



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

**SIC IP Service**

**IP Messages Query (camt.005/camt.006)**

**Version 2.2, valid from November 2023**

## 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
2.2	30.06.2023	Update, valid from November 2023	
		Element <code>.../PmtMtd/Prtry</code> in messages camt.005 and camt.006: Addition of payment types IPLQDT and IPLQDF	4.1.2 4.2.3
2.1	31.03.2023	Update, valid from November 2023	
		Chapter "Further business-related definitions": Updated reference to SIC platform release 4.10 (previously: release 4.9)	3.7
		Element <code>.../BizRpt/TxRpt/PmtId/LngBizId/UETR</code> : Note added (clarification, alignment with SIC RTGS service)	4.2.3
		Element <code>.../BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/AcctId/Othr/Id</code> : New definition added (clarification, alignment with SIC RTGS service)	4.2.3
2.0	20.10.2022	Editorial update to the final document version, valid from November 2023 (removal of annotation "Stable working version", no functional changes)	
1.1	20.05.2022	Update (stable working version)	
		Source of XML schemas changed (editorial change, no schema adaptation)	1.4
		Table 10, correction of the data elements delivered for each payment in the query result: <ul style="list-style-type: none"> <li>Addition of element <code>.../InstdAgt/FinInstnId/Othr/Id</code> (clarification)</li> <li>Removal of element <code>.../Ntry/AddtlNtryInf</code> (error correction)</li> </ul>	3.6.1
		Transfer payments from SIC IP service added under "Validated Payments"	3.6.2
		New chapter "Further business-related definitions" (clarification)	3.7
		Revision of the camt.005 «Technical specifications»: <ul style="list-style-type: none"> <li><code>TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Sts/PmtInstrSts/PdgSts</code>: Addition that code VALD can also occur for transfer payments from SIC-IP service (previously: IP customer payments only)</li> </ul>	4.1.2
1.0	31.03.2022	First edition (stable working version)	All

Table 1: Change history

Please address all suggestions, corrections, and proposed improvements to this document to:

**SIX Interbank Clearing Ltd**  
Hardturmstrasse 201  
CH-8005 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 Instant Payments Implementation Guidelines (IG) consist of several module documents – one each per ISO 20022 message type, e.g. this document for the message types "camt.005" and "camt.006" – 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 SIC IP service in the ISO 20022 message standard.

This Implementation Guideline is part of the specifications required for the operation of the SIC IP service and describes the use of the ISO 20022 "camt.005" and "camt.006" messages for the start of the SIC IP service as of November 2023.

## 1.2 Target audience

The "Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages" are addressed to all participants of the SIC IP service.

## 1.3 Change controls

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 schemas

The XML schemas for "camt.005" and "camt.006" for the SIC IP service are identical to those for the SIC RTGS Service, and are published on the [www.iso-payments.ch](http://www.iso-payments.ch) website:

- ***camt.005.001.08.ch.01.xsd***
- ***camt.006.001.08.ch.02.xsd***

They should preferably be opened using for-purpose XML software.

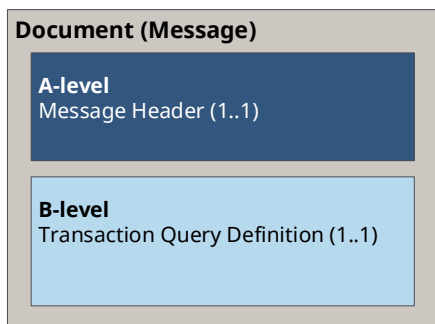
## 1.5 Reference documents

Information about participation in and the functionality of the SIC IP service can be found in the "**SIC IP Service Handbook**".

## 2 ISO definitions

The query message "Get Transaction" (camt.005) is sent by the participant to the SIC IP service to request information about one or more payments. It is used on the basis of the ISO 20022 XML schema "camt.005.001.08".

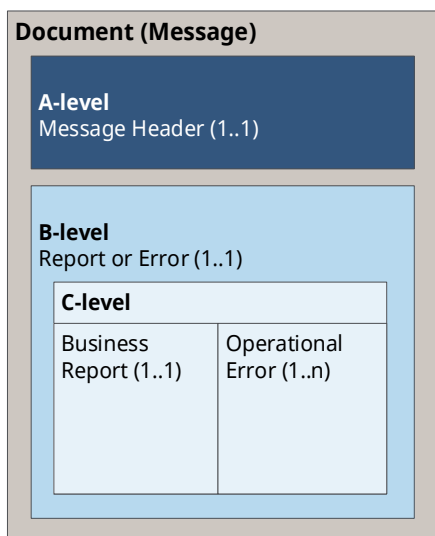
In response to the "camt.005" query message, the SIC IP service always sends the "Return Transaction" (camt.006) message to the participant as a response to the "IP Messages Query". It is used on the basis of the ISO 20022 XML schema "camt.006.001.08".



The "camt.005" message is essentially structured as follows:

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

Figure 1: Basic message structure of the "camt.005" message



The "camt.006" message is essentially structured as follows:

- **A-level:** Message level: "*Message Header*" element. This block must occur exactly once.
- **B-level:** Transaction level "*Report or Error*" element. This block must occur exactly once.
- **C-level:** Report level: Consisting of either the "*Business Report*" block element (must occur exactly once) or the "*Operational Error*" block element (can occur at most once in the query response in the SIC IP service).

Figure 2: Basic message structure of the "camt.006" message



## 3 Business specifications

### 3.1 Message flows

In the "IP Messages Query" use case, the "camt.005" message is used by the participant for querying payments. The query message is always answered by the SIC IP service with the "camt.006" message. This message contains either the query result or an error message.

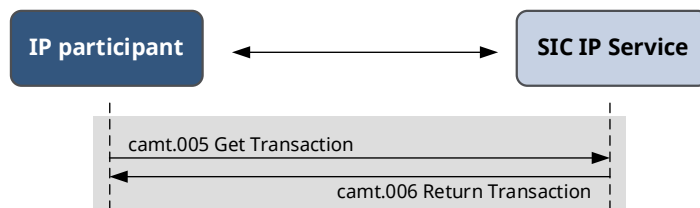


Figure 3: Message flow for the IP Messages Query

### 3.2 Use cases

The "Get Transaction" and "Return Transaction" messages are used in the following use case in the SIC IP service:

Use case	Input/Output	ISO 20022
IP messages query	I/O	camt.005/camt.006

Table 2: Use case for the ISO 20022 "camt.005" and "camt.006" message types

### 3.3 Transaction types

The following transaction types are available:

Transaction type	Code value
Single IP transaction query	IPSTQY
Generic IP transaction query	IPGNQY

Table 3: Transaction types and their codes in the "camt.005" and "camt.006" messages

To allow for correct, transaction type-specific definition and validation, a corresponding code value is provided in both messages.

The identification of the transaction type in the "camt.005" message is provided as a code value in the `.../TxQryDef/TxCrit/NewCrit/NewQryNm` element.

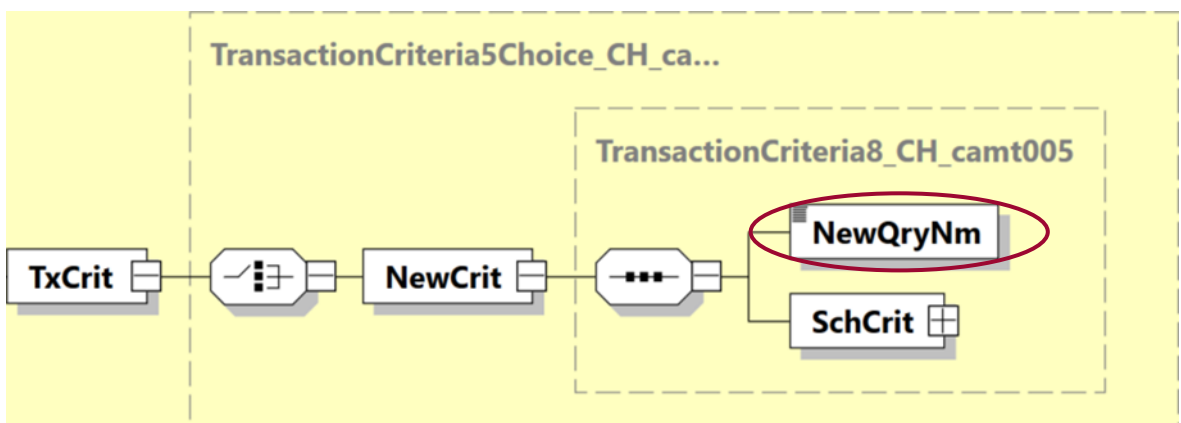


Figure 4: Specifying the transaction type in the "camt.005" message

The identification of the transaction type in the "camt.006" message is provided as a code value in the `.../MsgHdr/QryNm` element.

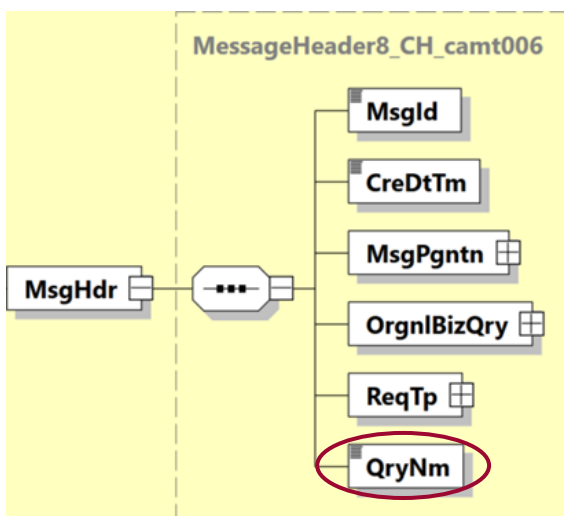


Figure 5: Specifying the transaction type in the "camt.006" message

## 3.4 Use of References

### 3.4.1 References in a "Get Transaction" (camt.005) message

#### "Message Identification" (A-level)

In the "camt.005" message, the `.../MsgHdr/MsgId` reference is provided in the A-level by the querying participant as the unique message identification.

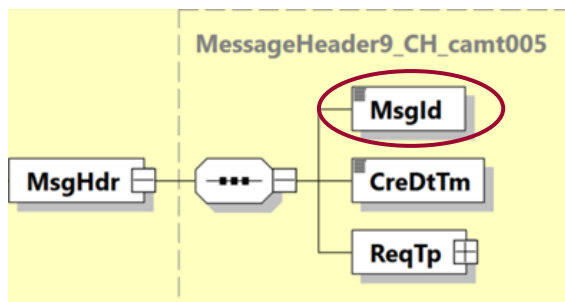


Figure 6: Message Identification in the "camt.005" message

### 3.4.2 References in a "Return Transaction" (camt.006) message

#### "Message Identification" (A-level)

In the "camt.006" message, the SIC IP service contains the reference `.../MsgHdr/MsgId` element as the unique message identification of the A-level.

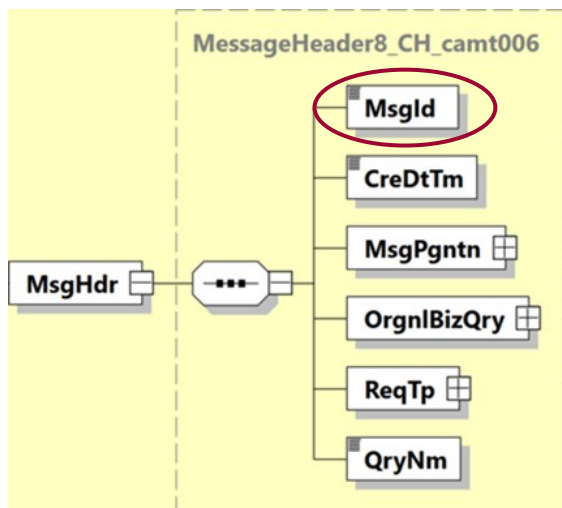


Figure 7: Message Identification in the "camt.006" message

### Message identification of the query message in the "Original Business Query" element

In the "camt.006" response message, the message identification of the original "camt.005" query message is returned in the .../OrgnlBizQry/MsgId element.

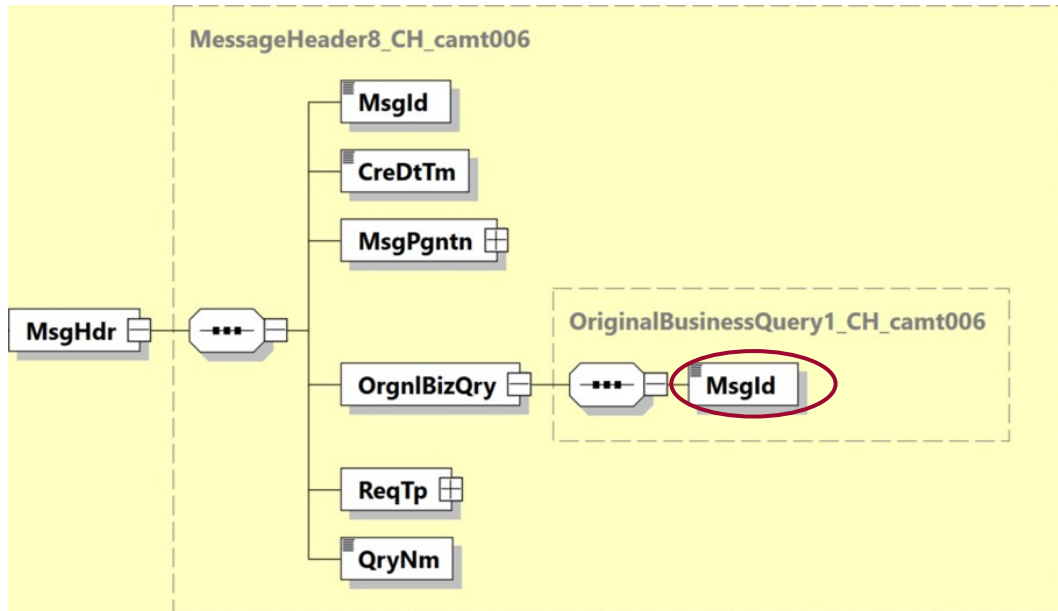


Figure 8: Message Identification from the query message inside the "camt.006" message

### Payment references in the response message

For each transaction sent in the "camt.006" response message at the B-level, the original transaction reference from the payment message is sent in the .../TxRpt/PmtId/LngBizId/TxId element and the UETR in the .../TxRpt/PmtId/LngBizId/UETR element (if it has been provided).

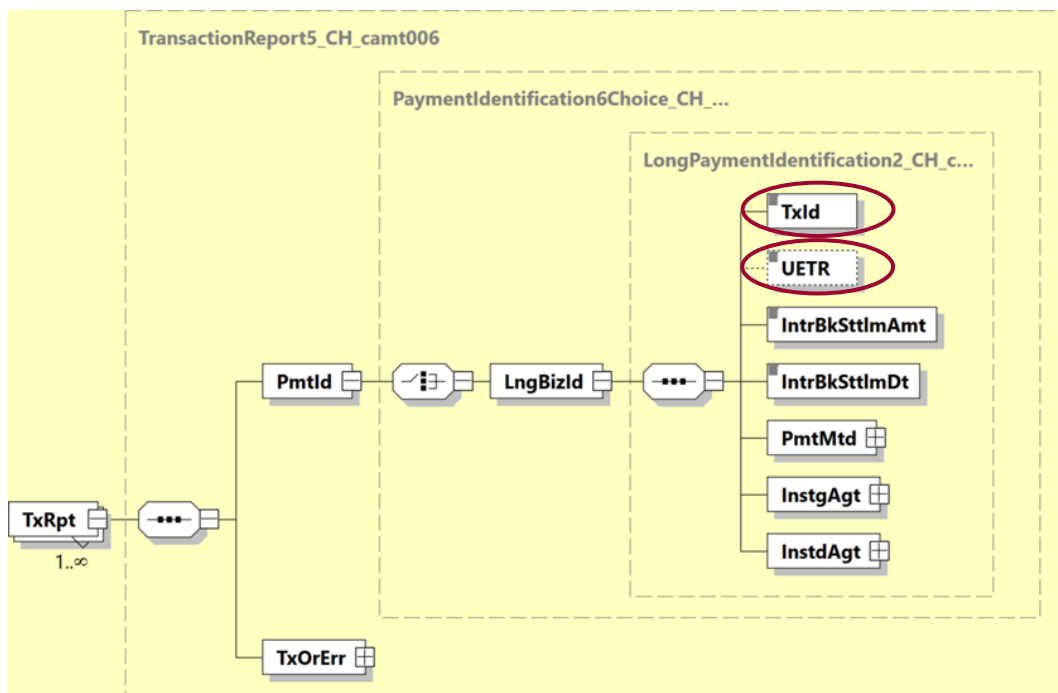


Figure 9: Payment references in the "camt.006" response message (Transaction Identification, UETR)

In addition, the original message identification of the payment message is copied in the `.../TxOrErr/Tx/Pmt/MsgId` element at the B-level:

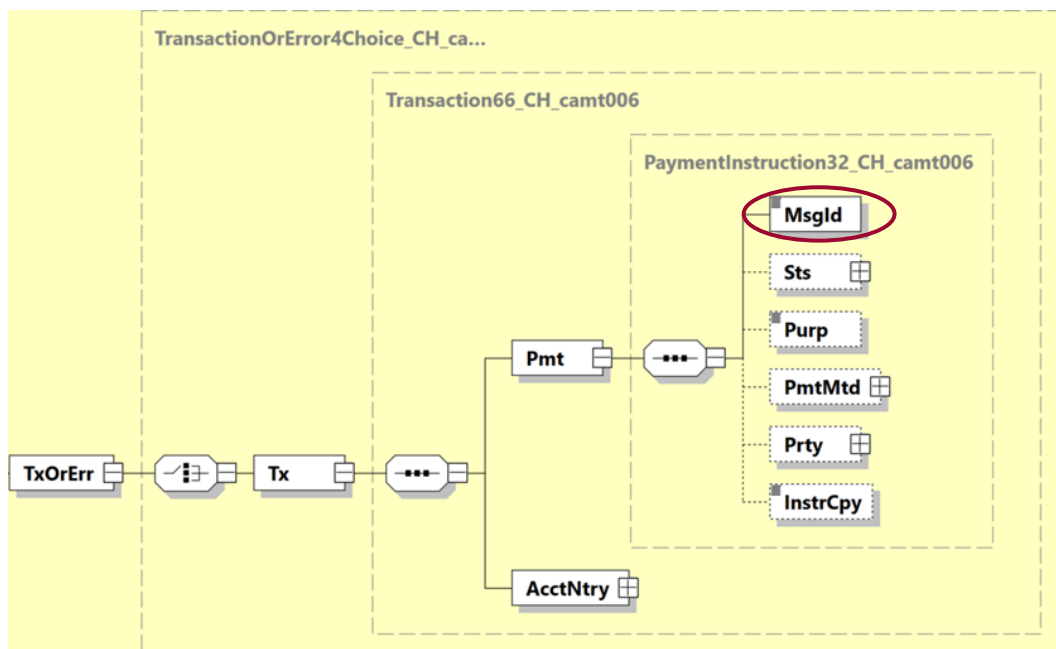


Figure 10: Message identification of a payment in the "camt.006" response message

### 3.5 Query criteria in "Get Transaction" (camt.005)

Query criteria are specified in the B-level of the "camt.005" message in the .../TxCrit/NewCrit/SchCrit element.

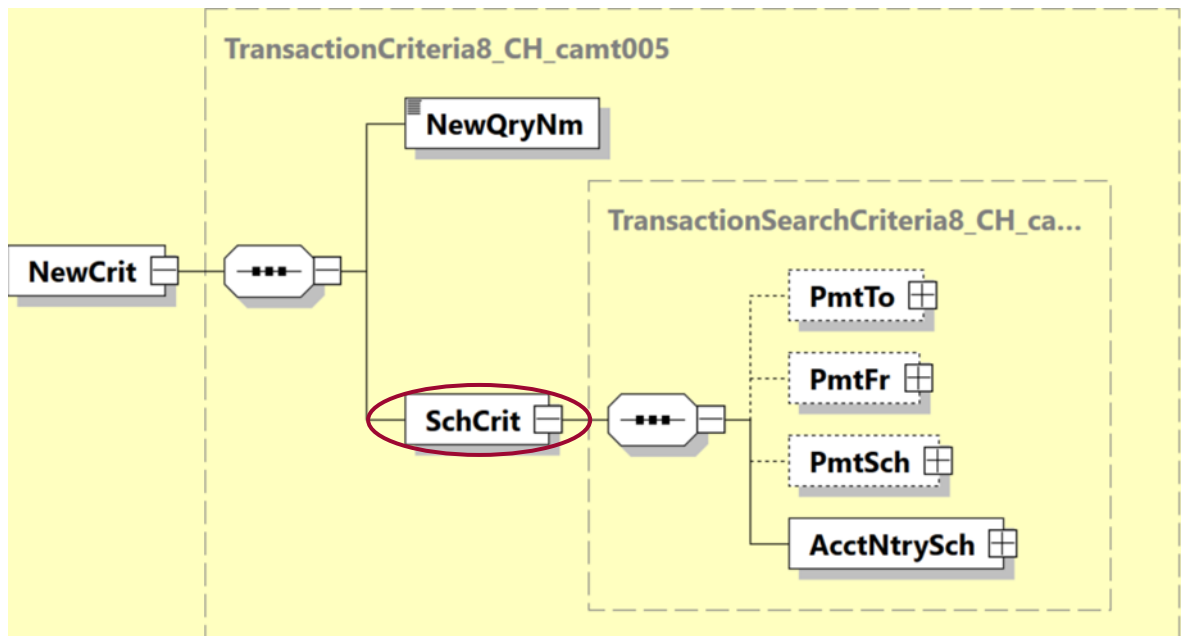


Figure 11: Specifying the query's Search Criteria in the "camt.005" message

Element	Description
<PmtTo>	Search criteria about the instructed participant
<PmtFr>	Search criteria about the instructing participant
<PmtSch>	Search criteria about the payment data
<AcctNtrySch>	Search criteria about the account data

Table 4: Query criteria in the "camt.005" message

**Note:**

All the search criteria specified in the query are joined by the logic operator AND – each additional criterion that is specified further limits the possible query results.

The criteria that are mandatory (M), conditional (C) or optionally permissible (O) for the query should be entered in the sub-elements of *SchCrit* and they always depend on the query type specified in the *.../NewQryNm* element:

Element		Description	Transaction type	
			IPSTQY	IPGNQY
<i>PmtTo</i>	<i>MmbId/FinInstnId</i>	Instructed participant	–	C
<i>PmtFr</i>	<i>MmbId/FinInstnId</i>	Instructing participant	M	C
<i>PmtSch</i>	<i>MsgId</i>	Message identification	–	O
	<i>ReqdExctnDt</i>	Requested settlement date	–	O
	<i>PmtId/PrtryId</i>	Next page field	–	O
	<i>Sts</i>	Processing status	–	O
	<i>CdtDbtInd</i>	Debit or credit identifier	–	M
	<i>IntrbkSttlmAmt</i>	Amount limit	–	O
	<i>PmtMtd</i>	Payment type	–	O
	<i>TxId</i>	Transaction reference	M	O
	<i>IntrbkSttlmDt</i>	Settlement date	–	M
<i>AcctNtrySch</i>	<i>AcctId</i>	Settlement account	–	C
	<i>NtryDt</i>	Date and time of submission	–	O
	<i>AcctOwnr</i>	Account owner	M	M

Table 5: Query criteria available for each transaction type in the "camt.005" message

### 3.5.1 Transaction type "Single IP transaction query" (IPSTQY)

For the transaction type IPSTQY, a limited set of mandatory query criteria must be sent in the "camt.005" query message. The query result in the "camt.006" message provides the incoming payment in the *.../Pmt/InstrCpy* element (see chapter 3.6.3).

The following table shows the final overview of the permitted and required query criteria for the IPSTQY transaction type.

Element	Description
<i>.../PmtFr/MmbId/FinInstnId</i>	Instructing participant for the payment being sought
<i>.../PmtSch/TxId</i>	Transaction reference for the payment being sought
<i>.../AcctNtrySch/AcctOwnr</i>	Identification of the account authorized participant

Table 6: Query criteria for the IPSTQY transaction type

### 3.5.2 Transaction type "Generic IP transaction query" (IPGNQY)

In the transaction type IPGNQY, all the sub-elements of *.../SchCrit* are available for use in making queries. The search criteria that are used are always joined with the logic operator AND.

Because there are numerous criteria that can be freely combined, the IPGNQY transaction type offers many different ways of querying payments. A few scenarios are described below as examples.

#### Query criteria for incoming/outgoing payments

If you enter the code CRDT for incoming payments or DBIT for outgoing payments in the *.../PmtSch/CdtDbtInd* element, only the matching payments will be returned.

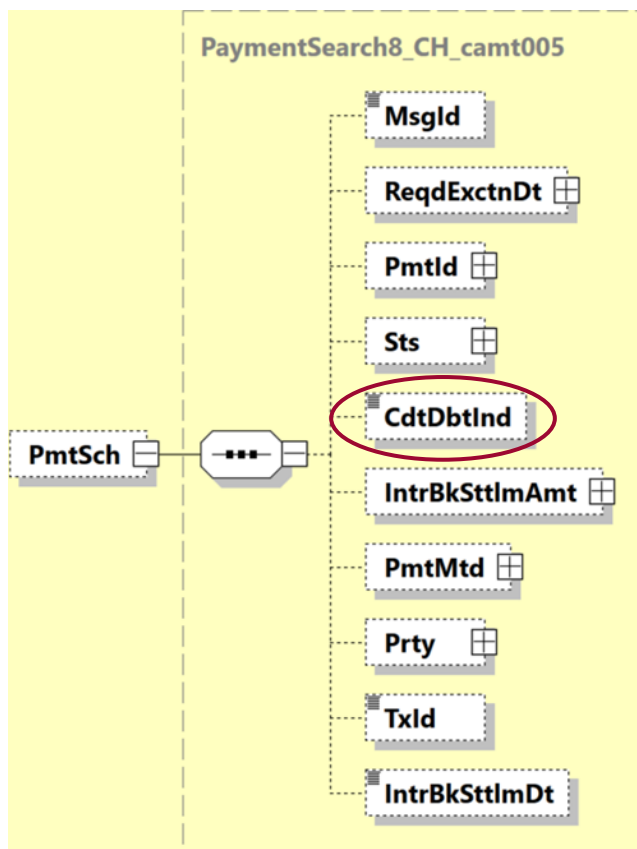


Figure 12: Specifying the Credit Debit Indicator to select incoming/outgoing payments



The settlement account must also be entered, either **directly** in the `.../AcctNtrySch/AcctId/EQ/Othr/Id` element,

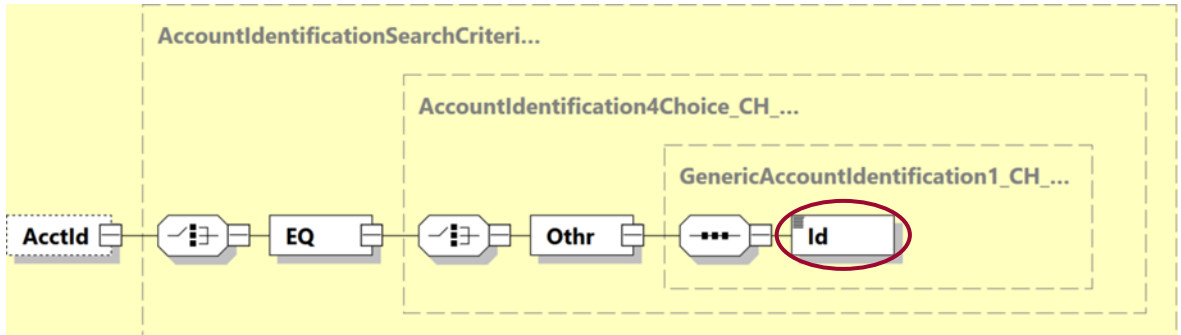


Figure 13: Query criterion for settlement account identification

or **indirectly** by entering the instructing participant in the `.../PmtFr` element and the instructed participant in the `.../PmtTo` element.

Element	Credit/Debit	Participant
<PmtFr>	DBIT	Instructing participant for selecting the payments
<PmtTo>	CRDT	Instructed participant for selecting the payments

Table 7: Specifying the From and To Participants as query criteria for transaction type IPGNQY

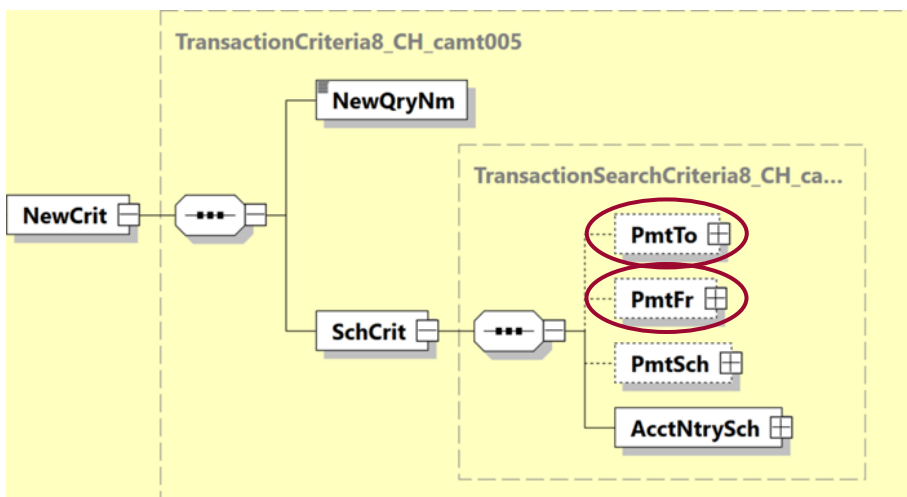


Figure 14: Query criteria for specifying either one or both payment participants

### Query criterion for the settlement amount

The query criterion for the settlement amount can be defined either as just a lower limit with the `.../FrAmt` element in the `.../IntrBkSttlmAmt/CcyAndAmtRg/Amt` block, or as a range by using the `.../FrToAmt` element.

The amount values entered are always included in the criterion range, i.e. the query searches for all settlement amounts  $\geq$  the lower limit and optionally  $\leq$  the upper limit.

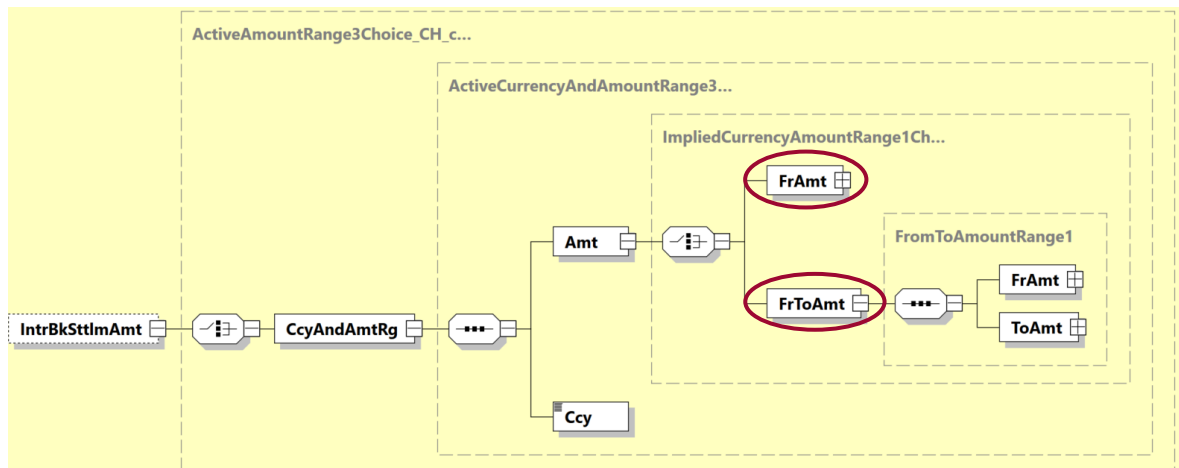


Figure 15: Specifying From and To Amounts as query criteria for the settlement amount

### Criteria for querying settled payments

Already settled payments can be queried using the query criterion `.../PmtInstrSts/FnlSts = STLD`.

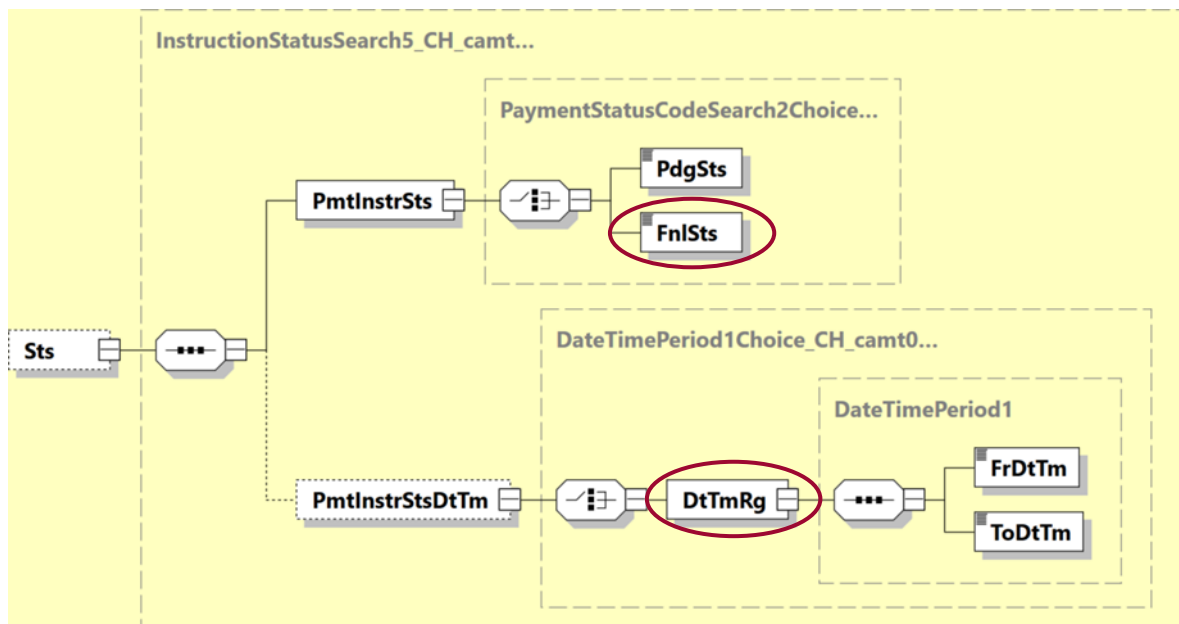


Figure 16: Querying for settled payments (Final Status, Date Time Range)

A time period for the query can also be entered in the `.../DtTmRg` element.

### Criterion for specifying a page of results

Querying using the IPGNQY transaction type may lead to a large number of results, depending on the activity on the IP settlement account and the criteria specified. However, the number of transactions that are delivered will always be limited by the space available within the technical size limitations for messages in the "camt.006" response message (see Table 9 in chapter 3.6.1 "Transaction data in the "Transaction Report" element"). This means that just one page of results is delivered in each "camt.006" message.

The SIC IP service reports the existence of further transactions in the `.../MsgHdr/MsgPgntn/LastPgInd` element of the "camt.006" response message. For as long as this value reads "false", more pages of results are available.

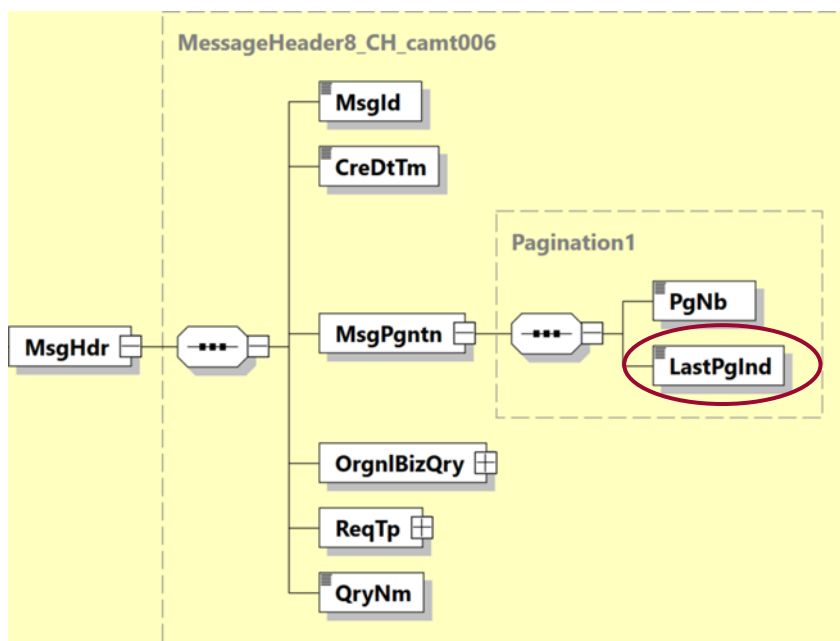


Figure 17: Last page indicator in the "camt.006" message

Further transactions resulting from the query can be called up by querying again, entering a new results page (next page field) in the `.../PmtSch/PmtId/PrtryId` element.

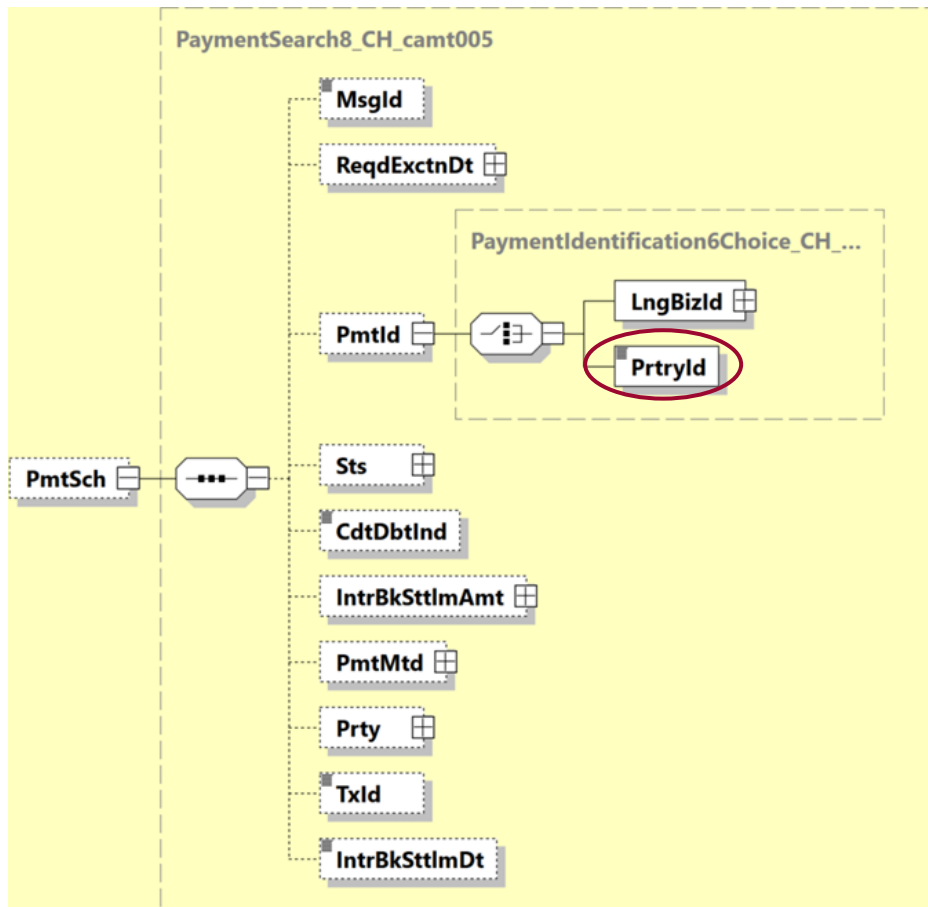


Figure 18: Criterion (Proprietary Identification) for entering the required results page in "camt.005"

The results page that you request (the next page field) specifies the corresponding page in the set of results for which the transactions are to be delivered.

Unless a starting point is entered, the response message will always deliver the first page of the set of results.

#### Note:

If settlement is ongoing, the set of results for any query may, depending on the query criteria that have been selected, be subject to constant change. For that reason, if you repeat the query, entering sequential page numbers, there is no guarantee that the query results will be consecutive.

Query "camt.005"			Query response "camt.006"		
#	Next page field (PmtId/PrtryId)		Page (PgNb)	Last page (LastPgInd)	Transactions
1	1 (optional)	⇒	1	false	1 .. n1
2	2	⇒	2	false	n1+1 .. n2
⋮	⋮	⇒	⋮	⋮	⋮
x-1	x-1	⇒	x-1	false	na+1 .. nb
x	x	⇒	x	true	nb+1 .. nx

Table 8: Example of querying a multi-page set of results

### 3.6 Use of the "Report Or Error" block (camt.006)

For transaction type IPSTQY, the query result is delivered in the *RtrTx/RptOrErr* element as follows:

- Transaction details of the payment that matches the query criteria are delivered in a single instance of the *RtrTx/RptOrErr/TxRpt* element.
- If an error occurred during the query, the error information is supplied in the *RtrTx/RptOrErr/OprlErr* element.

For transaction type IPGNQY, the report content is delivered in the *RtrTx/RptOrErr* element as follows:

- Transaction details of the payments that match the query criteria are delivered in multiple instances of the *RtrTx/RptOrErr/TxRpt* element.
- If an error occurred during the query, the error information is provided in the *RtrTx/RptOrErr/OprlErr* element.

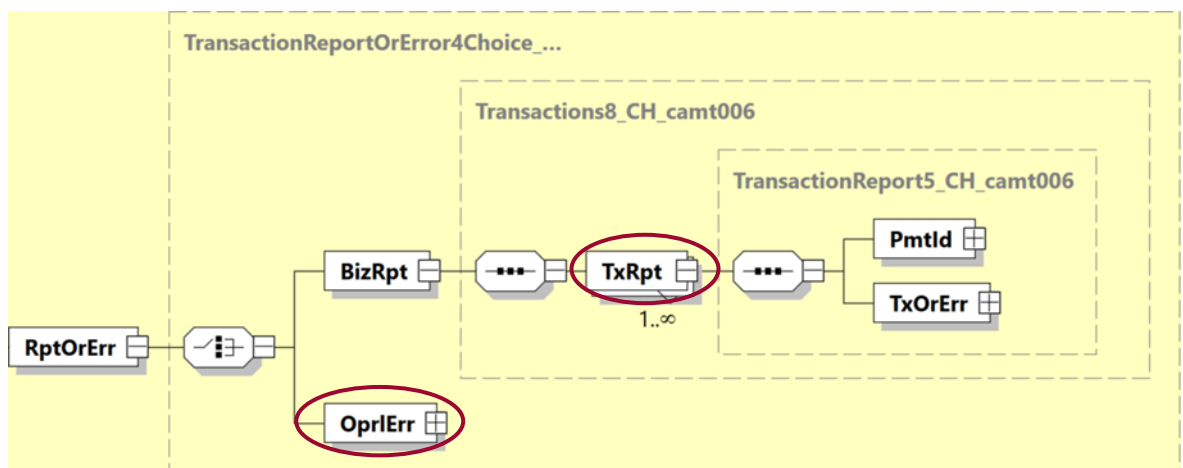


Figure 19: Report or error information in the "camt.006" message

### 3.6.1 Transaction data in the "Transaction Report" element

If the SIC IP service finds payments matching the query criteria, then one instance of the `.../TxRpt` element is sent in the "camt.006" response message for each of those payments. This contains the payment data divided between the `.../PmtId/LngBizId` and `.../TxOrErr/Tx` sub-elements.

Depending on the transaction type, the following maximum number of transactions are returned:

Query type	Maximum number of sent transactions
IPSTQY	1 transaction
IPGNQY	Unlimited, up to 14 transactions/message

Table 9: Number of sent transactions per transaction type for the "camt.006" message

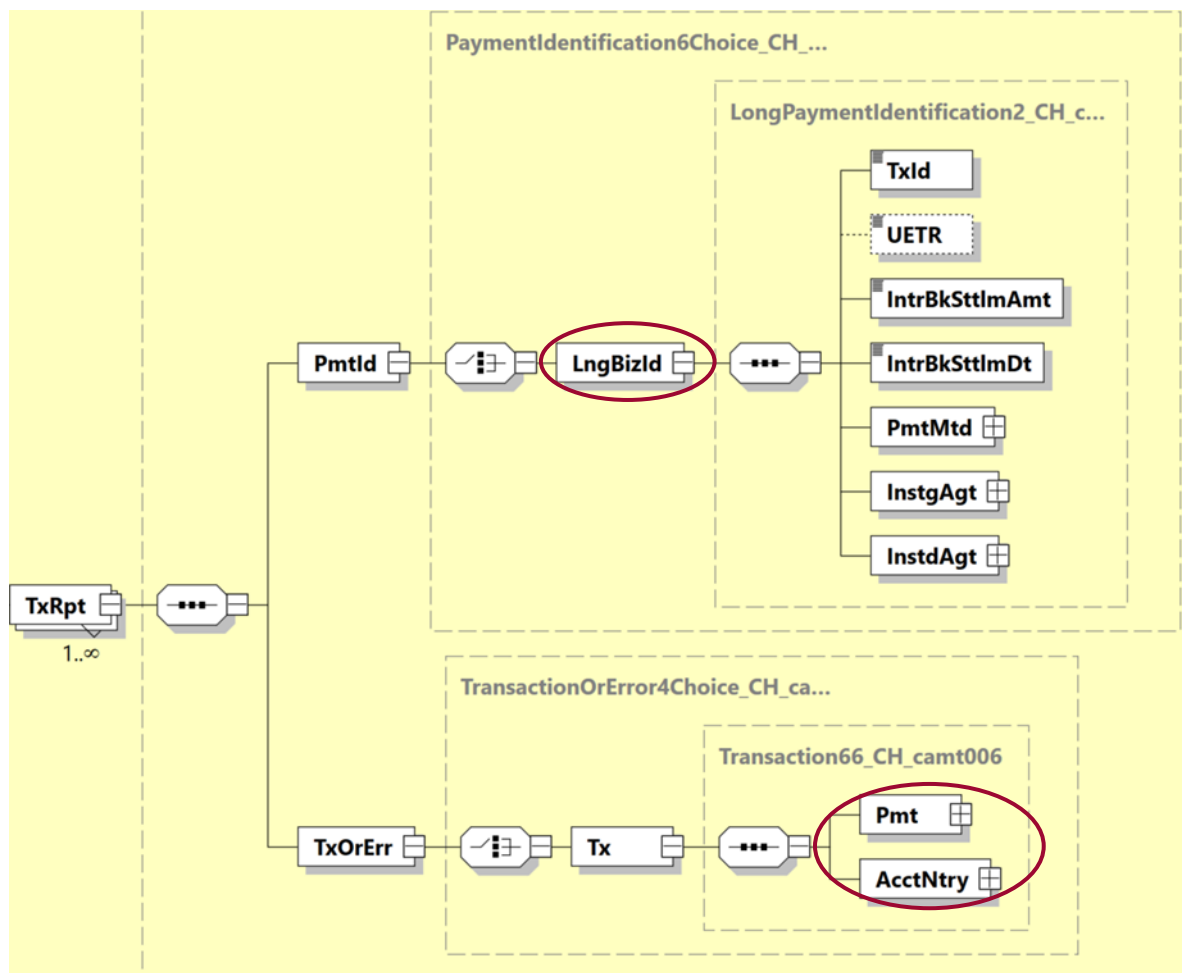


Figure 20: Transaction data for a payment in the "camt.006" message (Transaction Report)

### Data elements delivered for each payment in the query results

Group	Business element XML element
<i>TxRpt/PmtId/LngBizId</i>	Transaction identification <i>TxId</i>
	Unique End-to-end Transaction Reference (if provided) <i>UETR</i>
	Settlement Amount <i>IntrBkSttlmAmt</i>
	Settlement Date <i>IntrBkSttlmDt</i>
	Original Message Name Identification <i>PmtMtd/XMLMsgNm</i>
	Instructing Participant <i>InstgAgt/FinInstnId/ClrSysMmbId/MmbId</i>
	Instructed Participant <i>InstdAgt/FinInstnId/ClrSysMmbId/MmbId</i>
	Assigned identification of the Instructed Participant (only if concatenated) <i>InstdAgt/FinInstnId/Othr/Id</i>
<i>TxRpt/TxOrErr/Tx/Pmt</i>	Message identification <i>MsgId</i>
	Status code <i>Sts/Cd</i>
	Date and time of submission, settlement or cancellation <i>Sts/DtTm</i>
	Cancellation information (only for cancelled payments) <i>Sts/Rsn/Prtry</i>
	Payment type <i>PmtMtd/Prtry</i>
	Submitted message <i>InstrCpy</i>
<i>TxRpt/TxOrErr/Tx/AcctNtry</i>	IP Settlement Account <i>AcctId/Othr/Id</i>
	Date and time of submission <i>Ntry/Dt</i>

Table 10: Data elements per payment in the "camt.006" message

### 3.6.2 Status of payments in the "Status" element

The settlement status of a payment is given using codes in the `.../Sts` element. For each status that is sent, the time is given at which the status in question was assigned by the SIC IP service. For cancelled payments, information on the reason for the cancellation is also added.

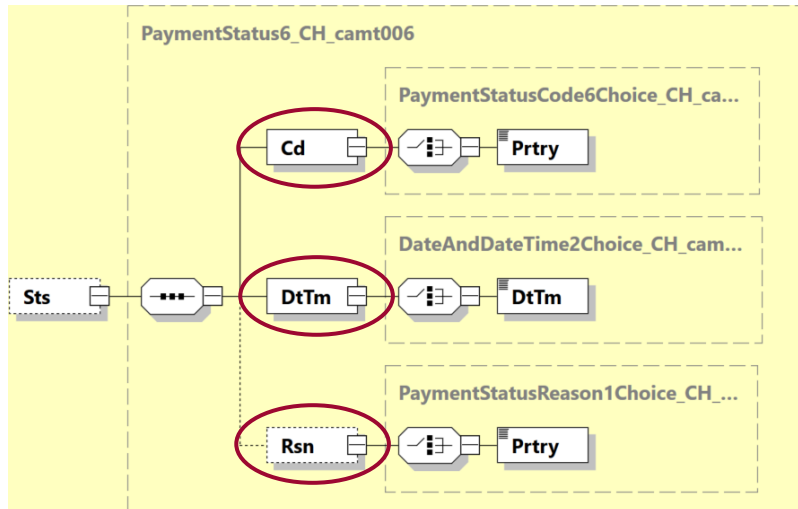


Figure 21: Status of a payment in the "camt.006" query results

#### Settled payments

In the query results, the actual settlement time is shown by the combination of the `.../Pmt/Sts/Cd/Prtry` elements with the code STLD and the associated `.../Pmt/Sts/DtTm` element.

#### Validated payments

All successfully validated but not yet settled IP customer payments and transfer payments from the SIC IP service (e.g. where they are reserved on the IP settlement account) are marked with the code VALD in the `.../Pmt/Sts/Cd/Prtry` element and contain the date and time of submission in the `.../Pmt/Sts/DtTm/DtTm` element.

#### Cancelled payments

Cancelled payments are shown in the query results using the code CAND in the `.../Pmt/Sts/Cd/Prtry` element and the cancellation time in the `.../Pmt/Sts/DtTm` element. The cancellation information is also sent in the `.../Sts/Rsn/Prtry` element in the form of a code.

Code value	Cancellation information
NEGFB	Canceled due to negative IP feedback from the instructed IP participant (only for IP customer payments)
HRDTO	Cancellation due to "Hard Time Out" if no negative or positive IP feedback was received from the instructed IP participant within the "Maximum Execution Time" (only for IP customer payments)
STLMFL	Cancellation due to a failed settlement despite positive IP feedback from the instructed IP participant (only for IP customer payments)
STLMNP	Settlement not possible (only for transfer payments from the SIC IP service)

Table 11: Codes for cancellation information in the "camt.006" query results



### 3.6.3 Submitted payment message for transaction type IPSTQY

Payments queried using the IPSTQY transaction type also contain a copy of the submitted message in the response message. The submitted payment message is packed as a text block in the *.../Pmt/InstrCpy* element in a so-called CDATA section that is not subject to validation.

### 3.6.4 Presentation of the query results for transaction type IPGNQY

If the result of a query of transaction type IPGNQY cannot be delivered to the participant in a single response message (see also Table 9 in chapter 3.6.1), the SIC IP service provides corresponding information in the *.../MsgHdr/MsgPgtn/LastPgInd* element (see Table 8 in chapter 3.5.2).

For transaction type IPGNQY, the SIC IP service always delivers the queried transactions sorted by the date and time of submission.

### 3.6.5 Error information in the "Operational Error" element

In case of an incorrect query, an error code is supplied in the "camt.006" response message in the *.../OprlErr/Err/Prtry* element:

Code value	Event
NRSLT	No data matching the query criteria was found
NAUTH	Query is not permitted
QYINV	Invalid query criteria

Table 12: Error codes in the query response in the "camt.006" message (OprlErr)

## 3.7 Further business-related definitions

Information on the ISO 20022 Implementation Guidelines of the SIC RTGS Service as applicable to SIC/euroSIC, which underlie those of the SIC IP service, is published on the [www.iso-payments.ch](http://www.iso-payments.ch) website. The messages used for the launch of the SIC IP service as of November 2023 are based on the SIC/euroSIC Implementation Guidelines as of SIC platform release 4.10 as of 17 November 2023.

## 4 Technical specifications

### 4.1 "Get Transaction" message (GetTx, camt.005)

#### 4.1.1 Message Header (MsgHdr, A-level)

The "Message Header" block (A-level of the message) occurs exactly once in the message and contains the following elements:

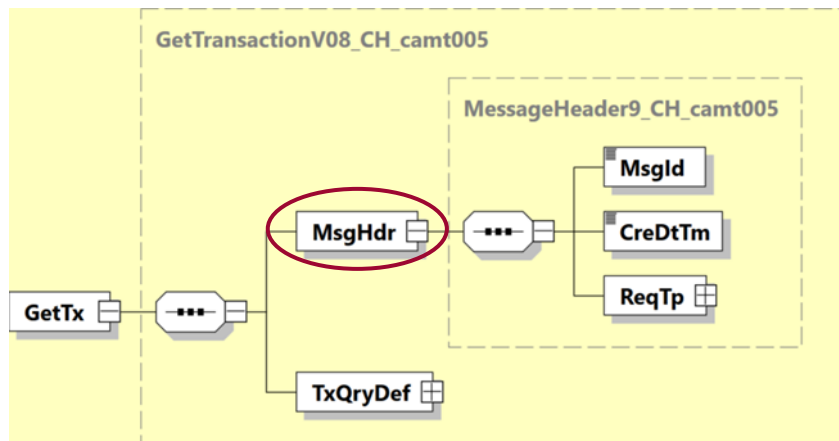


Figure 22: Message Header (MsgHdr) "camt.005"

The following table specifies all the elements of the "Message Header" in the "camt.005" message that are relevant to the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Document +Get Transaction V08	GetTx	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 excluding spaces is permitted for this element.	
Message Header +Creation Date Time	CreDtTm	0..1	1..1	<b>Creation Date Time</b> The SIC IP service accepts two forms of representation of a time: 1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) 2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)	
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> Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used	

Table 13: camt.005 – Message Header (MsgHdr, A-level)

### 4.1.2 Transaction Query Definition (TxQryDef, B-level)

The "Transaction Query Definition" (B-level of the message) occurs once and contains the following elements:

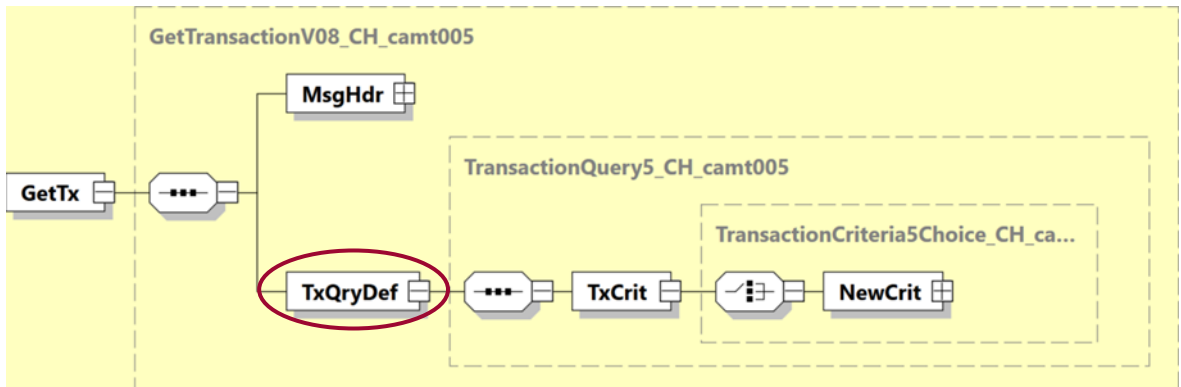


Figure 23: Transaction Query Definition (TxQryDef) "camt.005"

The search criteria for the query are specified in the .../TxCrit/NewCrit/SchCrit sub-element.

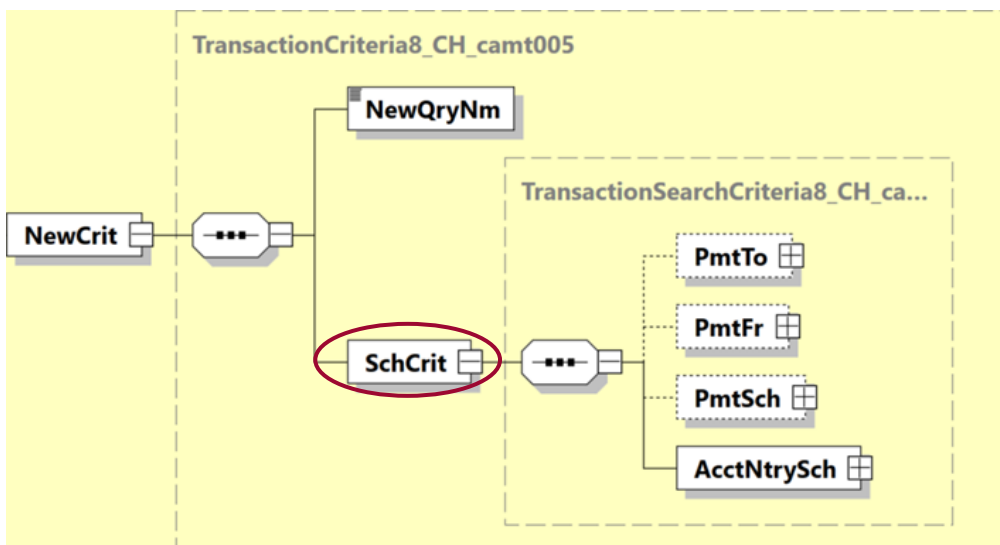


Figure 24: Search Criteria (SchCrit) "camt.005"

The following table specifies all the elements of the "Transaction Query Definition" of the "camt.005" message that are relevant to the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition	TxQryDef	0..1	1..1		
Transaction Query Definition +Transaction Criteria	TxCrit	0..1	1..1		
Transaction Query Definition +Transaction Criteria ++New Criteria	NewCrit	1..1	1..1		
Transaction Query Definition +Transaction Criteria ++New Criteria +++New Query Name	NewQryNm	0..1	1..1	<b>Query Type</b> Must be used to identify the query type. The following codes are defined: IPSTQY - Single IP transaction query IPGNQY - Generic IP transaction query	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria	SchCrit	0..n	1..1	<b>Search Criteria</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment To	PmtTo	0..n	0..1	<b>Instructed Participant</b> For addressing the participant, <ClrSysMmbId> element must be used.	IPSTQY: Must not be used. IPGNQY: Must not be provided together with <AcctId> if <CdtDbtInd> = "CRDT".
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment To +++++Member Identification	MmbId	0..n	1..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment To +++++Member Identification +++++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Identification of Instructed Participant</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment To +++++Member Identification +++++Financial Institution Identification +++++BICFI	BICFI	0..1	0..1	<b>Identification of Instructed Participant (BIC)</b> Must not be used.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment To +++++Member Identification +++++Financial Institution Identification +++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructed Participant (proprietary)</b> Must be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment To +++++Member Identification +++++Financial Institution Identification +++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n)	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment From	PmtFr	0..n	0..1	<b>Instructing Participant</b> For addressing the participant, <ClrSysMmbId> element must be used.	IPSTQY: Must be used. IPGNQY: Must not be provided together with <AcctId> if <CdtDbtInd> = "DBIT".
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment From +++++Member Identification	MmbId	0..n	1..1		
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment From +++++Member Identification +++++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Identification of Instructing Participant</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment From +++++Member Identification +++++Financial Institution Identification +++++BICFI	BICFI	0..1	0..1	<b>Identification of Instructing Participant (BIC)</b> Must not be used.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment From +++++Member Identification +++++Financial Institution Identification +++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> Must be used.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment From +++++Member Identification +++++Financial Institution Identification +++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n)	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search	PmtSch	0..1	0..1	<b>Payment Search Criteria</b>	



ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Message Identification	MsgId	0..n	0..1	<b>Message Identification</b>	IPSTQY: Must not be used.
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Requested Execution Date	ReqdExctnDt	0..n	0..1	<b>Requested Settlement Date</b> Must be a valid calendar date.	IPSTQY: Must not be used.
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Requested Execution Date +++++Date Search	DtSch	1..1	1..1	<b>Date Search Criteria</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Requested Execution Date +++++Date Search +++++From To Date	FrToDt {Or	1..1	1..1	<b>Date Range</b> The Date Range criterion selects transactions between the From Date (incl.) and the To Date (incl.).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Requested Execution Date +++++Date Search +++++From To Date +++++From Date	FrDt	1..1	1..1	<b>From Date</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Requested Execution Date +++++Date Search +++++From To Date +++++To Date	ToDt	1..1	1..1	<b>To Date</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Requested Execution Date +++++Date Search +++++Equal Date	EQDt Or}	1..1	1..1	<b>Equal Date</b> The Equal Date criterion selects transactions of the specified date.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Payment Identification	PmtId	0..n	0..1		IPSTQY: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Payment Identification ++++++Long Business Identification	LngBizId  {Or	1..1	1..1	Is not used by the SIC IP service (retained in the message definition for possible future use).	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Payment Identification ++++++Proprietary Identification	PrtryId  Or}	1..1	1..1	<b>Requested Page Number</b> Specifies the page of the query result set to be used for the return of result items. Must be an integer value. If not provided, the first page of the result will be returned.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Status	Sts	0..n	0..1	<b>Status</b>	IPSTQY: Must not be used.
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Status ++++++Payment Instruction Status	PmtInstrSts	0..1	1..1	<b>Transaction Status</b> A status is assigned to every transaction. This status is either pending or final.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Status ++++++Payment Instruction Status +++++++Pending Status	PdgSts  {Or	1..1	1..1	<b>Pending Transaction Status</b> Only code VALD (validated) may be specified. Note: VALD can occur in the SIC IP service for IP customer payments and transfer payments from SIC IP service (= SIC IP reservation).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Status ++++++Payment Instruction Status +++++++Final Status	FnISts  Or}	1..1	1..1	<b>Final Transaction Status</b> The following codes may be specified: STLD (settled) CAND (cancelled)	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Status ++++++Payment Instruction Status Date Time	PmtInstrStsDtTm	0..1	0..1	<b>Transaction Status Timestamp</b> Timestamp assigned to the transaction by the SIC IP service when the status changed to the queried value.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Status ++++++Payment Instruction Status Date Time +++++++Date Time Range	DtTmRg	1..1	1..1	<b>Date Time Range</b> The Date Time Range criterion selects transactions between the From Date Time (incl.) and the To Date Time (incl.).	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Status ++++++Payment Instruction Status Date Time +++++++Date Time Range +++++++From Date Time	FrDtTm	1..1	1..1	<b>From Date Time</b> The SIC IP service accepts two forms of representation of a time: 1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) 2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Status ++++++Payment Instruction Status Date Time +++++++Date Time Range +++++++To Date Time	ToDtTm	1..1	1..1	<b>To Date Time</b> The SIC IP service accepts two forms of representation of a time: 1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) 2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Credit Debit Indicator	CdtDbtInd	0..1	0..1	<b>Credit Debit Indicator</b> Query indicator for incoming or outgoing payments. Must always be provided together with the "AcctNtrySch/AcctId" element.	IPSTQY: Must not be used. IPGNQY: Must be used.
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount	IntrBkSttlmAmt	0..n	0..1	<b>Settlement Amount Range</b>	IPSTQY: Must not be used.
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount ++++++Currency And Amount Range	CcyAndAmtRg	1..1	1..1	<b>Settlement Amount Range</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount ++++++Currency And Amount Range +++++++Amount	Amt	1..1	1..1		
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount ++++++Currency And Amount Range +++++++Amount +++++++From Amount	FrAmt        {Or	1..1	1..1	<b>Lower Amount Limit</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount ++++++Currency And Amount Range +++++++Amount +++++++From Amount +++++++Boundary Amount	BdryAmt	1..1	1..1	<b>Amount Limit</b> Must contain no more than 13 digits (excl. decimal separator) including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount ++++++Currency And Amount Range +++++++Amount +++++++From Amount +++++++Included	Incl	1..1	1..1	<b>Inclusive Flag</b> Must be «true».	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount ++++++Currency And Amount Range +++++++Amount +++++++From To Amount	FrToAmt Or}	1..1	1..1	<b>Lower and Upper Amount Limit</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount ++++++Currency And Amount Range +++++++Amount +++++++From To Amount +++++++From Amount	FrAmt	1..1	1..1	<b>Lower Amount Limit</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount +++++Currency And Amount Range +++++Amount +++++From To Amount +++++From Amount +++++Boundary Amount	BdryAmt	1..1	1..1	<b>Amount Limit</b> Must contain no more than 13 digits (excl. decimal separator) including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount +++++Currency And Amount Range +++++Amount +++++From To Amount +++++From Amount +++++Included	Incl	1..1	1..1	<b>Inclusive Flag</b> Must be «true».	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount +++++Currency And Amount Range +++++Amount +++++From To Amount +++++To Amount	ToAmt	1..1	1..1	<b>Upper Amount Limit</b>	



ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount ++++++Currency And Amount Range +++++++Amount +++++++From To Amount +++++++To Amount +++++++Boundary Amount	BdryAmt	1..1	1..1	<b>Amount Limit</b> Must contain no more than 13 digits (excl. decimal separator) including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount ++++++Currency And Amount Range +++++++Amount +++++++From To Amount +++++++To Amount +++++++Included	Incl	1..1	1..1	<b>Inclusive Flag</b> Must be «true».	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Amount ++++++Currency And Amount Range +++++++Currency	Ccy	1..1	1..1	<b>Currency Code</b> The currency code must be CHF.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Payment Method	PmtMtd	0..n	0..1	<b>Payment Type</b>	IPSTQY: Must not be used.
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Payment Method +++++Proprietary	Prtry	1..1	1..1	<b>Payment Type (proprietary)</b> Identification of the payment type, the following code values for payment types are available: IPCPMT = IP customer payment IPCRTN = IP return IPLQTT = Transfer payment to SIC IP service IPLQTF = Transfer payment from SIC IP service IPLQDT = IP liquidity distribution to IP settlement account IPLQDF = IP liquidity distribution from IP settlement account	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Priority	Prty	0..n	0..1	<b>Priority</b> Must not be used.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Transaction Identification	TxId	0..n	0..1	<b>Transaction Identification</b> Only the restricted character set excluding spaces is permitted for this element. Only 16 characters permitted.	IPSTQY: Must be used.
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Payment Search +++++Interbank Settlement Date	IntrBkSttlmDt	0..n	0..1	<b>Effective Settlement Date</b> Must be a valid banking business day.	IPSTQY: Must not be used. IPGNQY: Must be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search	AcctNtrySch	0..1	1..1	<b>Account Search Criteria</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Account Identification	AcctId	0..n	0..1	<b>Settlement Account Information</b>	IPSTQY: Must not be used.
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Account Identification +++++Equal	EQ	1..1	1..1	<b>Comparison Operator</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Account Identification +++++Equal +++++Other	Othr	1..1	1..1	<b>Identification of Settlement Account (proprietary)</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Account Identification +++++Equal +++++Other +++++Identification	Id	1..1	1..1	<b>Account Number (proprietary)</b> Must contain the account number of an active IP settlement account (format =6n).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Entry Date	NtryDt	0..n	0..1	<b>Entry Date</b>	IPSTQY: Must not be used.
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Entry Date +++++Date Time Search	DtTmSch	1..1	1..1	<b>Date Time Search</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Entry Date +++++Date Time Search +++++Date Time Range	DtTmRg	1..1	1..1	<b>Date Time Range</b> The Date Time Range criterion selects transactions between the From Date Time (incl.) and the To Date Time (incl.).	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Entry Date +++++Date Time Search +++++Date Time Range +++++From Date Time	FrDtTm	1..1	1..1	<b>From Date Time</b> The SIC IP service accepts two forms of representation of a time: 1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) 2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Entry Date +++++Date Time Search +++++Date Time Range +++++To Date Time	ToDtTm	1..1	1..1	<b>To Date Time</b> The SIC IP service accepts two forms of representation of a time: 1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) 2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Account Owner	AcctOwnr	0..1	1..1	<b>Account Owner</b> Identifies the party submitting the query. Required for authorization checking.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Account Owner +++++Identification	Id	0..1	1..1	<b>Identification</b>	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Account Owner +++++Identification +++++Organisation Identification	OrgId	1..1	1..1	<b>Account Owner Identification</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Transaction type-specific Definition
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Account Owner +++++Identification ++++++Organisation Identification ++++++Any BIC	AnyBIC	0..1	0..1	<b>Identification of Account Owner (BIC)</b> Must not be used.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Account Owner +++++Identification ++++++Organisation Identification ++++++Other	Othr	0..n	0..1	<b>Identification of Account Owner (proprietary)</b> Must be used. Must contain a valid identification of an active participant. Must not be concatenated.	
Transaction Query Definition +Transaction Criteria ++New Criteria +++Search Criteria ++++Account Entry Search +++++Account Owner +++++Identification ++++++Organisation Identification ++++++Other ++++++Identification	Id	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.	

Table 14: camt.005 – Transaction Query Definition (TxQryDef, B-level)

## 4.2 "Return Transaction" message (RtrTx, camt.006)

### 4.2.1 Message Header (MsgHdr, A-level)

The "Message Header" (A-level of the message) occurs exactly once in the message and contains the following elements:

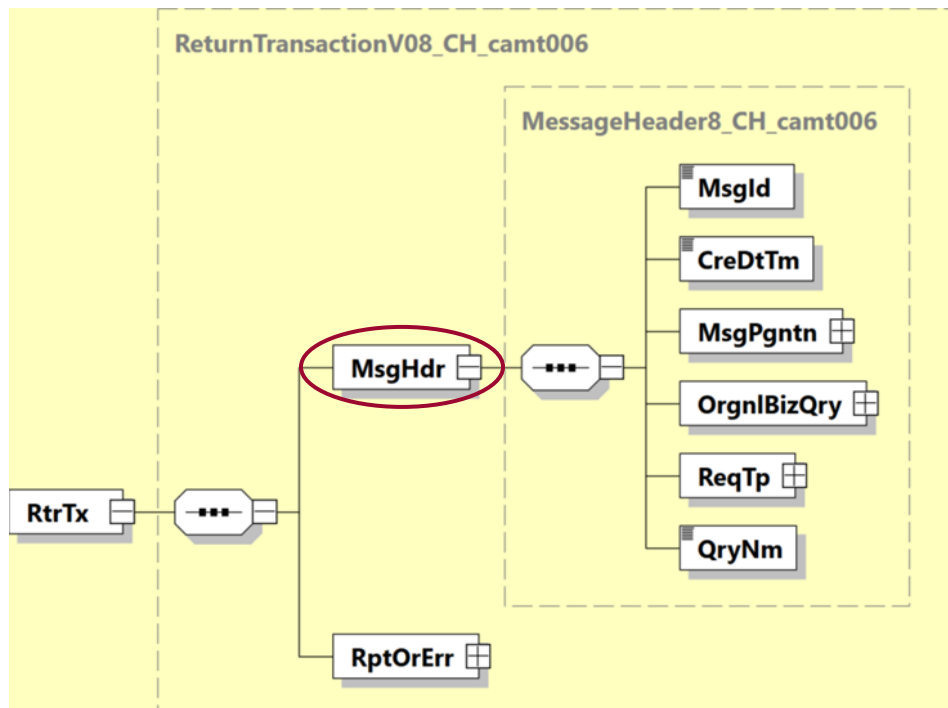


Figure 25: Message Header (MsgHdr) "camt.006"

The following table specifies all the elements of the "Message Header" in the "camt.006" message that are relevant to the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Document +Return Transaction V08	RtrTx	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 excluding spaces is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	<b>Creation Date Time</b> Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.
Message Header +Message Pagination	MsgPgntn	0..1	1..1	<b>Result Pagination Information</b>
Message Header +Message Pagination ++Page Number	PgNb	1..1	1..1	<b>Result Page Number</b> Requested page of the result-set specified in the "camt.005" query message.
Message Header +Message Pagination ++Last Page Indicator	LastPgInd	1..1	1..1	<b>Last Page Indicator</b> If all matching transactions are provided within the current message the value «true» will be provided, otherwise «false».
Message Header +Original Business Query	OrgnlBizQry	0..1	1..1	
Message Header +Original Business Query ++Message Identification	MsgId	1..1	1..1	<b>Original Message Identification</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> Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used



ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Message Header +Query Name	QryNm	0..1	1..1	<b>Query Type</b> Always used to identify the transaction type. The following codes are defined: IPSTQY - Single IP transaction query IPGNQY - Generic IP transaction query

Table 15: camt.006 – Message Header (MsgHdr, A-level)

## 4.2.2 Report or Error (RptOrErr, B-level)

The "Report or Error" (B-level of the message) occurs exactly once in the message and contains the following elements:

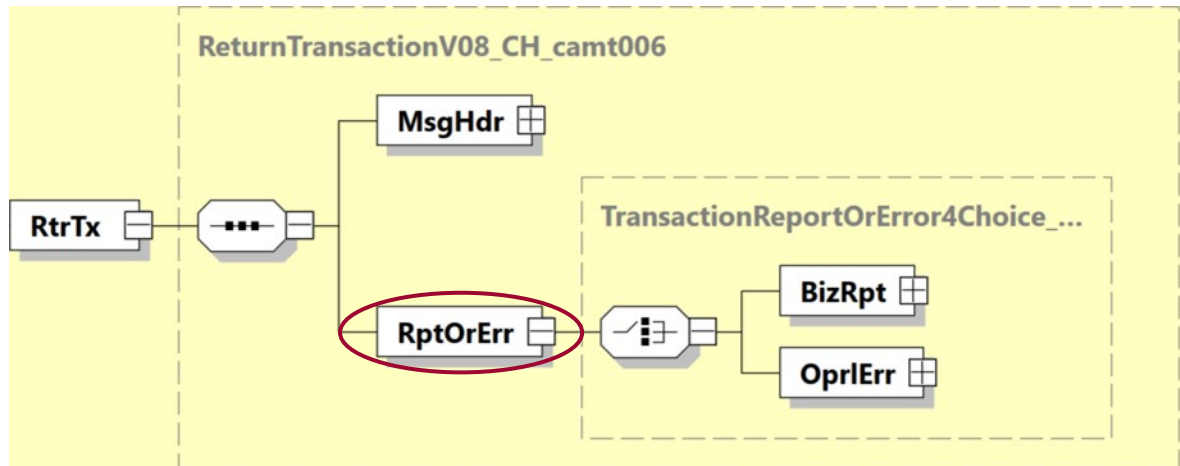


Figure 26: Report or Error (RptOrErr) "camt.006"

The following table specifies all the elements of the "Report or Error" of the "camt.006" message that are relevant to the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Report Or Error	RptOrErr	1..1	1..1	<b>Report or Error</b> Either a <BizRpt> element returning transactions that matched the query criteria or an <OprlErr> element containing error information will be delivered.

Table 16: camt.006 – Report or Error (RptOrErr, B-level)

### 4.2.3 Business Report / Operational Error (BizRpt/OprlErr, C-level)

The C-level of the message occurs once and consists of either one instance of the "Business Report" element or one instance of the "Operational Error" element:

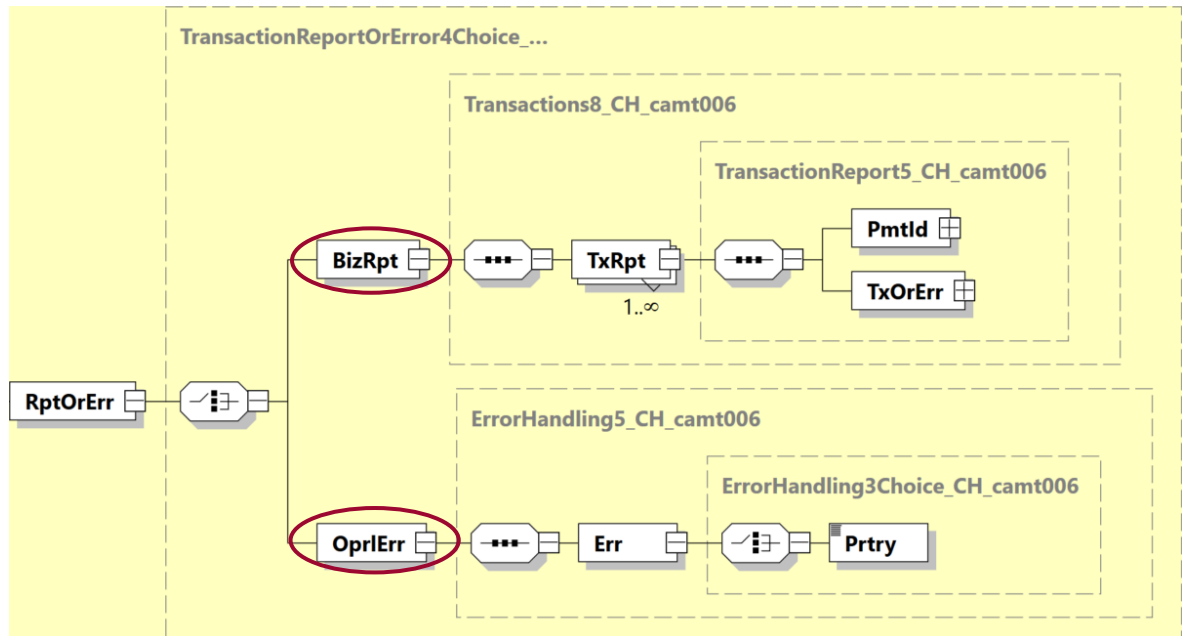


Figure 27: Business Report or Operational Error (BizRpt or OprlErr) "camt.006"

The following table specifies all the elements of the "Business Report" and "Operational Error" of the "camt.006" message that are relevant to the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Business Report	BizRpt	1..1	1..1	<b>Business Report</b> The response message returns transactions matching the query criteria.
Business Report +Transaction Report	TxRpt	1..n	1..n	<b>Transaction Report</b> Transaction details for the returned payment. IPSTQY: Only one occurrence is used.
Business Report +Transaction Report ++Payment Identification	PmtId	1..1	1..1	<b>Payment Identification</b>
Business Report +Transaction Report ++Payment Identification +++Long Business Identification	LngBizId	1..1	1..1	
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Transaction Identification	TxId	0..1	1..1	<b>Transaction Identification</b>
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++UETR	UETR	0..1	0..1	<b>Original Unique End-to-end Transaction Reference</b> This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If a UETR was present in the original message, it is returned in the response message. Note: Is only returned if it is the <UETR> element of the original message. For messages that only contain an element <OrgnIUETR>, this UETR is not returned in the response message.
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Inter Bank Settlement Amount	IntrBkSttlmAmt	1..1	1..1	<b>Settlement Amount</b> This element does not contain a currency attribute. The currency implicitly always corresponds to that of the respective service: - Currency CHF for SIC IP service
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Inter Bank Settlement Date	IntrBkSttlmDt	1..1	1..1	<b>Settlement Date</b> Requested settlement date

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Payment Method	PmtMtd	0..1	1..1	
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Payment Method ++++XMLMessage Name	XMLMsgNm	1..1	1..1	<b>Original Message Name Identification</b> The first 8 digits of the message type are supplied (pacs.00x).
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructing Agent	InstgAgt	1..1	1..1	<b>Instructing Participant</b>
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructing Agent ++++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructing Agent ++++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	<b>Identification of Instructing Participant (BIC)</b> Not used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructing Agent +++++Financial Institution Identification +++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> Always used.
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructing Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n)
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructed Agent	InstdAgt	1..1	1..1	<b>Instructed Participant</b>
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructed Agent +++++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructed Agent +++++Financial Institution Identification ++++++BICFI	BICFI	0..1	0..1	<b>Identification of Instructed Participant (BIC)</b> Not used.
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructed Agent +++++Financial Institution Identification ++++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructed Participant (proprietary)</b> Always used.
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructed Agent +++++Financial Institution Identification ++++++Clearing System Member Identification ++++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n)
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructed Agent +++++Financial Institution Identification ++++++Other	Othr	0..1	0..1	<b>Other Identification</b>



ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Business Report +Transaction Report ++Payment Identification +++Long Business Identification ++++Instructed Agent +++++Financial Institution Identification +++++Other +++++Identification	Id	1..1	1..1	<b>Assigned Identification of the Instructed Participant</b> SIC IID (=6n) of the participant assigned by the SIC IP service when a concatenated identification was used.
Business Report +Transaction Report ++Transaction Or Error	TxOrErr	1..1	1..1	<b>Additional Transaction Information</b>
Business Report +Transaction Report ++Transaction Or Error +++Transaction	Tx	1..1	1..1	
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment	Pmt	0..1	1..1	<b>Payment</b>
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Message Identification	MsgId	0..1	1..1	<b>Message Identification</b>
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Status	Sts	0..n	0..1	<b>Status</b> Always used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Status +++++Code	Cd	0..1	1..1	<b>Status Code</b>
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Status +++++Code +++++Proprietary	Prtry	1..1	1..1	<b>Status Code (proprietary)</b> Status of the payment. The following codes are defined: VALD = validated STLD = settled CAND = cancelled If the status code is CAND, additional information about the reason will be provided within the <Rsn> element.
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Status +++++Date Time	DtTm	0..1	1..1	
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Status +++++Date Time +++++Date Time	DtTm	1..1	1..1	<b>Transaction Status Timestamp</b> Timestamp indicating the time when the current status of the transaction was assigned by the SIC IP service (settlement, cancellation or submission timestamp). Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Status ++++++Reason	Rsn	0..n	0..1	<b>Cancellation Reason Information</b> Only provided for status code CAND.
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Status ++++++Reason ++++++Proprietary	Prtry	1..1	1..1	<b>Cancellation Details</b> Processing code to provide information about the reason for the cancellation. The following values are defined: NEGFB = Canceled due to negative IP feedback (IPCPMT) HRDTO = Cancellation due to "Hard Time Out" (IPCPMT) STLMFL = Cancellation due to a failed settlement despite positive IP feedback (IPCPMT) STLMNP = Settlement not possible (IPLQTF)
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Purpose	Purp	0..1	0..1	<b>Payment Code</b> Not used.
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Payment Method	PmtMtd	0..1	0..1	<b>Payment Type</b> Always used.
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Payment Method ++++++Proprietary	Prtry	1..1	1..1	<b>Payment Type (proprietary)</b> Identification of the payment type, the following code values for payment types are available: IPCPMT = IP customer payment IPCRTN = IP return IPLQTT = Transfer payment to SIC IP service IPLQTF = Transfer payment from SIC IP service IPLQDT = IP liquidity distribution to IP settlement account IPLQDF = IP liquidity distribution from IP settlement account

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Priority	PrtY	0..1	0..1	<b>Priority</b> Not used.
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Payment +++++Instruction Copy	InstrCpy	0..1	0..1	<b>Instruction Copy</b> IPSTQY: The payment message is packaged within a CDATA section. Always used. IPGNQY: Not used.
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Account Entry	AcctNtry	0..1	1..1	<b>Account Entry</b>
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Account Entry +++++Account	Acct	1..1	1..1	<b>Settlement Account Information</b>
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Account Entry +++++Account +++++Identification	Id	1..1	1..1	<b>Settlement Account Identification</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Account Entry +++++Account +++++Identification +++++Other	Othr	1..1	1..1	<b>Other Identification</b>
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Account Entry +++++Account +++++Identification +++++Other +++++Identification	Id	1..1	1..1	<b>Settlement Account</b> Corresponds to the settlement account of the participant who submitted the query. This settlement account is derived via the identification of the <AcctOwnr> element of the query message camt.005.
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Account Entry +++++Entry	Ntry	0..1	0..1	<b>Entry Information</b>
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Account Entry +++++Entry +++++Date	Dt	0..1	0..1	<b>Entry Date</b> Always used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Account Entry +++++Entry +++++Date +++++Date Time	DtTm	1..1	1..1	<b>Entry Date Information</b> Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.
Business Report +Transaction Report ++Transaction Or Error +++Transaction ++++Account Entry +++++Entry +++++Additional Entry Information	AddtINtryInf	0..n	0..n	<b>Additional Entry Information</b> Not used.
Operational Error	OpriErr Or}	1..n	1..1	<b>Operational Error</b> If the query can not be performed for any reason or no transaction matches the query criteria, an error will be returned.
Operational Error +Error	Err	1..1	1..1	<b>Error</b>
Operational Error +Error ++Proprietary	Prtry	1..1	1..1	<b>Error Code (proprietary)</b> The reason for the error is specified by a proprietary error code. The following error codes are defined: NRSLT: No data matching the query criteria was found NAUTH: Query is not permitted QYINV: Invalid query criteria

Table 17: camt.006 – Business Report or Operational Error (BizRpt or OpriErr, C-level)