



# Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Return Request Rejection (camt.029.001.09)

Version 2.0, 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
2.0	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
		Revision of "ISO definitions" due to changed message construction	2
		Deletion of use case "SEPA return request rejection" and change of use case description for "Return request rejection" (replacement of "SEPA Return request rejection" by "Return request rejection" in euroSIC)	3.1
		Previous chapter "Distinctions between the various types of return request rejection" removed.	-
		Complete revision of "Technical specifications for the RTGS systems"; Details as per the separate document "Delta Commentary camt.029" (only in English).	4
		New chapters for the "Modification Details (ModDtIs, E-level)" and "Claim Non Receipt Details (ClmNonRctDtIs, F-level)" blocks.	4.5, 4.6
1.8	22.02.2021	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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## 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 for the message type "camt.029" – 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.

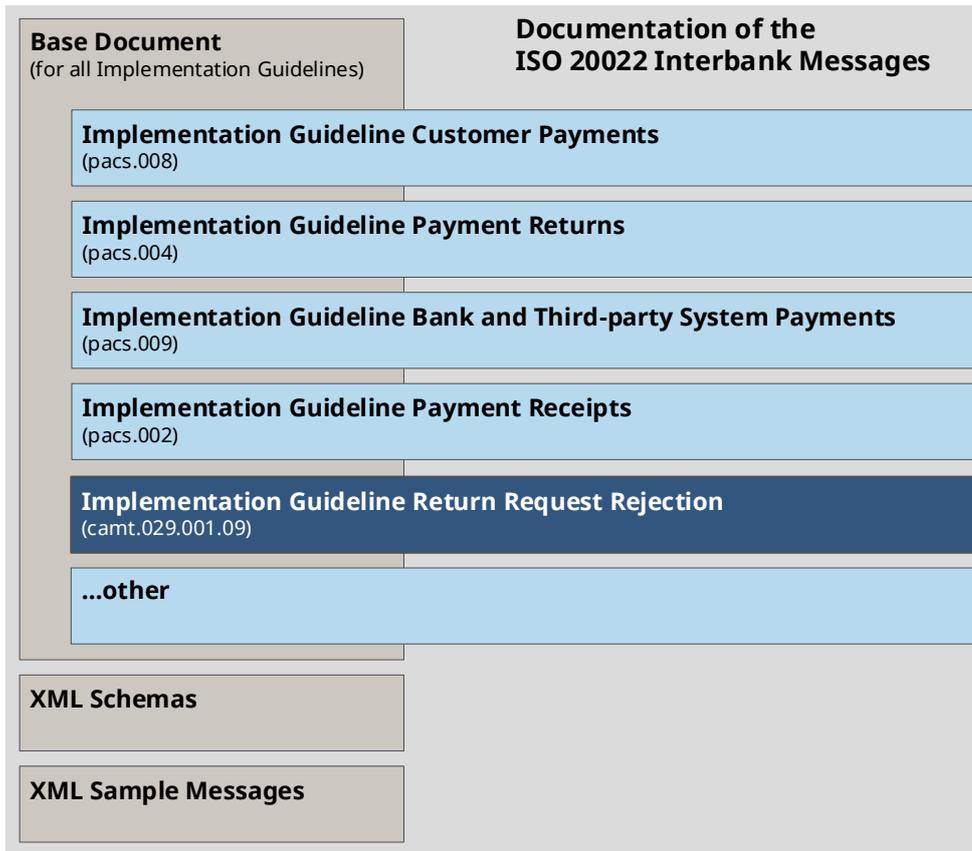


Figure 1: Documentation structure for message type "camt.029"

## 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.029.001.09" for the RTGS systems is published on the SIX Interbank Clearing Ltd website [www.iso-payments.ch](http://www.iso-payments.ch):

- ***camt.029.001.09.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 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 "Resolution of Investigation" message (camt.029) is sent from the creditor agent (the instructed participant) to the RTGS systems and from the RTGS systems to the debtor agent (the instructing participant) in order to reject a received return request. The "Resolution of Investigation" message is used on the basis of the ISO 20022 XML schema "camt.029.001.09".



The "camt.029.001.09" message is essentially structured as follows:

- **A-level:** "Assignment" element.  
This block must occur exactly once.
- **B-level:** "Resolved Case" element.  
This block can occur 0..1 times in the ISO definition. In the RTGS systems, this block is not used and therefore not permitted.
- **C-level:** "Status" element.  
This block must occur exactly once.
- **D-level:** "Cancellation Details" element.  
This block can occur n times in the ISO definition. In the RTGS systems, this block is only permitted once.
- **E-level:** "Modification Details" element.  
This block can occur once in the ISO definition. This block is not currently used in the RTGS systems, yet remains in the schema for future possible use.
- **F-level:** "Claim Non Receipt Details" element.  
This block can occur once in the ISO definition. This block is not currently used in the RTGS systems, yet remains in the schema for future possible use.
- **G-level:** "Statement Details" element.  
This block can occur 0..1 times in the ISO definition. In the RTGS systems, this block is not used and therefore not permitted.
- **H-level:** "Correction Transaction" element.  
This block can occur 0..1 times in the ISO definition. In the RTGS systems, this block is not used and therefore not permitted.
- **I-level:** "Resolution Related Information" element.  
This block can occur once in the ISO definition. This block is not currently used in the RTGS systems, yet remains in the schema for future possible use.

Figure 2: Basic message structure of the "camt.029" message

## 3 Business specifications for the RTGS systems

### 3.1 Use cases

The "Resolution of Investigation" message is used in the following use case in the RTGS systems:

Use case	Input/Output	ISO 20022
Return request rejection	I/O	camt.029.001.09

*Table 2: Use case for the ISO 20022 message type "camt.029"*

With the use case "Return request rejection", the creditor agent can reject a return request received from the debtor agent. This use case can be used both for system-internal rejection requests between direct system participants and for forwarding cross-system rejection requests to or from other networks. In euroSIC, this use case is also used for rejection of return requests for a "SEPA credit transfer" in traffic with the SECB.

The return request rejection message (camt.029.001.09) is formally validated and then forwarded immediately to the debtor agent.

#### **Checking customer payments in the RTGS Systems**

It is not checked by the RTGS systems whether the referenced customer payment was actually previously processed in the RTGS systems.

### 3.2 Use of references

The mandatory references described below must be used in the use case "Return request rejection".

#### 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 the message from the instructing participant to the RTGS systems, this is generated by the instructing participant (Assigner). The <Id> is used in combination with <Assgnr> in the RTGS systems for duplicate checking at the message level ("technical" duplicate checking). In the "Return request rejection" use case, the mandatory references described below are used.

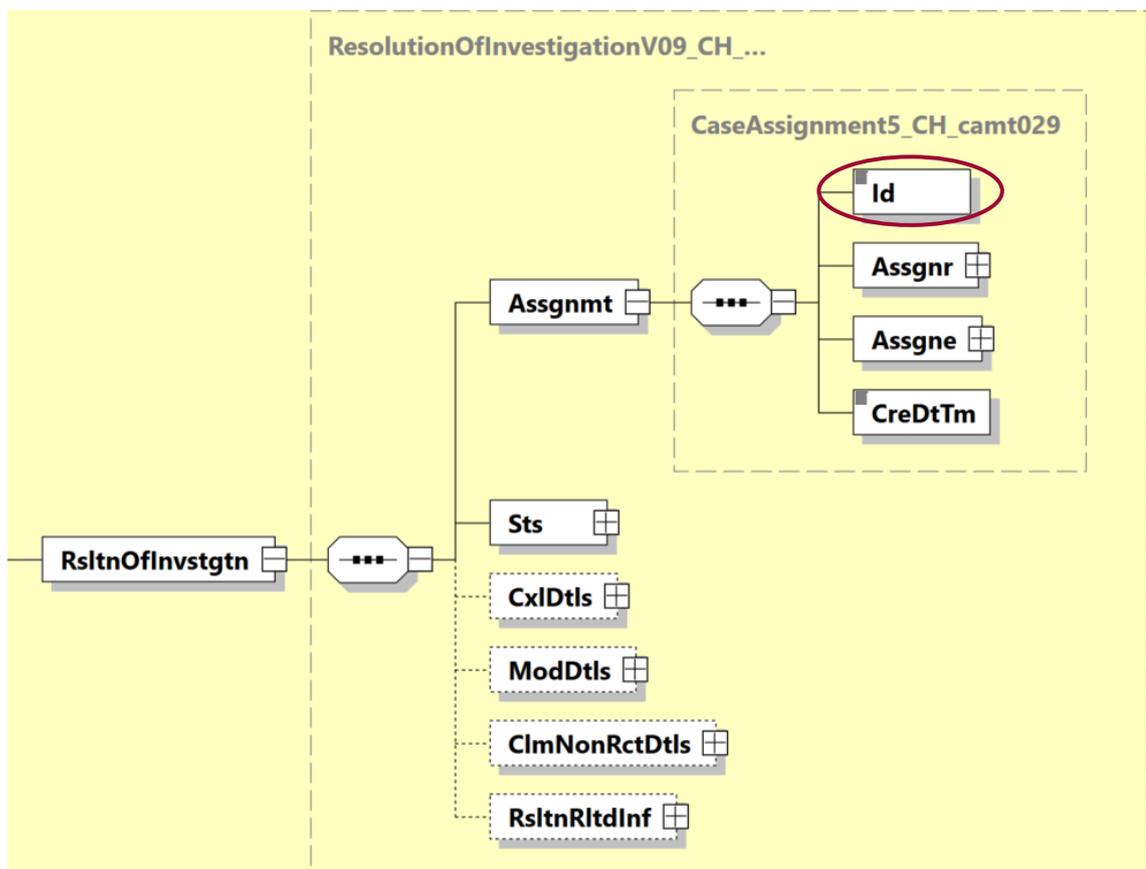


Figure 3: Message Identification

### 3.2.2 Other references

#### Identification of the return request rejection "Cancellation Status Identification"

The "Cancellation Status Identification" is the unique reference of the return request rejection. This reference is assigned by the instructing participant when the transaction is being created and is forwarded unchanged by the RTGS systems to the instructed participant. It is also used for the "operational" duplicate checking at the D-level.

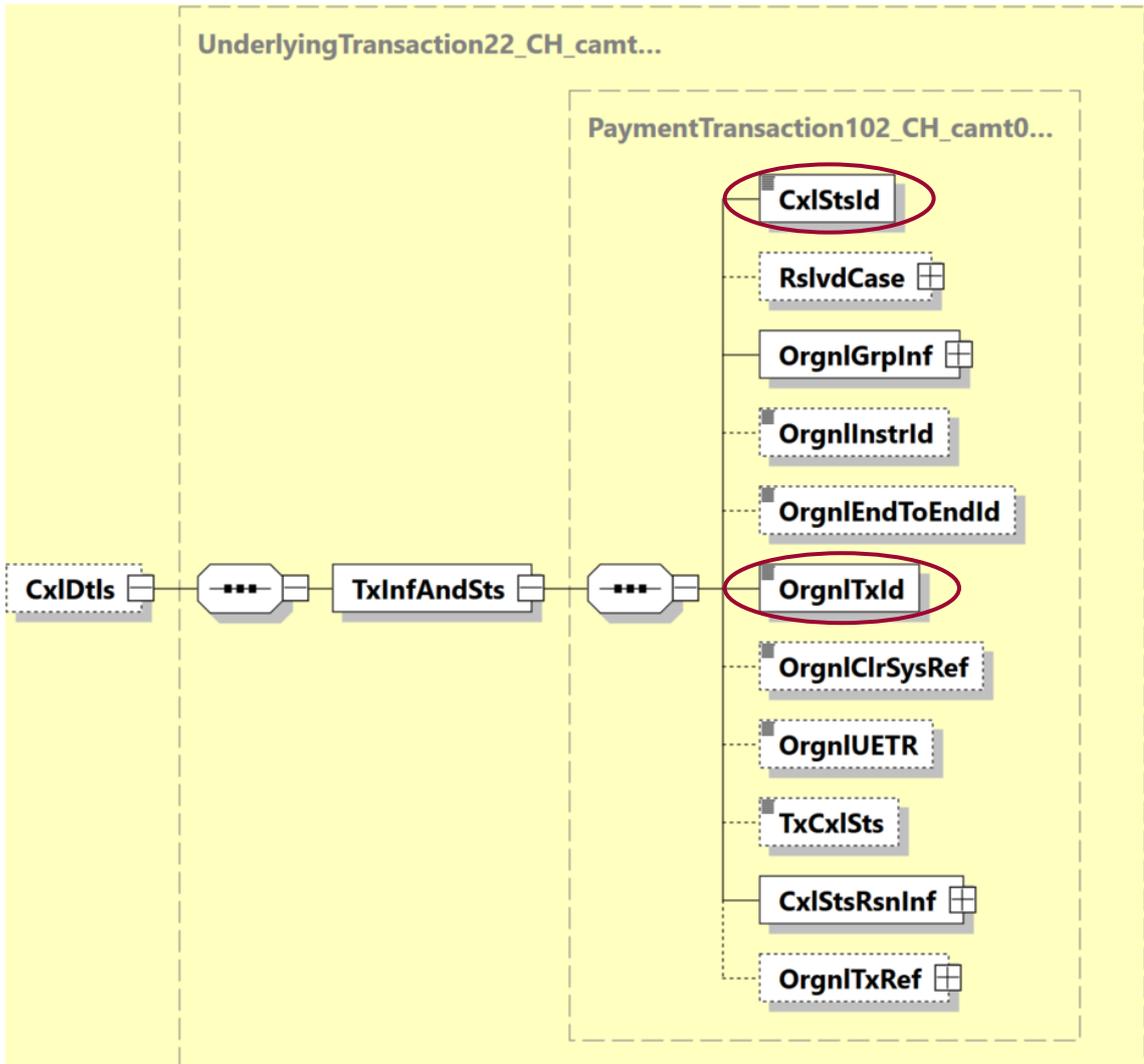


Figure 4: Identification of the return request rejection and transaction identification of the original transaction

#### Original Transaction Identification

The transaction reference number for the original payment must be provided and copied into the **<OrgnlTxId>** element (see Figure 4).

### Information content in the original message

Information from the original payment must be sent in the "TxInfAndSts" and "OrgnlTxRef" elements, and the provision of the "OrgnlTxRef" part is optional:

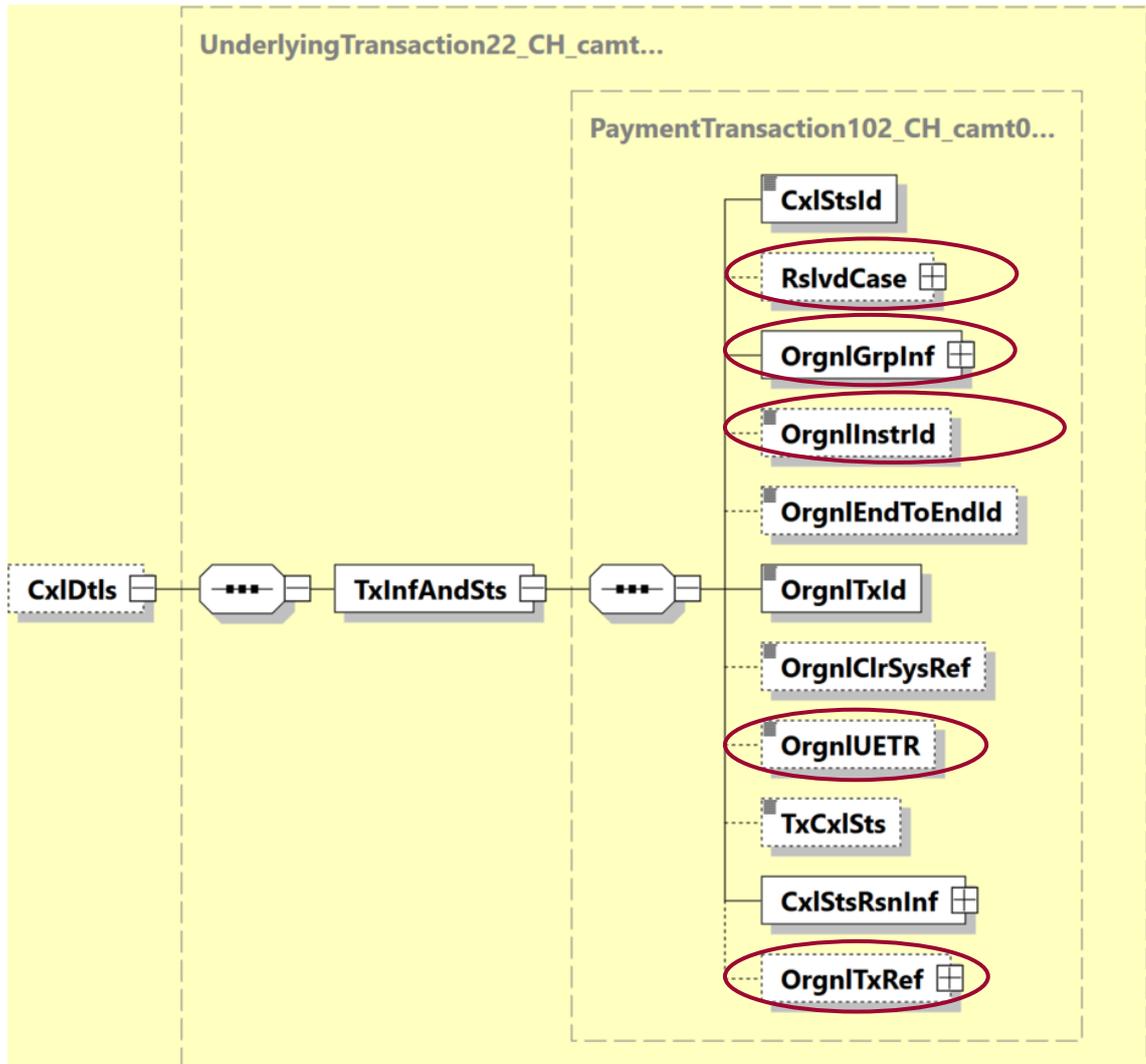


Figure 5: Elements for information from the original message

The D-level contains both elements from the original payment and elements relating to the return request rejection itself.

If the "Original Transaction Reference" element is used, it must contain an exact copy of the same elements from the original payment.

### 3.3 Further business specifications

Further business specifications 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 in the message and contains the following elements:

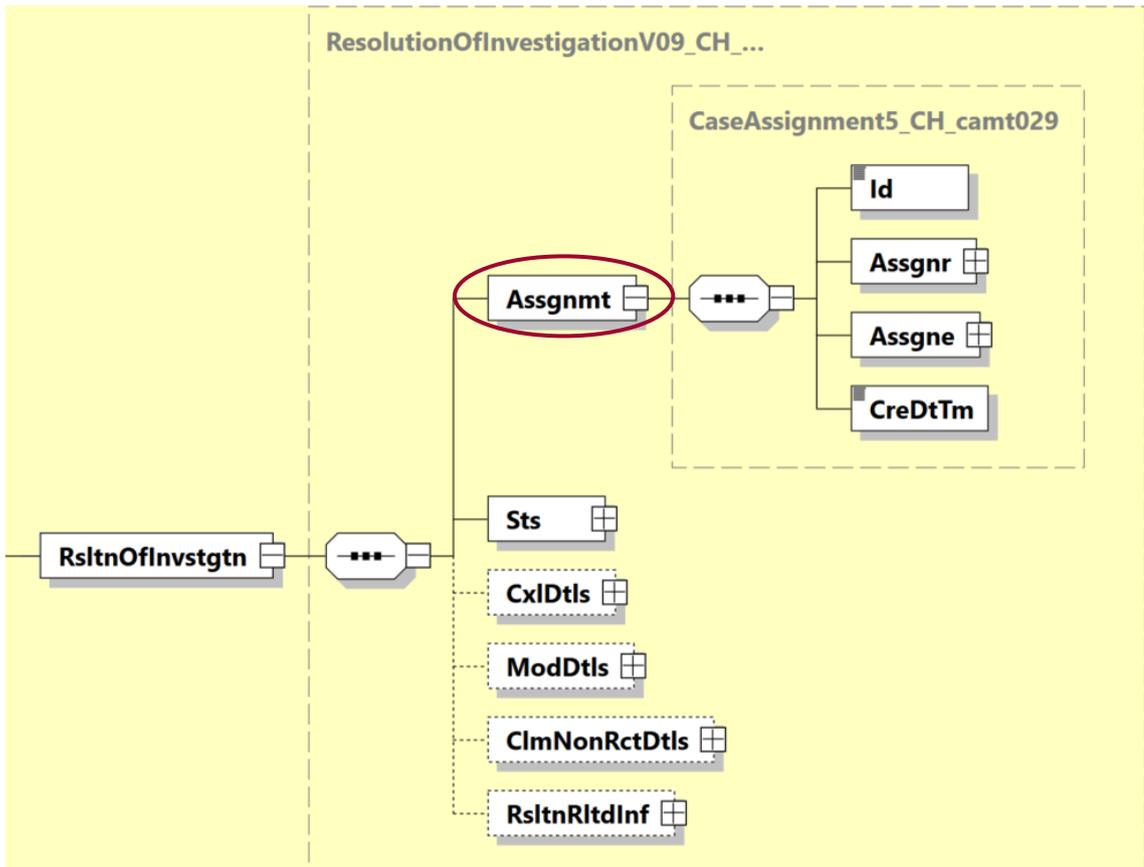


Figure 6: Assignment (Assgnmt)

The following table specifies all the elements of the A-level "Assignment" block of the "camt.029.001.09" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +Resolution Of Investigation V09	RsltnOfInvstgtn	1..1	1..1	<b>Rejection of Request for Return</b>
Assignment	Assgnmt	1..1	1..1	<b>Assignment</b>
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: For a payment 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> Own 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	0..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.  This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant. Must not be concatenated.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> This element must not be used at the same time as <BICFI>. 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
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the used address type.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC IID (=6n)).
Assignment +Assigner ++Agent +++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, active, and not concatenated.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	1..1	<b>Other Identification</b> This element must be provided.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other +++++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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Assignment +Assignee	Assgne	1..1	1..1	<b>Instructed Participant</b> Own 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	0..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.  This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant.	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructed Participant (proprietary)</b> This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant.	
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the used address type.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification ++++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC IID (=6n)).
Assignment +Assignee ++Agent +++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.
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 (SIC IID or 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 Resolved Case (RslvdCase, B-level)

The "Resolved Case" block (B-level of the message) is not used by the RTGS systems.

## 4.3 Status (Sts, C-level)

The "Status" block (C-level of the message) contains the following data:

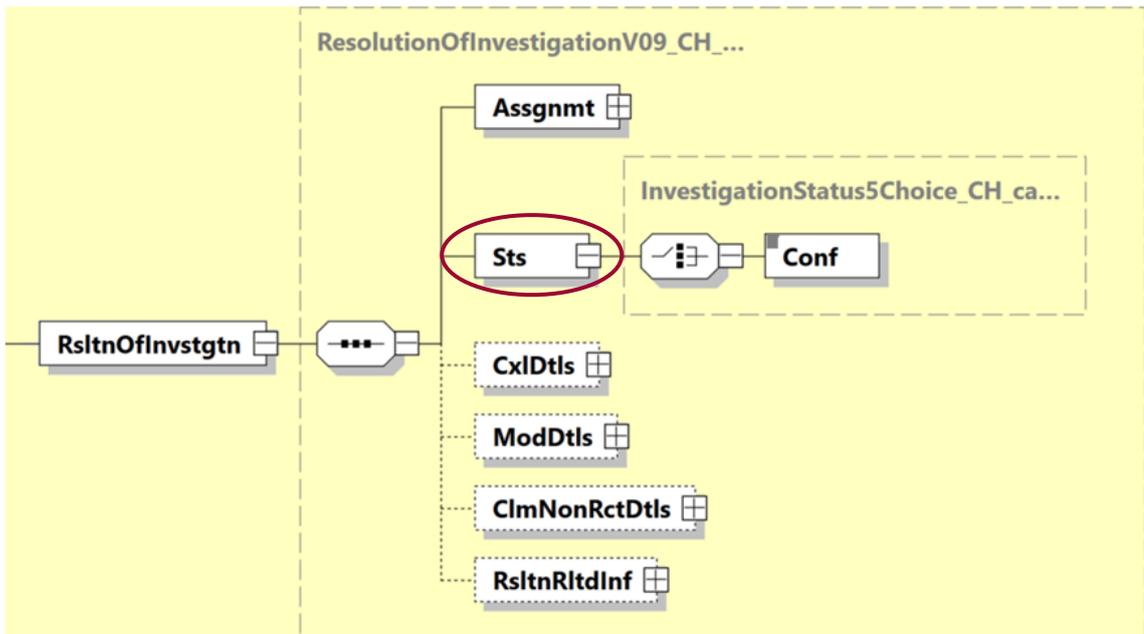


Figure 7: Status (Sts)

The following table specifies all the elements of the C-level "Status" block of the "camt.029.001.09" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Status	Sts	1..1	1..1	<b>Status</b> Only sub-element <Conf> is permitted.
Status +Confirmation	Conf	1..1	1..1	<b>Confirmation</b> Only RJCR is permitted.

Table 4: Status (Sts, C-level)

## 4.4 Cancellation Details (CxIDtls, D-level)

The "Cancellation Details" block (D-level of the message) contains one "Transaction Information And Status" element, which contains the following information about an individual original payment:

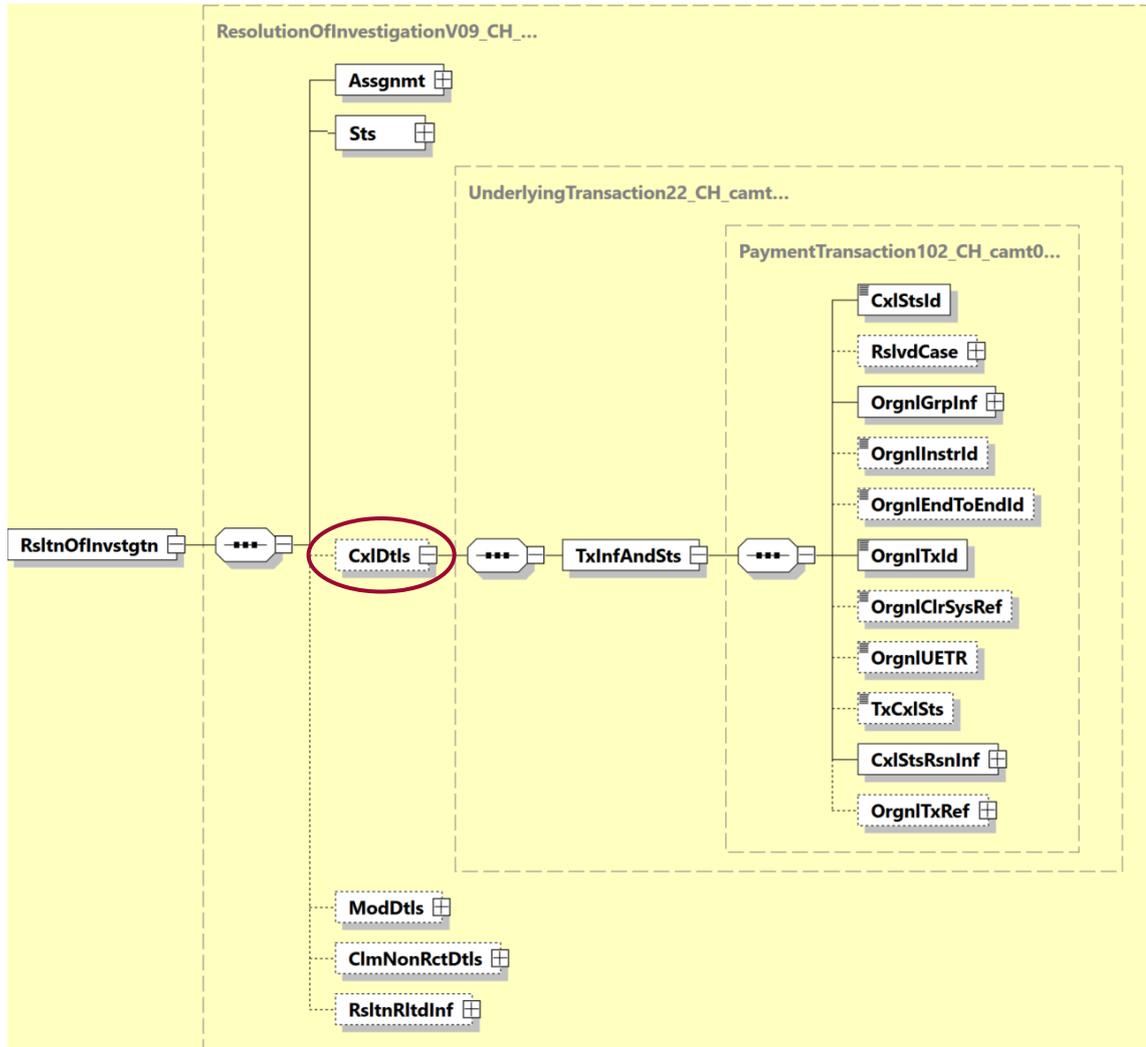


Figure 8: Cancellation Details (CxIDtls)

The following table specifies all the elements of the D-level "Cancellation Details" block of the "camt.029.001.09" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details	CxIDtls	0..n	0..1	<b>Cancellation Details</b> Must be provided.
Cancellation Details +Transaction Information And Status	TxInfAndSts	0..n	1..1	<b>Transaction Information And Status</b> Information specifying the requested payment and the reason for the rejection of the return request.
Cancellation Details +Transaction Information And Status ++Cancellation Status Identification	CxIStsId	0..1	1..1	<b>Cancellation Status Identification</b> Unique identification of the rejection of the return 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.
Cancellation Details +Transaction Information And Status ++Resolved Case	RslvdCase	0..1	0..1	<b>Resolved Case</b> This element is only intended for forwarding information from or to cross-system messages. It is not recommended to use it for intra-system messages between direct participants (not validated by the RTGS platform).
Cancellation Details +Transaction Information And Status ++Original Group Information	OrgnlGrpInf	0..1	1..1	<b>Original Group Identification</b>
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	<b>Original Message Identification</b>
Cancellation Details +Transaction Information And Status ++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): • pacs.008  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.
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Creation Date Time	OrgnlCreDtTm	0..1	0..1	<b>Original Creation Date Time</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details +Transaction Information And Status ++Original Instruction Identification	OrgnlInstrId	0..1	0..1	<b>Original Instruction Identification</b>
Cancellation Details +Transaction Information And Status ++Original End To End Identification	OrgnlEndToEndId	0..1	0..1	<b>Original Debtor Reference</b> Must be provided in case of cross-system return request rejection (not verified by RTGS)
Cancellation Details +Transaction Information And Status ++Original Transaction Identification	OrgnlTxId	0..1	1..1	<b>Original Transaction Identification</b>
Cancellation Details +Transaction Information And Status ++Original Clearing System Reference	OrgnlClrSysRef	0..1	0..1	<b>Original Clearing System Reference</b> This element is only intended for forwarding information from or to cross-system messages. It is not recommended to use it for intra-system messages between direct participants (not verified by the RTGS platform).
Cancellation Details +Transaction Information And Status ++Original UETR	OrgnlUETR	0..1	0..1	<b>Unique End-to-end Transaction Reference</b> This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was already contained in the underlying customer order or in a rejection of a return request rejection to be forwarded from other interbank networks, it should be forwarded unchanged. The UETR is only checked by the RTGS platform against the schema definition according to ISO 20022.
Cancellation Details +Transaction Information And Status ++Transaction Cancellation Status	TxCxlSts	0..1	0..1	<b>Transaction Cancellation Status</b> Must be used. Only code RJCR is permitted.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information	CxlStsRsnInf	0..n	1..1	<b>Cancellation Status Reason Information</b>
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator	Orgtr	0..1	1..1	<b>Originator</b> "Name" or "Identification" must be provided.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Name	Nm	0..1	0..1	<b>Name</b> This element must not be used at the same time as <Id>. Maximum of 70 characters permitted.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Postal Address	PstlAdr	0..1	0..1	<b>Postal Address</b> Must only be provided together with element Nm	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification	Id	0..1	0..1	<b>Identification</b> This element must not be used at the same time as <Nm>. Only sub-element <OrgId> may be used.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	<b>Organisation Identification</b> This element must not be used at the same time as <Nm>. Only sub-element <OrgId> may be used. Either <AnyBIC> or <Othr><Id> must be used.  In case of a interbank return request rejection due to SEPA credit transfer <AnyBIC> must be used (not verified by the RTGS platform).	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Any BIC	AnyBIC	0..1	0..1	<b>AnyBIC</b> 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.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++LEI	LEI	0..1	0..1	<b>LEI (Legal Entity Identification)</b> May only be provided together with AnyBIC or Othr.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Other	Othr	0..n	0..2	<b>Other Organisation Identification</b> This element must not be used at the same time as <AnyBIC>.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Other ++++++Identification	Id	1..1	1..1	<b>Identification</b> It is recommended to use SIC-IID for the rejection of intra-system return requests. Other Id types may be used in case of the rejection of cross-system return requests (not verified by the RTGS platform).
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Other ++++++Scheme Name	SchmeNm	0..1	0..1	May be used in case of forwarding the rejection of a cross-system return request, it is not recommended to use it for intra-system return request (not validated by the RTGS platform).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Other +++++++Issuer	Issr	0..1	0..1	<b>Issuer of the Identification</b> May be used in case of forwarding the rejection of a cross-system return request, it is not recommended to use it for intra-system return request (not validated by the RTGS platform).	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Country Of Residence	CtryOfRes	0..1	0..1	<b>Country Of Residence</b> May be used in case of forwarding the rejection of a cross-system return request, it is not recommended to use it for intra-system return request (not validated by the RTGS platform).	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason	Rsn	0..1	1..1	<b>Reason</b>	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason ++++Code	Cd	1..1	1..1	<b>Reason for the cancellation status (code)</b> Codes will not be verified by the RTGS platform.  Only the following codes should be used: ARDT: The transaction has already been returned AC04: Closed Account Number AM04: Insufficient Funds CUST: Customer Decision – Creditor’s Refusal LEGL: Legal Decision – Legal reason NOAS: No Answer From Customer NOOR: No Original Transaction Received  Other codes are only intended for forwarding information from or to cross-system messages.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Additional Information	AddtlInf	0..n	0..13	<p><b>Additional Information</b>                      Must be used.                      Note: the action instructions listed below are not verified by the RTGS platform.</p> <p>Interbank return request rejection: the first occurrence must start with the value ATR7, followed by the reference of the return request of the originator bank.                      Further occurrences of the element may be supplied additionally as follows:                      a) If the LEGL value was used in the "Reason" sub-element "Code", two further repetitions may optionally be provided to specify the reason for rejection. These must each start with the value ATR6. Data protection requirements must be observed if the information is published.                      b) If the reason given in the "camt.056" of the return request is the value FRAD (Fraudulent origin), another ten repetitions of the element may optionally be supplied. These must each start with the value FRAD. By rejecting the request due to "Fraudulent origin", further information may be provided in this element which might permit the money to be legally reclaimed outside of this process. Data protection requirements must be observed if the information is published.</p> <p>Originator return request rejection: the first occurrence for "Cancellation Status Reason Information" sub-element "Additional Information" must be used starting with the value AT51, followed by the reference of the return request of the originator bank. If the reason given in the "camt.056" of the return request is the value AC03 (Wrong IBAN), another ten repetitions of the element may optionally be supplied. These must each start with the value AT57. By rejecting the request due to "Wrong IBAN", further information may be provided in this element which might permit the money to be legally reclaimed outside of this process. Data protection requirements must be observed if the information is published.</p>	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference	OrgnlTxRef	0..1	0..1	<p><b>Original Transaction Reference</b>                      The element may optionally be supplied. If used, the sub-elements of &lt;OrgnlTxRef&gt; used must contain exact copies of the data from the corresponding elements of the original payment (is not verified by the RTGS platform). All sub-elements from &lt;OrgnlTxRef&gt; are only checked by the RTGS platform against the schema definition.</p>	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..1	<p><b>Settlement Amount</b></p>	
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	<p><b>Requested Settlement Date</b></p>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Settlement Information	SttlmInf	0..1	0..1	<b>Settlement Information</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information	PmtTpInf	0..1	0..1	<b>Payment Type Information</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Remittance Information	RmtInf	0..1	0..1	<b>Remittance Information</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor	UltmtDbtr	0..1	0..1	<b>Ultimate Debtor</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor	Dbtr	0..1	0..1	<b>Debtor</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Account	DbtrAcct	0..1	0..1	<b>Debtor Account</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent	DbtrAgt	0..1	0..1	<b>Debtor Agent</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent Account	DbtrAgtAcct	0..1	0..1	<b>Debtor Agent Account</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent	CdtrAgt	0..1	0..1	<b>Creditor Agent</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent Account	CdtrAgtAcct	0..1	0..1	<b>Creditor Agent Account</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor	Cdtr	0..1	0..1	<b>Creditor</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Creditor Account	CdtrAcct	0..1	0..1	<b>Creditor Account</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor	UltmtCdtr	0..1	0..1	<b>Ultimate Creditor</b>
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Purpose	Purp	0..1	0..1	<b>Transaction Purpose</b>
Modification Details	ModDtls	0..1	0..1	<b>Modification Details</b> Must not be used.
Claim Non Receipt Details	ClnNonRctDtls	0..1	0..1	<b>Claim Non Receipt Details</b> Must not be used.
Resolution Related Information	RslnRltdInf	0..1	0..1	<b>Resolution Related Information</b> Must not be used.

Table 5: Cancellation Details (CxIDtIs, D-level)

#### **4.5 Modification Details (ModDtls, E-level)**

The "*Modification Details*" block (E-level of the message) is not currently permitted by the RTGS systems , but is left in the schema for possible future use.

#### **4.6 Claim Non Receipt Details (ClnNonRctDtls, F-level)**

The "*Claim Non Receipt Details*" block (F-level of the message) is not currently permitted by the RTGS systems , but is left in the schema for possible future use.

#### **4.7 Statement Details (StmntDtls, G-level)**

The "*Statement Details*" block (G-level of the message) is not used by the RTGS systems.

#### **4.8 Correction Transaction (CrrctnTx, H-level)**

The "*Correction Transaction*" block (H-level of the message) is not used by the RTGS systems.

#### **4.9 Resolution Related Information (RsltRltInf, I-level)**

The "*Resolution Related Information*" block (I-level of the message) is not currently permitted by the RTGS systems , but is left in the schema for possible future use.