



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Sight Deposit Account Transfers (System Managers) (camt.050)

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
		New <UETR> element	3.2
		Participant identification is now possible with a BIC	3.3, 3.4
		Complete revision of "Technical specifications for the RTGS systems" <ul style="list-style-type: none"> • New element <i>LqdtCdtTrf/LqdtTrfId/UETR</i> • Elements <Cdt>/<Dbtr>: both have a new sub-element <i>.../FinInstnId/BICFI</i> • Extension of the schema inside the B-level for possible future use: <ul style="list-style-type: none"> • <i>.../LqdtCdtTrf</i>: entering sub-elements <CdtAcct> and <DbtrAcct> 	4.2
1.6	28.02.2020	Last edition based on previous ISO 20022 version status	
1.0	01.01.2014	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**](mailto:operations.sic@six-group.com).

Table of contents

Change history	2
General notes	3
Table of contents	4
Table of tables	5
Table of figures	6
1 Introduction	7
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
2 ISO definitions	9
3 Business specifications for the RTGS systems	10
3.1 General	10
3.2 References in the "Liquidity Credit Transfer" message (camt.050)	10
3.3 Naming of the parties	11
3.4 Use cases.....	11
3.5 Further business specifications.....	11
4 Technical specifications for the RTGS systems	12
4.1 Message Header (MsgHdr, A-level)	12
4.2 Liquidity Credit Transfer (LqdtCdtTrf, B-level).....	14

Table of tables

Table 1:	Change history	2
Table 2:	Use cases for "camt.050" in the RTGS systems.....	10
Table 3:	Distinguishing the use cases for "camt.050" in the RTGS systems.....	11
Table 4:	Message Header (MsgHdr, A-level)	13
Table 5:	Liquidity Credit Transfer (LqdyCdtTrf, B-level)	17

Table of figures

Figure 1:	Documentation structure for message type "camt.050"	7
Figure 2:	Basic message structure of the "camt.050" message	9
Figure 3:	References in the "camt.050" message	10
Figure 4:	Identifying the participants	11
Figure 5:	Message Header (MsgHdr).....	12
Figure 6:	Liquidity Credit Transfer (LqdtuCdtTrf)	14

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.050" – 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.

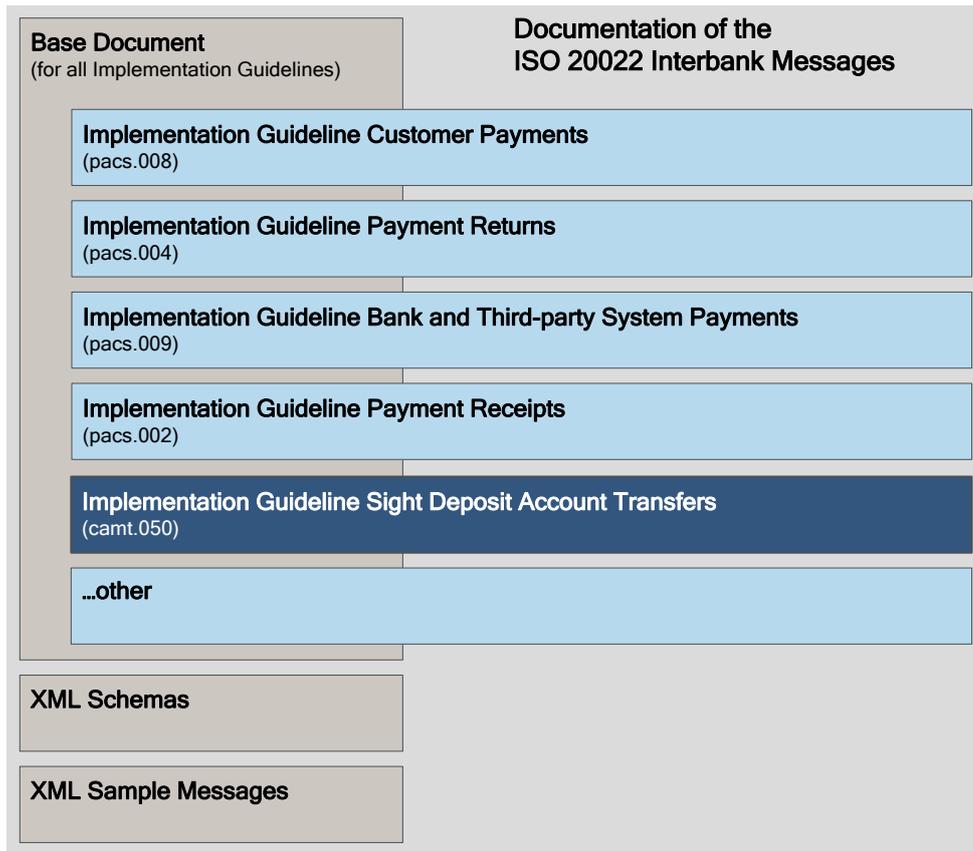


Figure 1: Documentation structure for message type "camt.050"

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.050" for the RTGS systems

- *camt.050.001.05.ch.01.xsd*

is published on the SIX Interbank Ltd website 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) 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 "Liquidity Credit Transfer" message (camt.050) is sent from the system manager to the RTGS systems and from the RTGS systems to the system manager, to increase or reduce the liquidity on the settlement account of a participant.

The "Liquidity Credit Transfer" message is based on the ISO 20022 XML schema "camt.050.001.05".



The "camt.050" message is essentially structured as follows:

- **A-level:** Message level, "Message Header" element. This block must occur exactly once.
- **B-level:** Transaction level, "Liquidity Credit Transfer" element. This block must occur exactly once.

Figure 2: Basic message structure of the "camt.050" message

3 Business specifications for the RTGS systems

3.1 General

The Sight deposit account transfer "camt.050" is used in the following situations in the RTGS systems:

Use case	ISO/MX message
Sight deposit account transfer by the system manager	camt.050
Transfer from sight deposit account	camt.050

Table 2: Use cases for "camt.050" in the RTGS systems

These use cases are only available to the system manager.

3.2 References in the "Liquidity Credit Transfer" message (camt.050)

Along the processing chain, various references are sent in the "camt.050" message:

A-level: *MsgHdr/MsgId* – unique message identification for the "camt.050" message

B-level: *LqdtCdtTrf/LqdtTrfId/InstrId* – unique transaction identification

LqdtCdtTrf/LqdtTrfId/EndToEndId – payment reference of the debtor

LqdtCdtTrf/LqdtTrfId/UETR – Unique End-to-end Transaction Reference

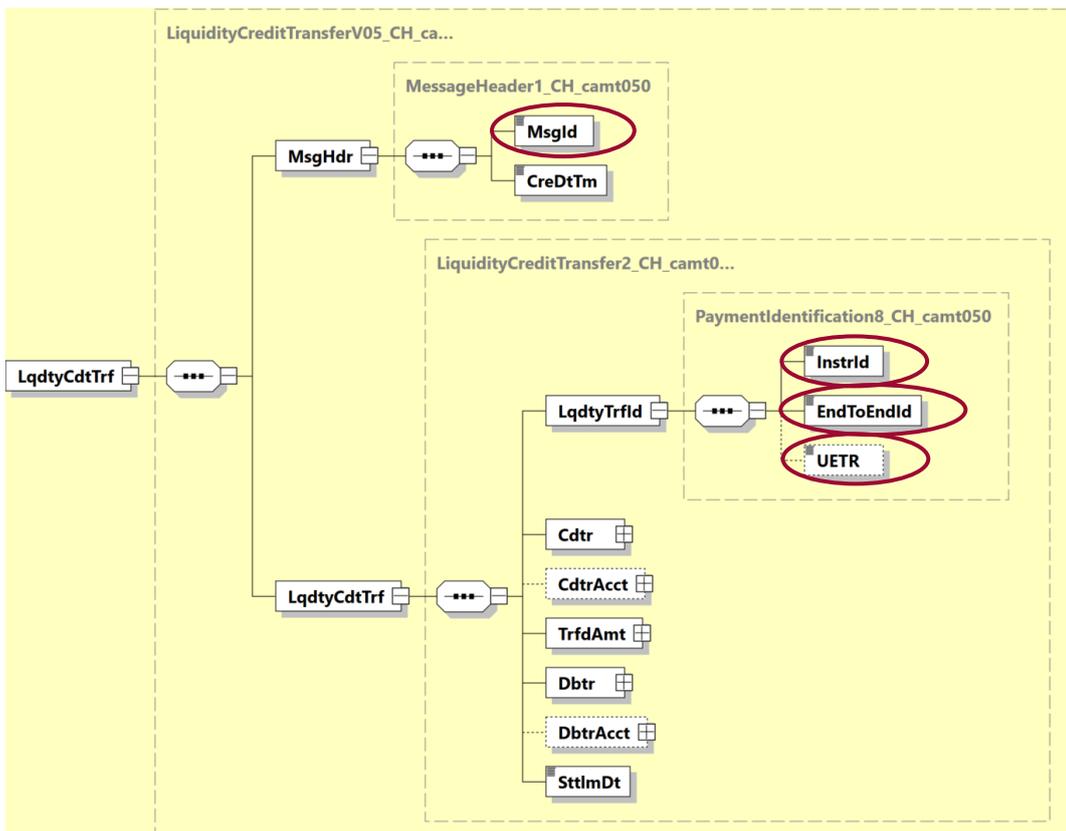


Figure 3: References in the "camt.050" message

3.3 Naming of the parties

In the "camt.050" message, both parties (<Dbtr> and <Cdtr> elements) are shown in the B-level of the message, inside the relevant <FinInstnId> element.

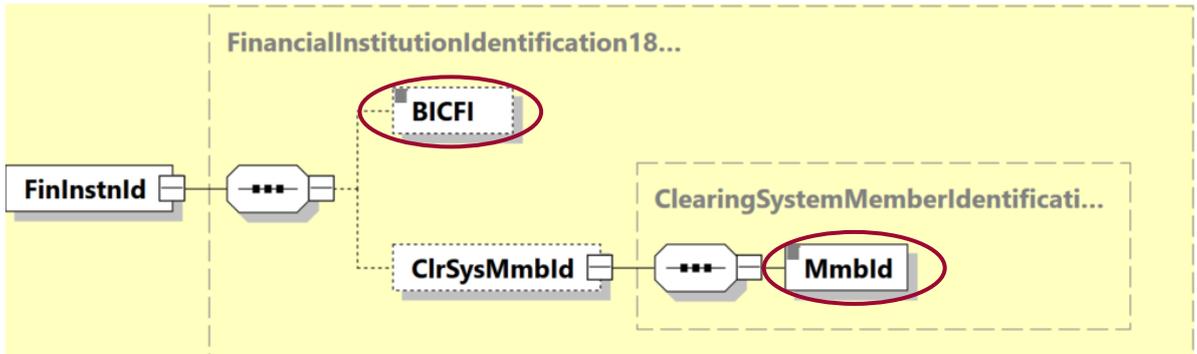


Figure 4: Identifying the participants

The participant or the system manager can be identified using either BIC or SIC-IID.

3.4 Use cases

The two use cases are distinguished on the basis of the contents of the <Cdtr> and <Dbtr> elements:

Use case	Cdtr	Dbtr
Sight deposit account transfer by the system manager	Identification of the system manager	Identification of the participant
Transfer from sight deposit account	Identification of the participant	Identification of the system manager

Table 3: Distinguishing the use cases for "camt.050" in the RTGS systems

3.5 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:

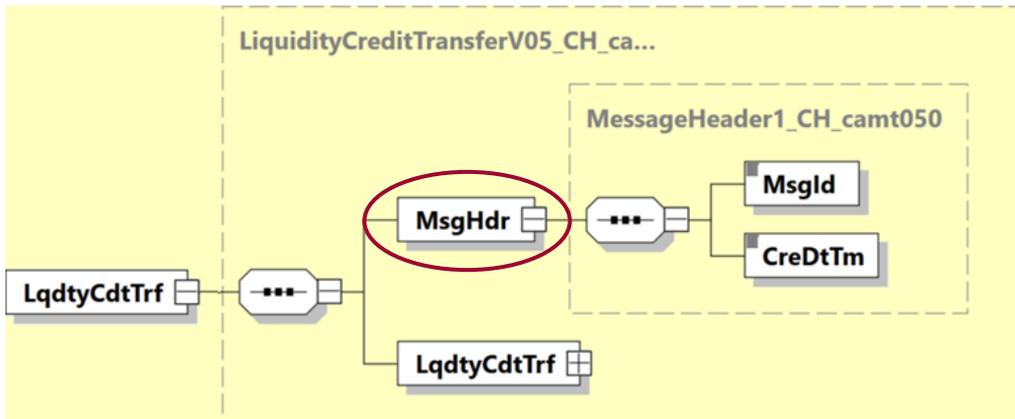


Figure 5: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" of the "camt.050" 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 +Liquidity Credit Transfer V05	LqdyCdtTrf	1..1	1..1	
Message Header	MsgHdr	1..1	1..1	
Message Header +Message Identification	MsgId	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 <Dbtr> 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: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	Creation Date Time

Table 4: Message Header (MsgHdr, A-level)

4.2 Liquidity Credit Transfer (LqdyCdtTrf, B-level)

The "Liquidity Credit Transfer" (B-level of the message) contains the information for the liquidity transfer.

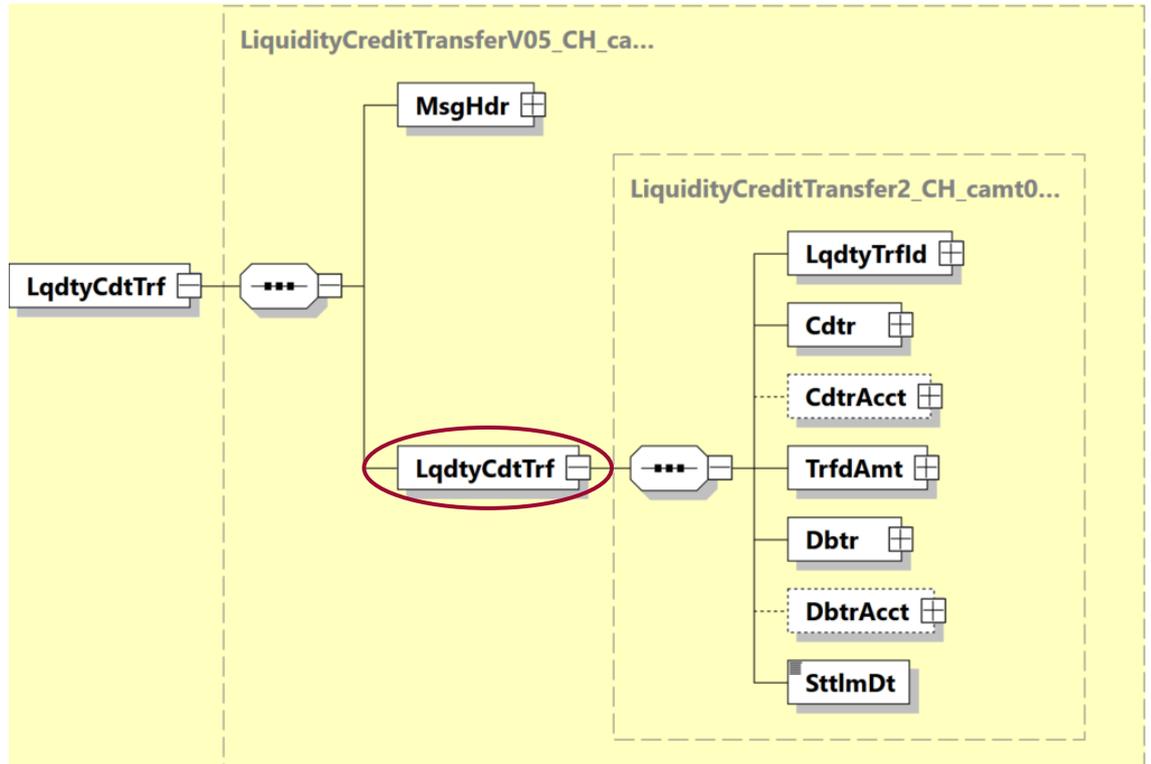


Figure 6: Liquidity Credit Transfer (LqdyCdtTrf)

The following table specifies all the elements of the "Liquidity Credit Transfer" of the "camt.050" 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
Liquidity Credit Transfer	LqdyCdtTrf	1..1	1..1	Liquidity Credit Transfer Either the <Dbtr> element or the Cdtr> element must contain identification of the system manager.
Liquidity Credit Transfer +Liquidity Transfer Identification	LqdyTrfId	0..1	1..1	
Liquidity Credit Transfer +Liquidity Transfer Identification ++Instruction Identification	InstrId	0..1	1..1	Transaction Identification Only the restricted character set for references (excluding spaces) is permitted for this element. Must contain the special character "+" in the first position. It is used together with <Dbtr> 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: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level.
Liquidity Credit Transfer +Liquidity Transfer Identification ++End To End Identification	EndToEndId	1..1	1..1	Debtor Reference The element contains NOTPROVIDED if there is no known identification.
Liquidity Credit Transfer +Liquidity Transfer Identification ++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. The UETR is only checked by the RTGS platform against the schema definition according to ISO 20022.
Liquidity Credit Transfer +Creditor	Cdtr	0..1	1..1	Instructed Participant Falls das Element <Dbtr> die Identifikation des Systemmanagers enthält, muss hier die Identifikation des Teilnehmers angegeben werden. If the <Dbtr> element contains the identification of the system manager, the identification of the participant must be entered here.
Liquidity Credit Transfer +Creditor ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Liquidity Credit Transfer +Creditor ++Financial Institution Identification +++BICFI	BICFI	0..1	0..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. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Liquidity Credit Transfer +Creditor ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain valid identification for an active participant.	
Liquidity Credit Transfer +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data and active.	
Liquidity Credit Transfer +Creditor Account	CdtrAcct	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).	
Liquidity Credit Transfer +Transferred Amount	TrfdAmt	1..1	1..1		
Liquidity Credit Transfer +Transferred Amount ++Amount With Currency	AmtWthCcy	1..1	1..1	Settlement Amount	
	@ Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency of the respective RTGS system.	
Liquidity Credit Transfer +Debtor	Dbtr	0..1	1..1	Instructing Participant Is used in combination with <MsgId> / <InstrId> for duplicate checking. If the <Cdtr> element contains the BC number of the system manager, the identification of the participant must be entered here.	
Liquidity Credit Transfer +Debtor ++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	
Liquidity Credit Transfer +Debtor ++Financial Institution Identification +++BICFI	BICFI	0..1	0..0	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. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant.	
Liquidity Credit Transfer +Debtor ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain valid identification for an active participant.	
Liquidity Credit Transfer +Debtor ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data and active.	
Liquidity Credit Transfer +Debtor Account	DbtrAcct	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).	
Liquidity Credit Transfer +Settlement Date	StlmDt	0..1	1..1	Settlement Date This date determines the settlement date on the system manager's sight deposit account.	

Table 5: Liquidity Credit Transfer (LqdyCdtTrf, B-level)