



# Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Liquidity Reservation (camt.048)

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 generic definition for BICs (typographical update affecting all &lt;BICFI&gt; elements).</li> <li>• Relocation of the identification of the clearing system: New codes SIC/SEU added for element <i>RsvatnId/Cur/SysId/MktInfrstrctrId/Cd</i>, no long required element <i>.../MktInfrstrctrId/Prtry</i> removed from the schema</li> </ul>	4.1, 4.2
1.3	28.02.2020	Last edition based on previous ISO 20022 version status	
1.0	21.03.2016	First edition	All

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  
 8021 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

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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.048" – 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.

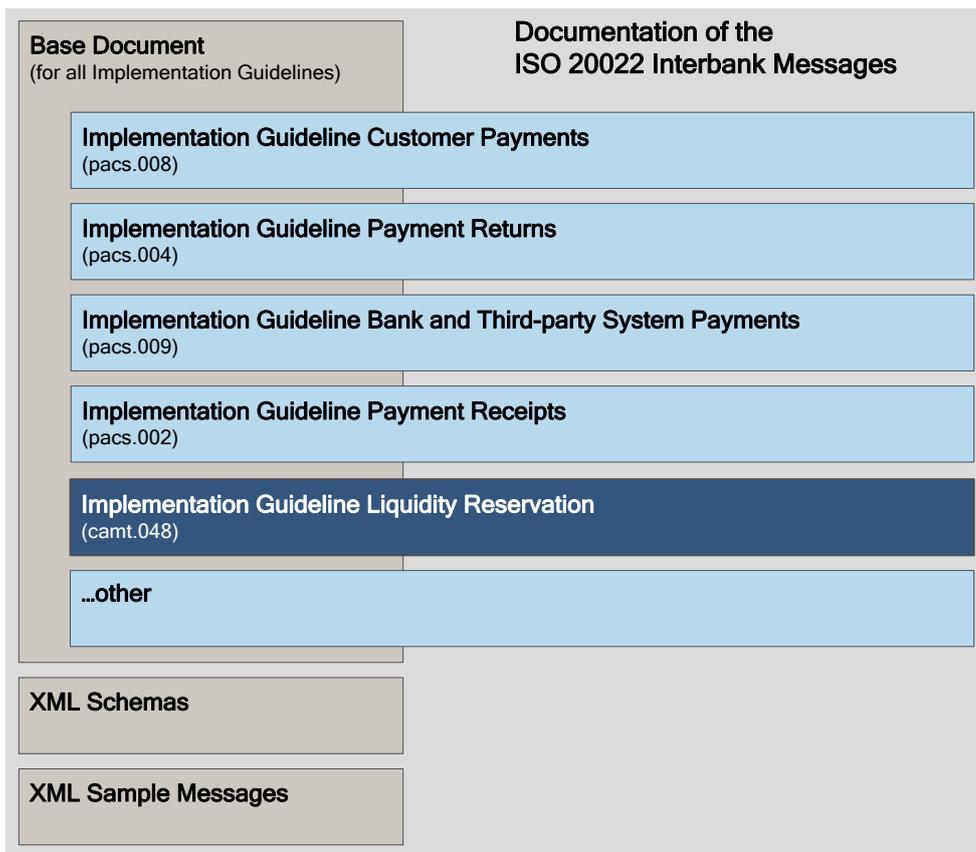


Figure 1: Documentation structure for message type "camt.048"

## 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.048" for the RTGS systems

- ***camt.048.001.05.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.

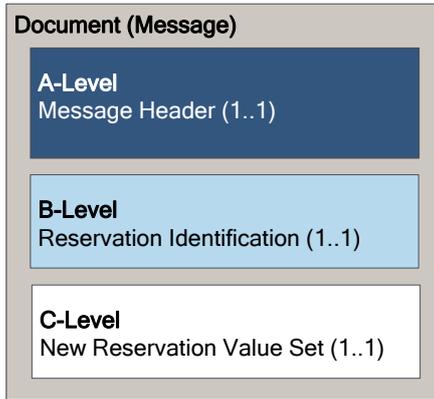
## 1.6 Reference documents

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

## 2 ISO definitions

The "Modify Reservation" message (camt.048) is sent from the participant to the RTGS systems to set, modify or delete a reservation amount.

The "Modify Reservation" message is based on the ISO 20022 XML schema "camt.048.001.05".



The "camt.048" message is essentially structured as follows:

- **A-level:** Message level, "*Message Header*" element. This block must occur exactly once.
- **B-level:** Reservation level, "*Reservation Identification*" element. This block must occur exactly once. This block contains the identification for the reservation.
- **C-level:** Amount level, "*New Reservation Value Set*" element. This block must occur exactly once. This block contains the amount of the reservation.

Figure 2: Basic message structure of the "camt.048" message

### 3 Business specifications for the RTGS systems

#### 3.1 General

The "camt.048" message is used in the following use cases:

Use case	Input/Output	ISO/MX message
Liquidity reservation by the participant	I	camt.048

Table 2: Use cases for "camt.048" in the RTGS systems

The "Input/Output" column in the table indicates whether the message was created by the participant (I) or by the RTGS systems (O).

#### 3.2 Entering the required reservation amount

The required reservation amount is set using the "camt.048" message. Any existing reservation amount is replaced by the amount now entered.

If an existing reservation amount is to be deleted, the value 0 (zero) must be entered as the new reservation amount.

**C-level:** *NewRsvatnValSet/Amt/AmtWthtCcy* – amount of liquidity reservation:

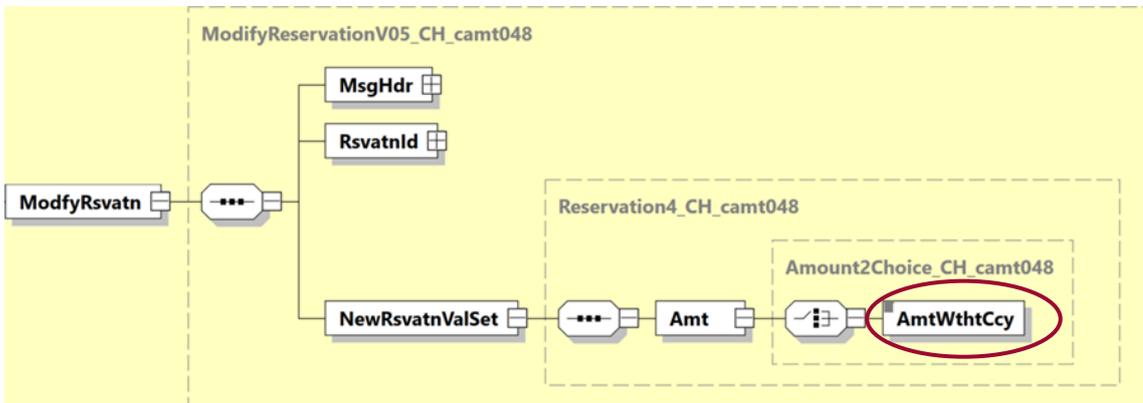


Figure 3: Amount of liquidity reservation in the "camt.048"

### 3.3 References in the "Modify Reservation" message (camt.048)

Two references are sent in the "camt.048" message:

**A-level:** *MsgHdr/MsgId* – unique message identification for the "camt.048" message

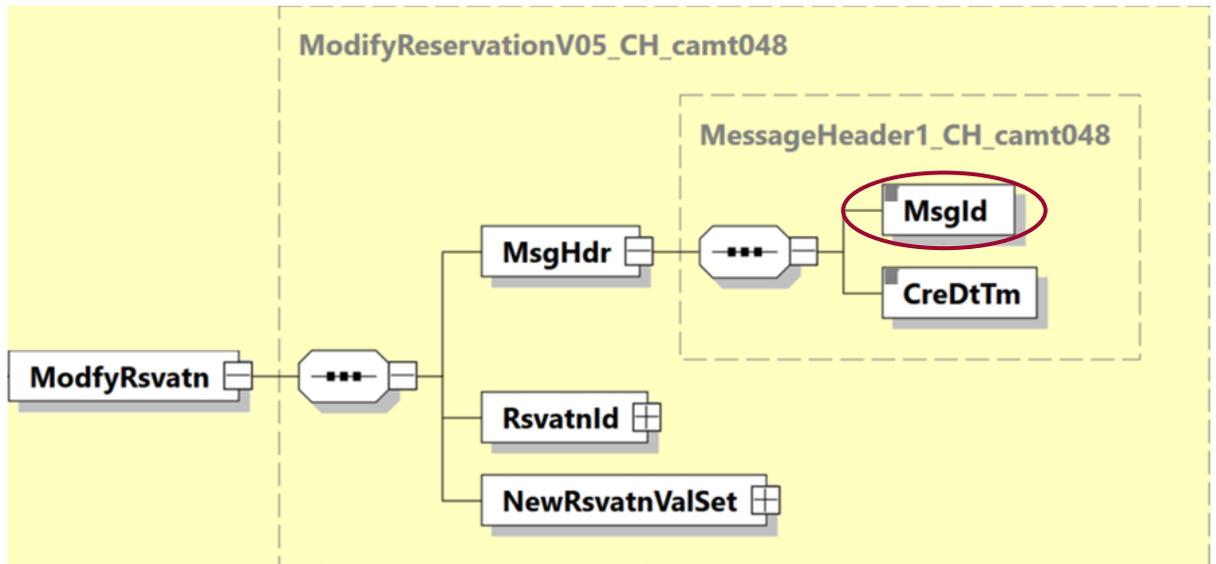


Figure 4: References in the "camt.048" message

### 3.4 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:

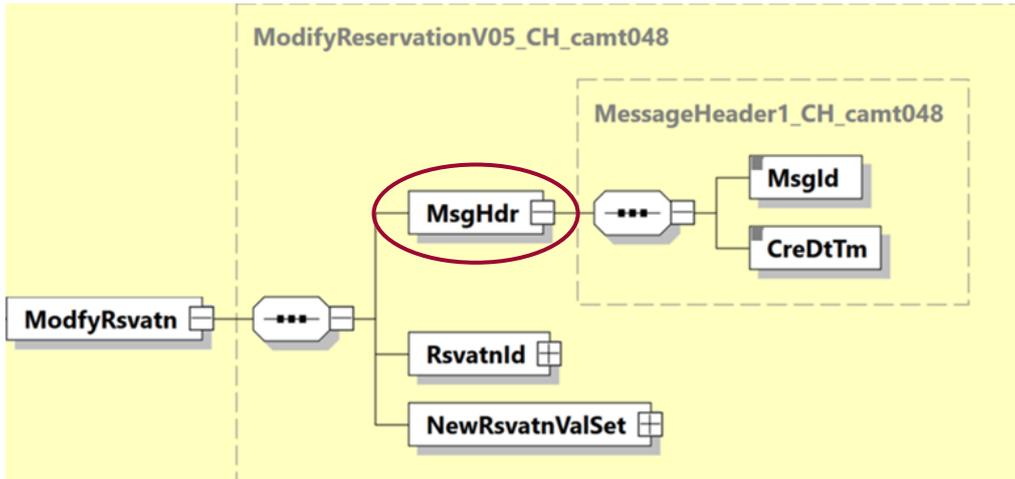


Figure 5: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.048" 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 +Modify Reservation V05	ModfyRsvatn	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>

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

## 4.2 Reservation Identification (RsvatnId, B-level)

The "Reservation Identification" (B-level of the message) contains the information to identify the reservation.

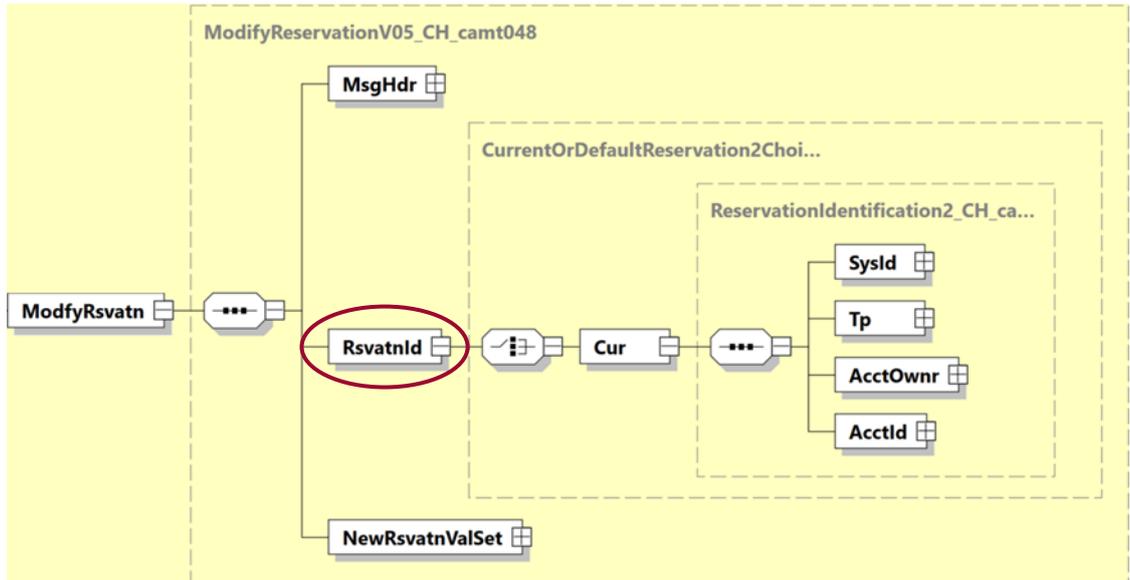


Figure 6: Reservation Identification (RsvatnId)

The following table specifies all the elements of the "Reservation Identification" of the "camt.048" 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
Reservation Identification	RsvatnId	1..1	1..1	
Reservation Identification +Current	Cur	1..1	1..1	
Reservation Identification +Current ++System Identification	SysId	0..1	1..1	
Reservation Identification +Current ++System Identification +++Market Infrastructure Identification	MktInfrstrctrId	1..1	1..1	<b>Market Infrastructure Identification</b>
Reservation Identification +Current ++System Identification +++Market Infrastructure Identification ++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</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
Reservation Identification +Current ++Type	Tp	1..1	1..1	
Reservation Identification +Current ++Type +++Proprietary	Prtry	1..1	1..1	<b>Reservation Type Code (proprietary)</b> The following code has to be used: PTRES - Participant's liquidity reservation amount
Reservation Identification +Current ++Account Owner	AcctOwnr	0..1	1..1	<b>Account Owner</b> Identifies the party submitting the modification. Required for authorization checking.
Reservation Identification +Current ++Account Owner +++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Reservation Identification +Current ++Account Owner +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	<b>Identification of Account Owner (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.  This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant.
Reservation Identification +Current ++Account Owner +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Account Owner (proprietary)</b> This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant.
Reservation Identification +Current ++Account Owner +++Financial Institution Identification ++++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data and active.
Reservation Identification +Current ++Account Identification	AcctId	0..1	1..1	<b>Settlement Account Information</b>
Reservation Identification +Current ++Account Identification +++Other	Othr	1..1	1..1	<b>Identification of Settlement Account (proprietary)</b>
Reservation Identification +Current ++Account Identification +++Other ++++Identification	Id	1..1	1..1	<b>Settlement Account</b>

Table 4: Reservation Identification (RsvatnId, B-level)

### 4.3 New Reservation Value Set (NewRsvatnValSet, C-level)

The "New Reservation Value Set" element (C-level of the message) contains the reservation amount.

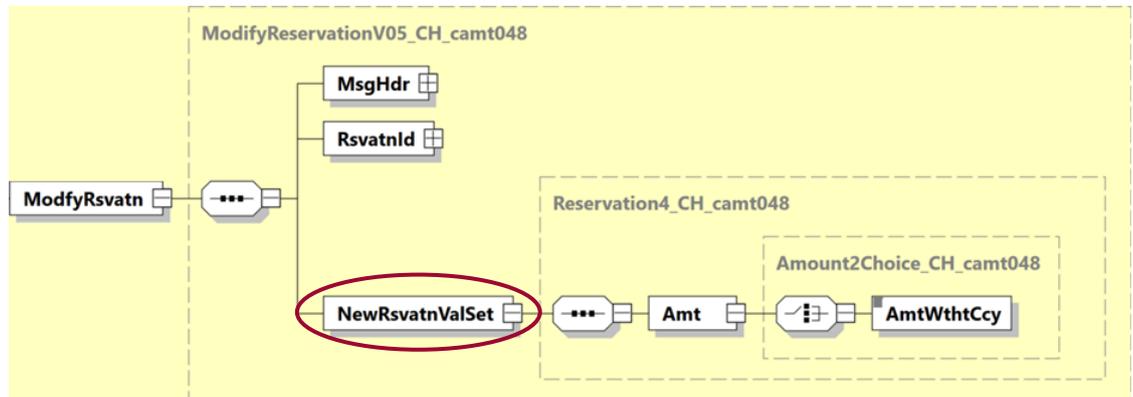


Figure 7: New Reservation Value Set (NewRsvatnValSet)

The following table specifies all the elements of the "New Reservation Value Set" of the "camt.048" 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	
New Reservation Value Set	NewRsvatnValSet	1..1	1..1		
New Reservation Value Set +Amount	Amt	1..1	1..1		
New Reservation Value Set +Amount ++Amount Without Currency	AmtWthtCcy	1..1	1..1	<b>Liquidity Reservation Amount</b> Absolute Value. The amount specified replaces any currently set value.	

Table 5: New Reservation Value Set (NewRsvatnValSet, C-level)