Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Settlement Confirmation (camt.054)

Version 2.1, valid from 18 November 2022

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
2.1	07.04.2022	Errata per SIC Platform Release 4.9	
		New CH schema version camt.054.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.4
		Modifications to the "Technical specifications for the RTGS systems" according to the separate document "Delta Commentary camt.052"	4
2.0	17.12.2021	Complete revision due to update of ISO 20022 version 2019	All
		New chapter "Introduction" (replaces the previous chapter "Overview of the documentation structure" and appendices)	1
		New ISO 20022 schema version	1, 2
		Added the "UETR" of the settled payment under the chapter "Use of references"	3.2
		Complete revision of "Technical specifications for the RTGS systems"; Details as per the separate document "Delta Commentary camt.054"	4
		Additional details about the parties involved in the transaction in the introduction chapter "Entry Details (NtryDtls, D-level)"	4.4
1.3	28.02.2020	Last edition based on previous ISO 20022 version status	All
1.0	16.05.2014	First edition	All

Table 1:   Change history

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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**.

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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 for the message type "camt.054" – 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.

- For each Implementation Guideline, an XML schema (XSD) and generic XML sample messages will be published.
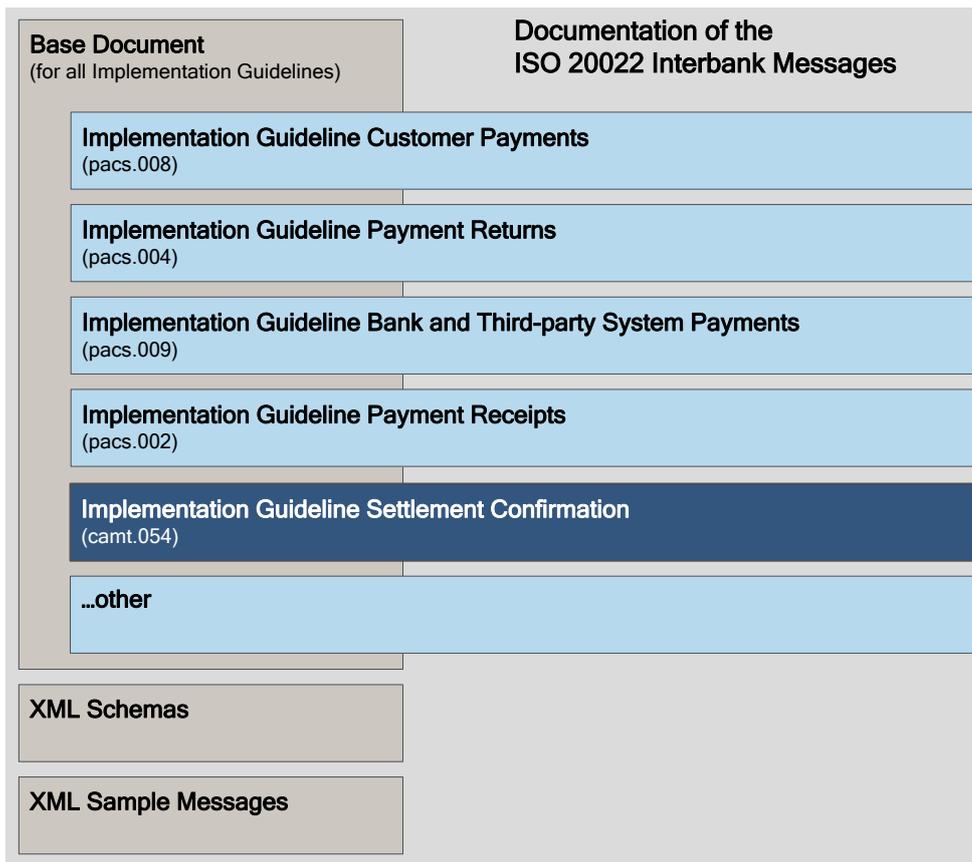
Figure 1:   Documentation structure for message type "camt.054"

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.054" for the RTGS systems is published on the SIX Interbank Clearing Ltd website www.iso-payments.ch:

- ***camt.054.001.08.ch.02.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) and validate them against this Implementation Guideline. In addition, example 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 "Bank to Customer Debit Credit Notification" message (camt.054) is sent by the RTGS systems to the participant sending the payment – if a confirmation was requested in the payment message – immediately after settlement of the payment.

The "Bank to Customer Debit Credit Notification" message is based on the ISO 20022 XML schema "camt.054.001.08".
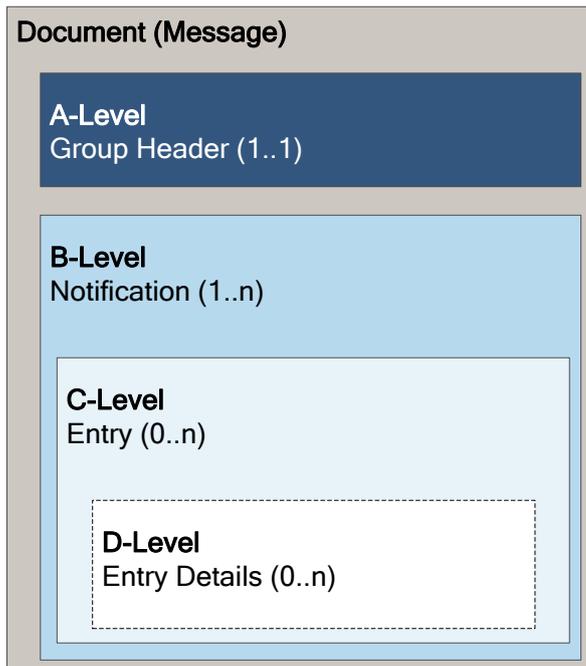
The "camt.054" message is essentially structured as follows:

- **A-level**: Message level, "*Group Header*" element.
  This block must occur exactly once.

- **B-level**: Account level, "*Notification*" element.
  This block must occur at least once and can occur n times in the ISO definition. In the RTGS systems, this block is used only once.

- **C-level**: Amount level, "*Entry*" element.
  This block is optional and may occur n times. In the RTGS systems, this block is used only once.

- **D-level**: Amount details, "*Entry Details*" element.
  This block is optional and may occur n times. In the RTGS systems, this block is used only once.

Figure 2:   Basic message structure of the "camt.054" message

3   Business specifications for the RTGS systems

3.1   Use cases

The "Bank to Customer Debit Credit Notification" message is used in the following use cases in the RTGS systems:

Use case	Input/Output	ISO 20022
Settlement confirmation	O	camt.054

Table 2:   Use cases for the "camt.054" message

3.2   Use of references

The following references are used in the "camt.054" message:

- A-level: *.../GrpHdr/MsgId* – unique reference of the "camt.054" message

- B-level: *.../Ntfctn/Id* – consecutive number of the "*Notification*" element within the message.
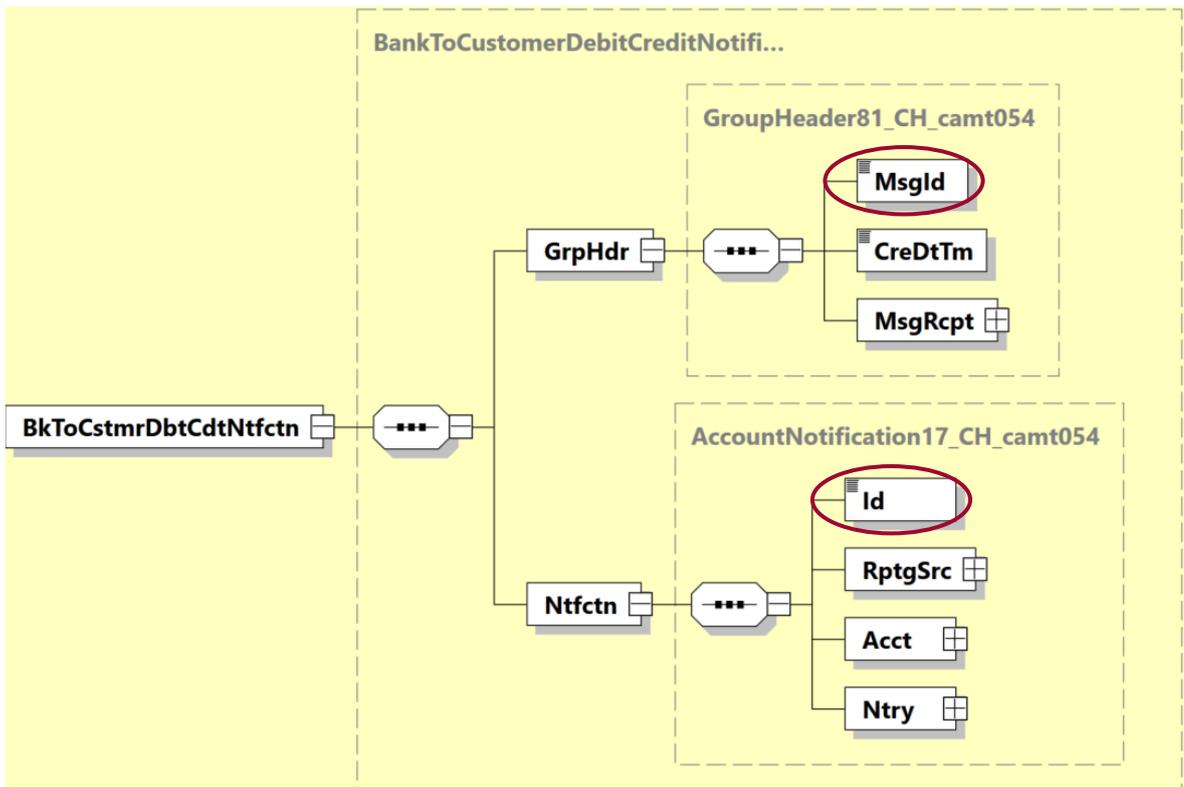
Figure 3:   References in the "camt.054" message

The references of the payment that has been settled are shown in the D-level of the message:

- D-level: *.../NtryDtls/TxDtls/Refs/MsgId*   message identification of the payment

  .../NtryDtls/TxDtls/Refs/TxId   transaction identification of the payment

  .../NtryDtls/TxDtls/Refs/UETR   UETR of the payment (if present)
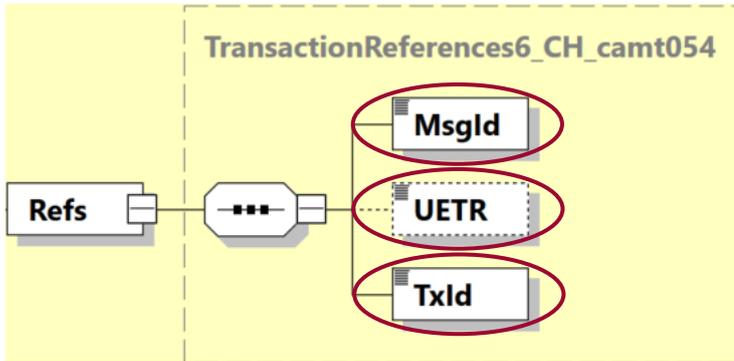
Figure 4:   References of the confirmed payment

3.3   Time of settlement and value date of the payment

The time of settlement of the confirmed payment is shown in the C-level in the *.../BookgDt/DtTm* element:
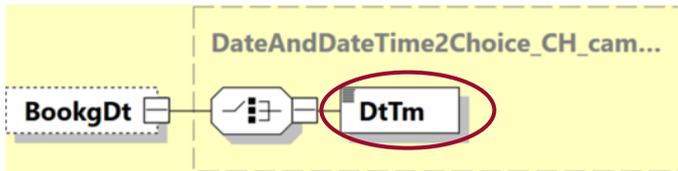
Figure 5:   Time of settlement of the confirmed payment

The value date of the confirmed payment is shown in the C-level in the *.../ValDt/Dt* element:
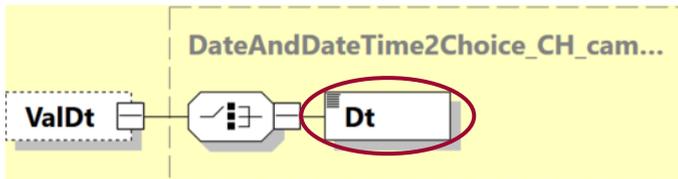
Figure 6:   Value date of the confirmed payment

3.4   Further business specifications

Further business specifications can be found in the Base document.

4   Technical specifications for the RTGS systems

4.1   Group Header (GrpHdr, A-level)

The "*Group Header*" block (A-level of the message) occurs exactly once in the message and contains the following elements:
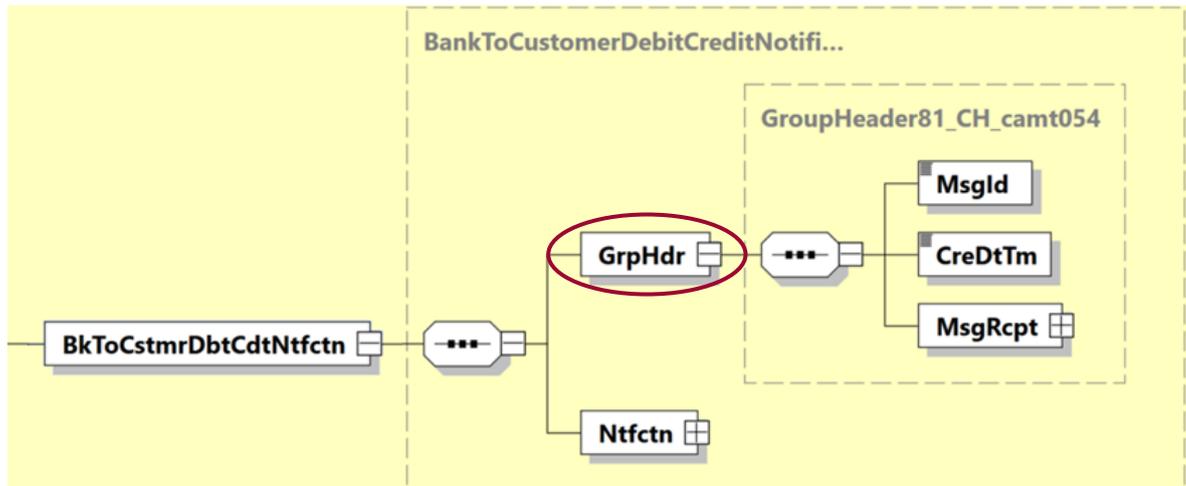
Figure 7:   Group Header (GrpHdr, A-level)

The following table specifies all the elements of the "*Group Header*" block in the "camt.054" message that are relevant to the RTGS systems.

| ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Document +Bank To Customer Debit Credit Notification V08	BkToCstmrDbtCdtNtfctn	1..1	1..1	
Group Header	GrpHdr	1..1	1..1	
Group Header +Message Identification	MsgId	1..1	1..1	**Message Identification**
Group Header +Creation Date Time	CreDtTm	1..1	1..1	**Creation Date Time**
Group Header +Message Recipient	MsgRcpt	0..1	1..1	**Message Recipient** The message is always sent to the instructing participant of the payment referenced in <TxDtls>.
Group Header +Message Recipient ++Identification	Id	0..1	0..1	**Identification of Message Recipient** The message recipient is identified in the same way as in the referenced payment.
Group Header +Message Recipient ++Identification +++Organisation Identification	OrgId	1..1	1..1	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	**Identification of Instructing Participant (BIC)** Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial or non-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.
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..1	**Identification of Message Recipient (proprietary)** This element must not be used at the same time as <AnyBIC>. Must contain a valid identification of an active participant. Must not be concatenated.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Identification	Id	1..1	1..1	**Member Identification** SIC IID (=6n).

Table 3:   Group Header (GrpHdr, A-level)

4.2   Notification (Ntfctn, B-level)

The "*Notification*" block (B-level of the message) contains information about the settlement account that was debited:
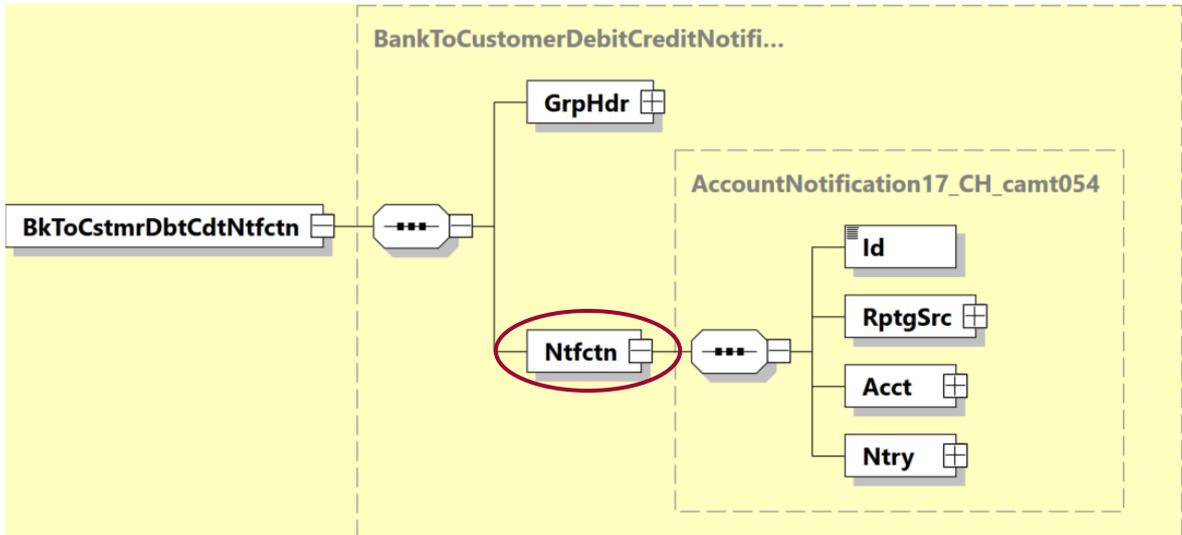

Figure 8:   Notification (Ntfctn, B-level)

The following table specifies all the elements of the "*Notification*" block of the "camt.054" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Notification	Ntfctn	1..n	1..1	**Notification**
Notification +Identification	Id	1..1	1..1	**Block Identification** Consecutive number of the report element within a message. In the RTGS system always 1, because only one instance of the element will be provided.
Notification +Reporting Source	RptgSrc	0..1	1..1	**Clearing System** Always used to unambiguously identify the clearing system.
Notification +Reporting Source ++Proprietary	Prtry	1..1	1..1	**Identifikation des Clearingsystems (proprietär)** 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
Notification +Account	Acct	1..1	1..1	**Settlement Account Information**
Notification +Account ++Identification	Id	1..1	1..1	**Settlement Account** The Settlement Account will always be provided in the \<Othr>\<Id> element. \<IBAN> is not supported.
Notification +Account ++Identification +++Other	Othr	1..1	1..1	
Notification +Account ++Identification +++Other ++++Identification	Id	1..1	1..1	**Settlement Account Number** Identification of the SIC settlement account.
Notification +Account ++Currency	Ccy	0..1	1..1	**Currency Code** For SIC always CHF and for euroSIC always EUR.
Notification +Account ++Owner	Ownr	0..1	1..1	**Account owner**

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Notification +Account ++Owner +++Name	Nm	0..1	1..1	**Name of Participant**
Notification +Account ++Owner +++Postal Address	PstlAdr	0..1	0..1	**Postal Address** At least <Ctry> and <TwnNm> will be provided.

Table 4:   Notification (Ntfctn, B-level)

4.3 Entry (Ntry, C-level)

The "*Entry*" block (C-level of the message) contains information about the payment that has been settled.
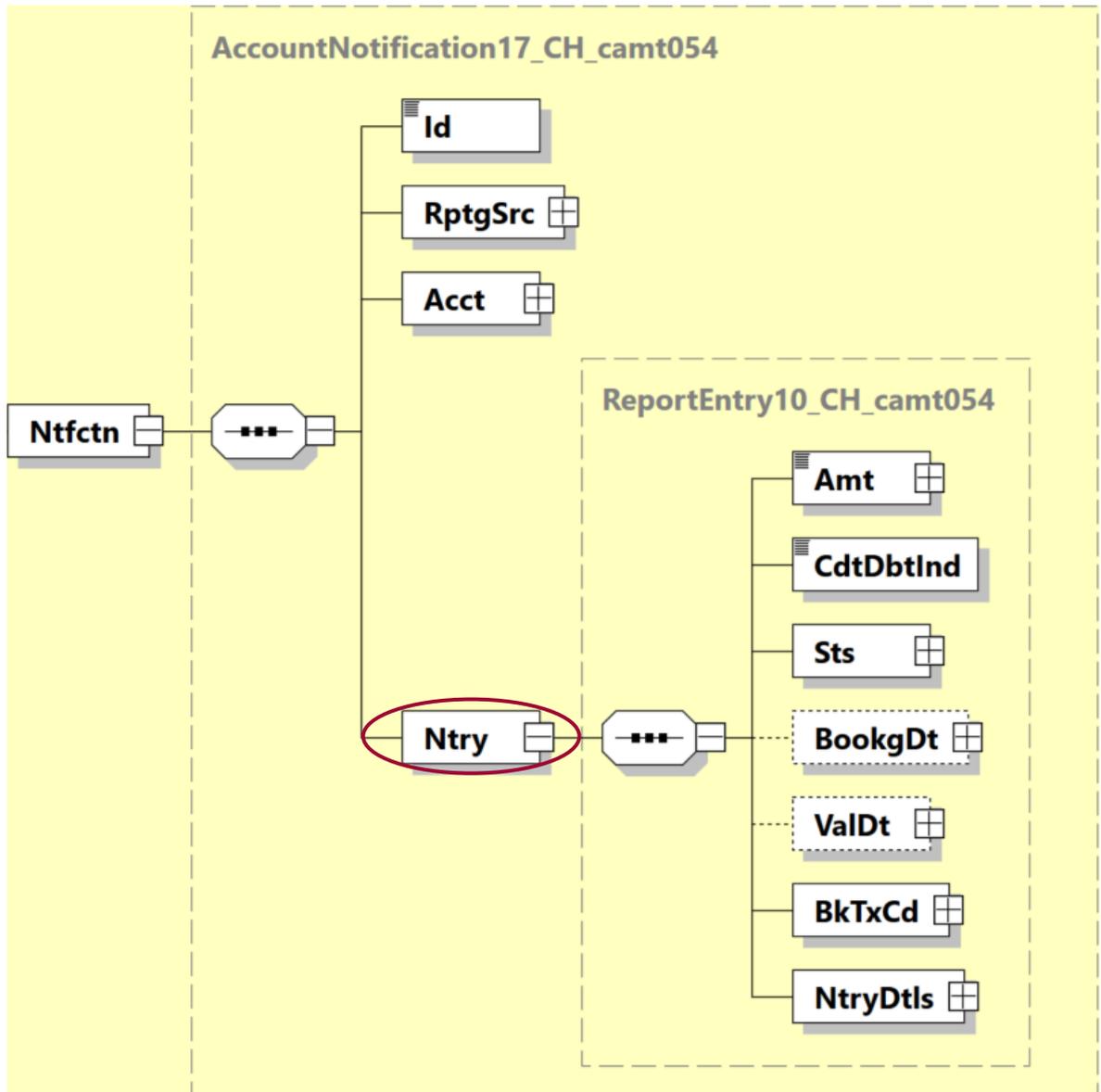
Figure 9:   Entry (Ntry, C-level)

The following table specifies all the elements of the "*Entry*" block of the "camt.054" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Notification +Entry	Ntry	0..n	1..1	
Notification +Entry ++Amount	Amt	1..1	1..1	**Settlement Amount**
	@ Ccy			**Currency Code**
Notification +Entry ++Credit Debit Indicator	CdtDbtInd	1..1	1..1	**Credit Debit Indicator** Fix DBIT.
Notification +Entry ++Status	Sts	1..1	1..1	**Booking Status**
Notification +Entry ++Status +++Code	Cd	1..1	1..1	**Booking Status (Code)** Fix BOOK.
Notification +Entry ++Booking Date	BookgDt	0..1	0..1	**Booking Date Information**
Notification +Entry ++Booking Date +++Date Time	DtTm	1..1	1..1	**Booking Date**
Notification +Entry ++Value Date	ValDt	0..1	0..1	**Value Date Information**
Notification +Entry ++Value Date +++Date	Dt	1..1	1..1	**Value Date**

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Notification +Entry ++Bank Transaction Code	BkTxCd	1..1	1..1	**Bank Transaction Code**
Notification +Entry ++Bank Transaction Code +++Proprietary	Prtry	0..1	1..1	
Notification +Entry ++Bank Transaction Code +++Proprietary ++++Code	Cd	1..1	1..1	**Payment Type** Payment type of the settled message.

Table 5:   Entry (Ntry, C-level)

4.4   Entry Details (NtryDtls, D-level)

The "*Entry Details*" block (D-level of the message) contains the references and related agents of the payment that has been settled.
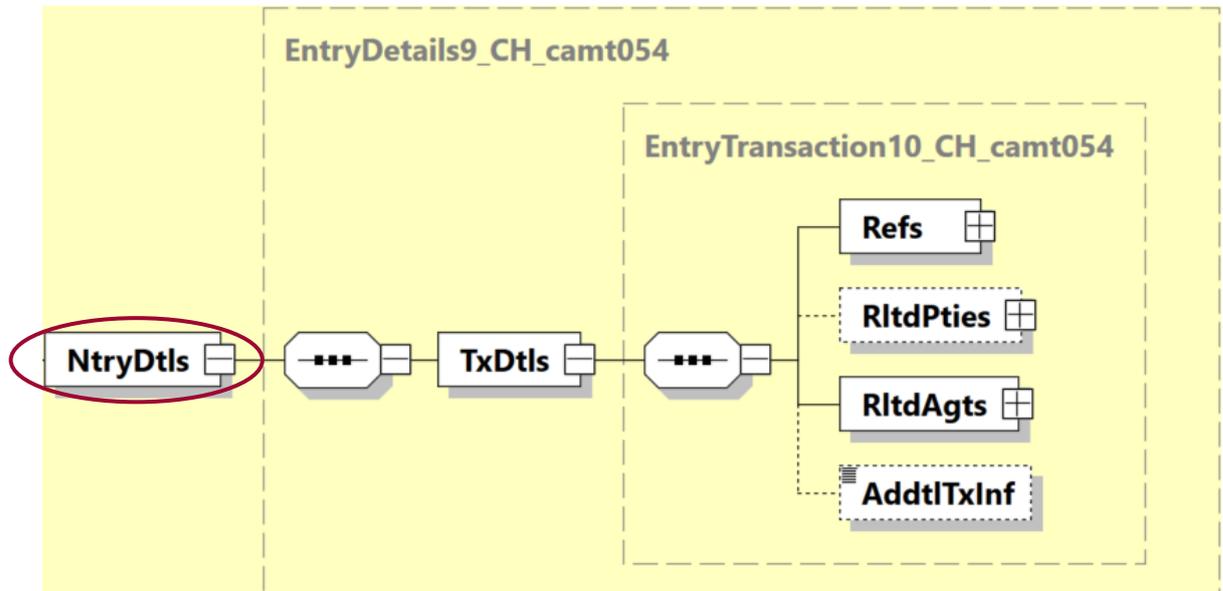

Figure 10:   Entry Details (NtryDtls, D-level)

The following table specifies all the elements of the "*Entry Details*" block of the "camt.054" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Notification +Entry ++Entry Details	NtryDtls	0..n	1..1	
Notification +Entry ++Entry Details +++Transaction Details	TxDtls	0..n	1..1	
Notification +Entry ++Entry Details +++Transaction Details ++++References	Refs	0..1	1..1	
Notification +Entry ++Entry Details +++Transaction Details ++++References +++++Message Identification	MsgId	0..1	1..1	**Original Message Identification** Message identification of the settled message.
Notification +Entry ++Entry Details +++Transaction Details ++++References +++++UETR	UETR	0..1	0..1	**Unique End-to-end Transaction Reference** This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4.
Notification +Entry ++Entry Details +++Transaction Details ++++References +++++Transaction Identification	TxId	0..1	1..1	**Transaction Identification** Transaction identification of the settled message.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Notification +Entry ++Entry Details +++Transaction Details ++++Related Parties	RltdPties	0..1	0..1	**Related Parties** Not provided.
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents	RltdAgts	0..1	1..1	**Related Agents**
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent	InstgAgt	0..1	1..1	**Instructing Participant**
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent ++++++Financial Institution Identification	FinInstnId	1..1	1..1	
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent ++++++Financial Institution Identification +++++++Clearing System Member Identification	ClrSysMmbId	0..1	1..1	**Identification of Instructing Participant (proprietary)**

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent ++++++Financial Institution Identification +++++++Clearing System Member Identification ++++++++Clearing System Identification	ClrSysId	0..1	1..1	**Clearing System Identification**
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent ++++++Financial Institution Identification +++++++Clearing System Member Identification ++++++++Clearing System Identification +++++++++Code	Cd	1..1	1..1	**Clearing System Identification (code)** Code CHSIC will be provided.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructing Agent ++++++Financial Institution Identification +++++++Clearing System Member Identification ++++++++Member Identification	MmbId	1..1	1..1	**Identification of Instructing Participant (proprietary)** SIC IID (=6n).
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent	InstdAgt	0..1	1..1	**Instructed Participant**
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent ++++++Financial Institution Identification	FinInstnId	1..1	1..1	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent ++++++Financial Institution Identification +++++++Clearing System Member Identification	ClrSysMmbId	0..1	1..1	**Identification of Instructed Participant (proprietary)**
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent ++++++Financial Institution Identification +++++++Clearing System Member Identification ++++++++Clearing System Identification	ClrSysId	0..1	1..1	**Clearing System Identification**

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent ++++++Financial Institution Identification +++++++Clearing System Member Identification ++++++++Clearing System Identification +++++++++Code	Cd	1..1	1..1	**Clearing System Identification (code)** Code CHSIC will be provided.
Notification +Entry ++Entry Details +++Transaction Details ++++Related Agents +++++Instructed Agent ++++++Financial Institution Identification +++++++Clearing System Member Identification ++++++++Member Identification	MmbId	1..1	1..1	**Identification of Instructed Participant (proprietary)** SIC IID (=6n).
Notification +Entry ++Entry Details +++Transaction Details ++++Additional Transaction Information	AddtlTxInf	0..1	0..1	**Additional Transaction Information** Not provided.

Table 6:   Entry Details (NtryDtls, D-level)