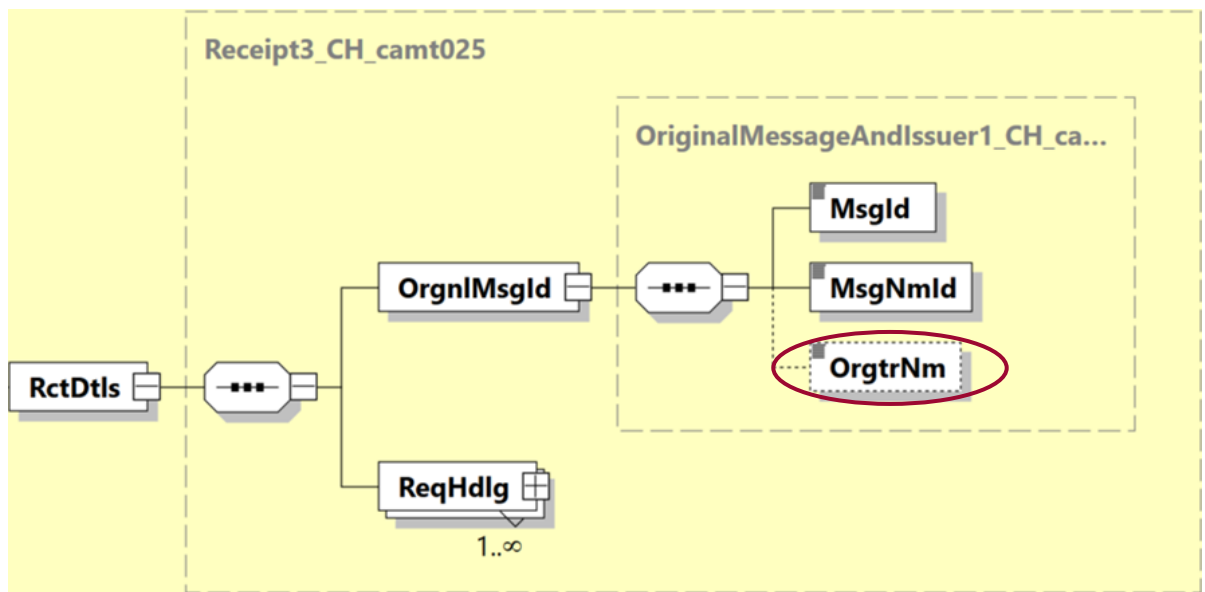


Figure 6: Details of participants

Participants are identified solely using the relevant SIC IID.

### 3.4 Transaction status

The transaction status of the message being acknowledged is shown in the "camt.025" message in the `<ReqHdlg>` element. This element must be sent once and may only contain the sub-element `<StsCd>`:

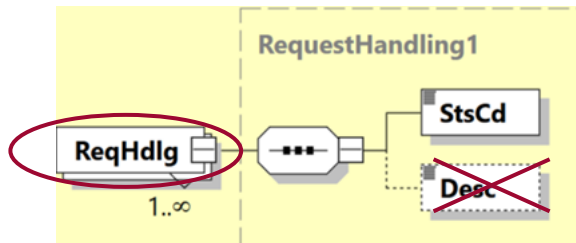


Figure 7: Indicating the transaction status

The following status values are provided for in the `ReqHdlg/StsCd` element:

Code	Description
ACCP (Accepted Customer Profile)	Received message is correct.
RJCT (Rejected)	Received message cannot be validated.

Table 2: Permitted status values in the `ReqHdlg/StsCd` element

In the case of a NOK acknowledgement from the RTGS systems to the participant, further instances of the `<ReqHdlg>` element are sent which each contain a 3-digit error code as per the SIC/euroSIC Handbook in the `<StsCd>` element and also, in the `<Desc>` element, the Xpath for the incorrect element in the message being acknowledged:

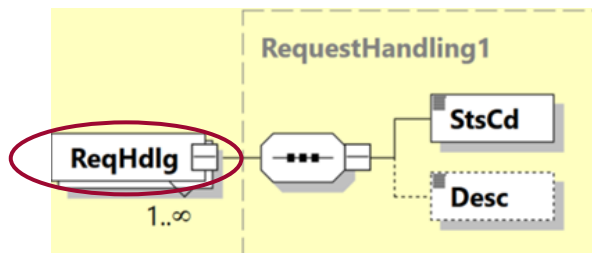


Figure 8: Indicating the error code and Xpath in an acknowledgement by the RTGS systems

### 3.5 Acknowledging messages that cannot be validated

If a message that is sent cannot be validated for technical reasons (e.g. blank message, no XML message), this is confirmed by the RTGS systems with a generic NOK message.

To show the status of the message, the code RJCT is entered in the sub-element `<StsCd>` in the first instance of the `<ReqHdlg>` element.

In a second instance of the `<ReqHdlg>` element, the SIC error code "118" is entered in the `<StsCd>` sub-element (see section 3.6) and "n/a" in the `<Desc>` sub-element.

#### Note about schema violations

If a message that is sent cannot be validated due to a schema violation, the SIC error code "221" is used in a similar procedure as described in this section.

### 3.6 Error codes

In the "camt.025" message, the 3-digit error codes are used in accordance with the SIC/euroSIC Handbook.

### 3.7 Further business specifications

Further business specifications can be found in the Base document.

## 4 Technical specifications for the RTGS systems

### 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:

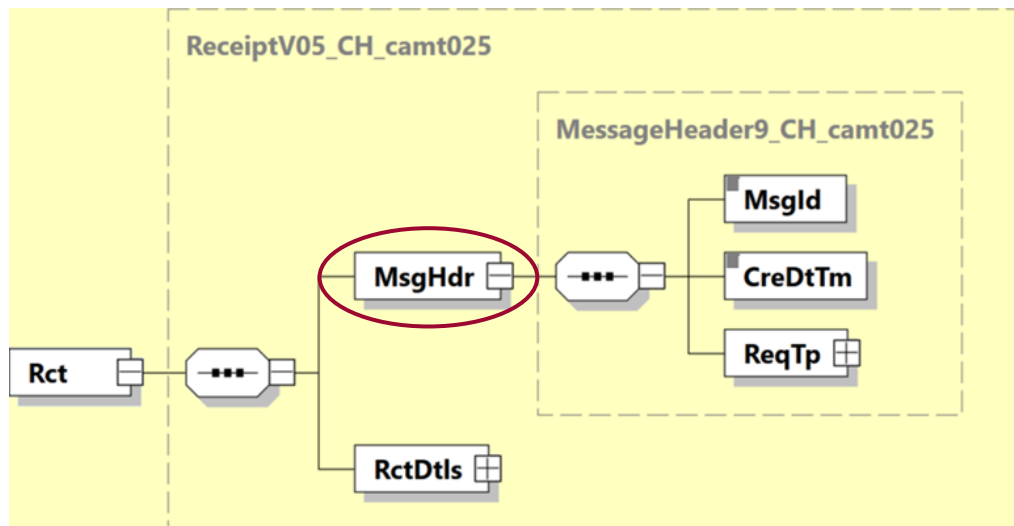


Figure 9: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.025" message that are relevant in the context of the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +Receipt V05	Rct	1..1	1..1	
Message Header	MsgHdr	1..1	1..1	
Message Header +Message Identification	MsgId	1..1	1..1	<b>Message Identification</b> Only the restricted character set for references (excluding spaces) is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	<b>Creation Date Time</b>
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	<b>Clearing System Identification (proprietary)</b> 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 Receipt Details (RctDtls, B-level)

The "Receipt Details" (B-level of the message) contains the information about the message being acknowledged.

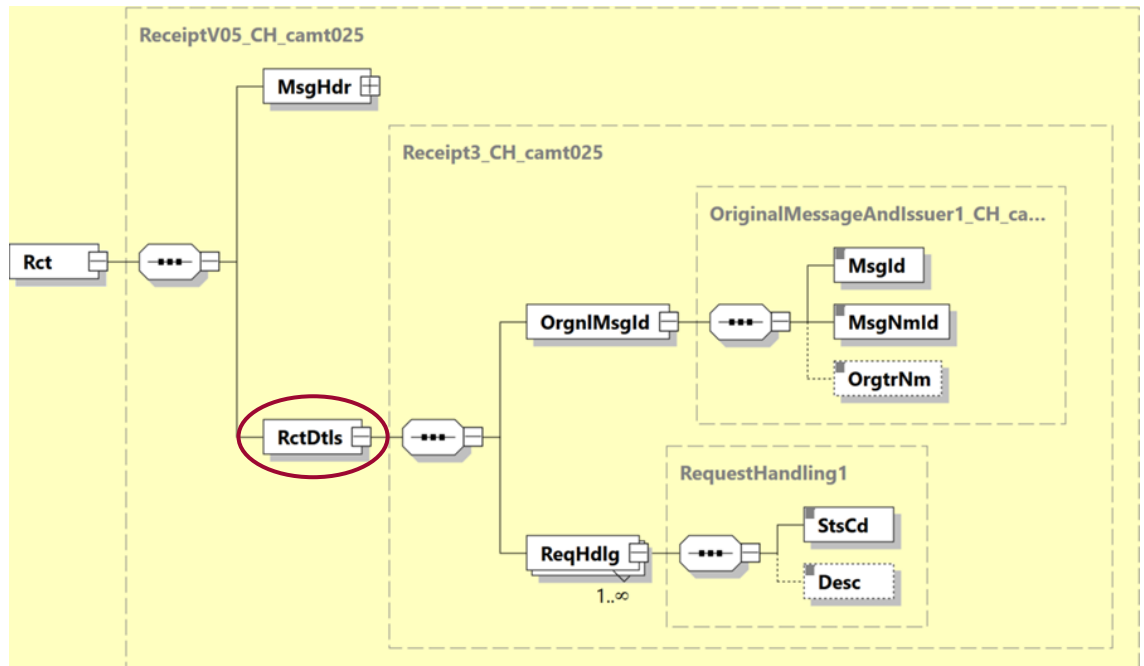


Figure 10: Receipt Details (RctDtls)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Receipt Details	RctDtIs	1..n	1..1	
Receipt Details +Original Message Identification	OrgnlMsgId	1..1	1..1	
Receipt Details +Original Message Identification ++Message Identification	MsgId	1..1	1..1	<b>Original Message Identification</b> If the message identification of the message being acknowledged is not available, fill in with the value UNKNOWN.
Receipt Details +Original Message Identification ++Message Name Identification	MsgNmId	0..1	1..1	<b>Original Message Name Identification</b> Permitted message types: camt.007 camt.008 camt.019 camt.027 camt.029 camt.048 camt.050 camt.052 camt.054 camt.056 camt.087 The element contains UNKNOWN if the type of the original message could not be identified.
Receipt Details +Original Message Identification ++Originator Name	OrgtrNm	0..1	0..1	<b>Member Identification</b> If the element <MsgNmId> contains the value camt.007, camt.008, camt.027, camt.029, camt.048, camt.050, camt.056 or camt.087 this element must be provided. For all other message types, the element may be omitted. If provided, the content of this element will be ignored. For camt.050 the information can be obtained from Dbtr/FinInstnId/ClrSysMmbId/MmbId, for camt.007 the information can be obtained from the provided sub-element of ModfyTx/Mod/PmtId/LngBizId/InstgAgt/FinInstnId, for camt.008 the information can be obtained from the provided sub-element of CcITx/PmtId/LngBizId/InstgAgt/FinInstnId, for camt.048 the information can be obtained from the provided sub-element of ModfyRsvatn/RsvatnId/Cur/AcctOwnr/FinInstnId, for camt.027, camt.029, camt.056 and camt.087 the information can be obtained from the provided sub-element of Assgnr/Agt/FinInstnId. The element contains UNKNOWN if the type of the original message could not be identified.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Receipt Details +Request Handling	ReqHdlg	0..n	1..n	<b>Status Reason Information</b> At least one <ReqHdlg> block must be created to show the transaction status of the received message.  Message from participant to RTGS system: Exactly one <ReqHdlg> block must be present. NOK message from RTGS system to participant: One additional <ReqHdlg> block containing information about the reason for rejection will be created for each identified error.
Receipt Details +Request Handling ++Status Code	StsCd	1..1	1..1	<b>Transaction Status or Status Report Reason</b> The following ISO codes are used to indicate the transaction status of the received message: ACCP = Received message is correct. RJCT = The message contains errors and could not be processed.  NOK message from the RTGS system to the participant: Proprietary 3-digit SIC error codes will be provided in this element within an additional <ReqHdlg> block for each identified error. Error codes in accordance with the SIC / euroSIC Handbook.
Receipt Details +Request Handling ++Description	Desc	0..1	0..1	<b>Erroneous Element</b> Location of the incorrect element as an XPath. Use only permitted in NOK messages from the RTGS system to participants. Must not be used in the <ReqHdlg> instance containing the transaction status (ACCP/RJCT). "n/a" will be provided if the error cannot be unambiguously assigned to one element.

Table 4: Receipt Details (RctDtls, B-level)