



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

**IP Service Steering – System Manager
(acmt.015/acmt.010/acmt.011)**

Version 1.1, valid from November 2023

Revision 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
1.1	31.03.2023	Update, valid from November 2023	
		XML schemas are now identical with the SIC RTGS service and published at www.iso-payments.ch (no change in content)	1.4 3.7 (new)
		Modification of code values for steering action types from former 6-digit to new 4-digit values (error correction, element in message reda.015 allows maximum 4 digits only): <ul style="list-style-type: none"> Table 3 in chapter "Steering action types" Table 4 in chapter "Use of account information" Element definition <code>.../Acct/Id/Othr/Id</code> and <code>.../Acct/Rstrctn/Rstrctn/RstrctnTp/Cd</code> of acmt.015 message 	3.3 3.6 4.1.2
		Element <code>.../Refs/RjctdReqId/CreDtTm</code> (acmt.011 message): New value "1900-01-01T00:00:00.000Z" if creation date time is not available (error correction, former value "0000-00-00T00:00:00" is not a valid XML value)	4.3.1
1.0	20.10.2022	First edition	All

Table 1: Revision history

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If you detect any errors in this document or have any ideas or suggestions for improvements, we would be extremely grateful if you would notify these by e-mail to operations.sic@six-group.com.

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1 Introduction

1.1 Overview of the documentation structure

The Instant Payments Implementation Guidelines consist of several module documents – this document for the message types "acmt.015", "acmt.010" and "acmt.011" – 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 messages "acmt.015", "acmt.010" and "acmt.011" for the start of the SIC IP service as of November 2023.

1.2 Target audience

This Implementation Guideline is intended exclusively for the System Manager of the SIC IP service.

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 messages "acmt.015", "acmt.010" and "acmt.011" for the SIC IP service are identical to those for the SIC RTGS service, and are published on the www.iso-payments.ch website:

- *acmt.015.001.03.ch.01.xsd*
- *acmt.010.001.03.ch.01.xsd*
- *acmt.011.001.03.ch.01.xsd*

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

1.5 Reference documents

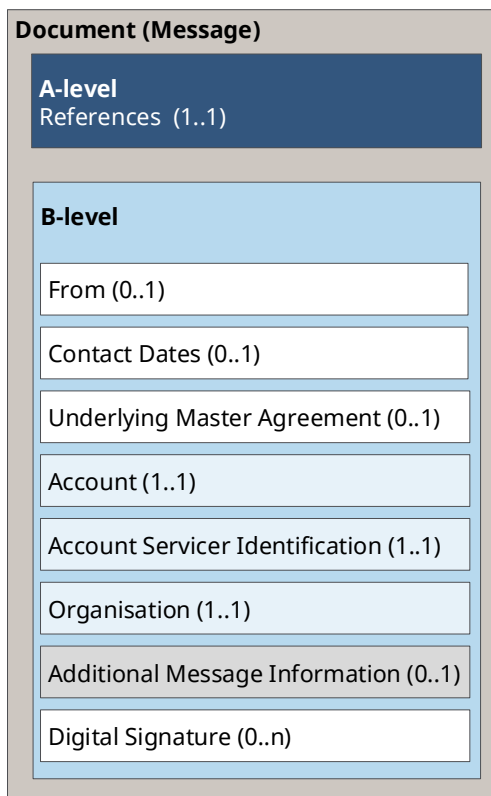
Information about participation in and the functionality of the SIC IP service can be found in the **"SIC IP Service Handbook"**.

2 ISO definitions

The "Account Excluded Mandate Maintenance Request" (acmt.015) message is sent by the System Manager to the SIC IP service to trigger steering actions in the SIC IP service. It is based on the ISO 20022 XML schema "acmt.015.001.03".

The "Account Request Acknowledgement" (acmt.010) and "Account Request Rejection" (acmt.011) messages are used by the SIC IP service as acknowledgements (OK or NOK) to the acmt.015 steering message that was sent from the System Manager. In the positive case, the SIC IP service confirms the execution of the action with an acmt.010 message, and in the negative case it informs about rejection of the steering action with an acmt.011 message. The acknowledgement messages are based on the ISO 20022 XML schemas "acmt.010.001.03" and "acmt.011.001.03" respectively.

2.1 Structure of the "acmt.015" message



The "acmt.015" message is essentially structured as follows:

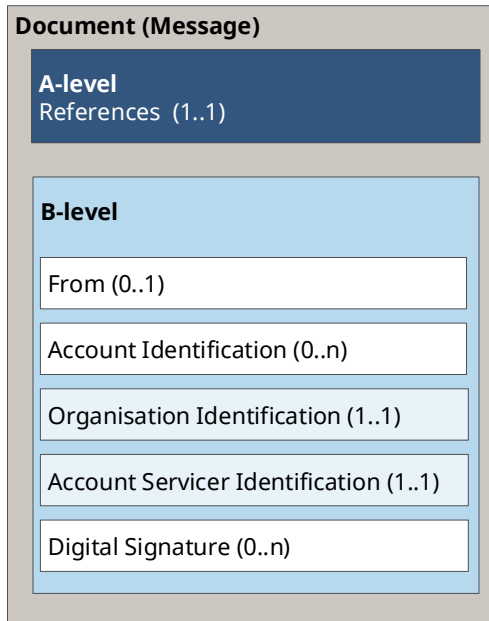
A-level: Element «*References*»: This block must occur exactly once and contains the identification elements of the service steering message.

B-level: The B-level contains further information that is mandatory for the execution of the concrete service steering action and consists of the following elements:

- "*Account*": This block must occur exactly once and contains the account information and the steering action to be executed in the SIC IP service.
- "*Account Servicer Identification*": This block must occur exactly once and contains the identification of the System Manager.
- "*Organisation*": This block must occur exactly once but is ignored in the SIC IP service and may contain pseudo values in the mandatory sub-elements.
- "*Additional Message Information*": This block can occur once according to the ISO definition. The block is not currently used by the SIC IP service but is left in the schema for possible future use.
- The following blocks can optionally occur in the ISO definition, but are not used in the SIC IP service and are therefore not permitted:
 - "*From*"
 - "*Contact Dates*"
 - "*Underlying Master Agreement*"
 - "*Digital Signature*"

Figure 1: Basic message structure of the "acmt.015" message

2.2 Structure of the "acmt.010" message



The "acmt.010" message is essentially structured as follows:

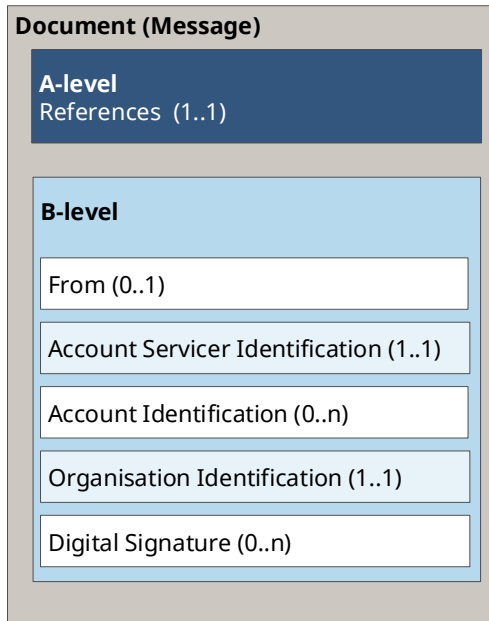
A-Level: Element "*References*": This block must occur exactly once and contains the identification elements of the response message and the identification elements of the original service steering action message.

B-Level: The B-level contains the following elements:

- "*Organisation Identification*": This block must occur exactly once and contains the identification of SIC Ltd as the sender of the OK acknowledgement.
- "*Account Servicer Identification*": This block must occur exactly once and contains the identification of the System Manager as the recipient of the OK acknowledgement.
- The following blocks can optionally occur in the ISO definition, but are not used in the SIC IP service and are therefore not permitted:
 - "*From*"
 - "*Account Identification*"
 - "*Digital Signature*"

Figure 2: Basic message structure of the "acmt.010" message

2.3 Structure of the "acmt.011" message



The "acmt.011" message is essentially structured as follows:

A-Level: Element «*References*»: This block must occur exactly once and contains the identification elements of the response message, the identification elements of the original service steering action message, and the reason for the rejection.

B-Level: The B-level contains the following elements:

- «*Account Servicer Identification*»: This block must occur exactly once and contains the identification of the System Manager as the recipient of the NOK acknowledgement.
- «*Organisation Identification*»: This block must occur exactly once and contains the identification of SIC Ltd as the sender of the NOK acknowledgement.
- The following blocks can optionally occur in the ISO definition, but are not used in the SIC IP service and are therefore not permitted:
 - "From"
 - "Account Identification"
 - "Digital Signature"

Figure 3: Basic message structure of the "acmt.011" message

3 Business specifications

3.1 Message flow

An "acmt.015" message is transmitted by the System Manager to the SIC IP service, who validates the message and then either

- responds positively with an "acmt.010" message (OK acknowledgement) or
- responds negatively with an "acmt.011" message (NOK acknowledgement).

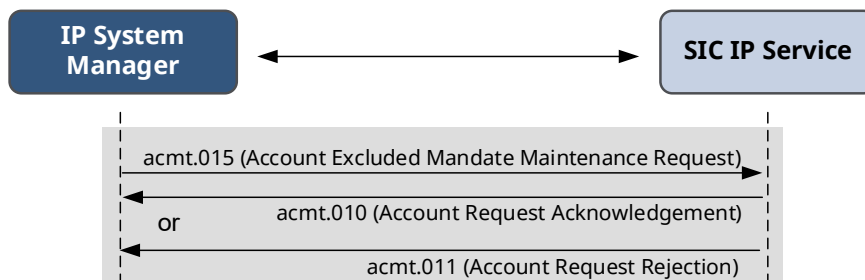


Figure 4: Message flow for the IP System Manager Service Steering message

In contrast to other similar OK acknowledgements, the "acmt.010" message used in the positive case confirms not only the correctness of the submitted message but also the execution of the instructed steering action. For this reason, the code value "COMP" (completed) is always returned in the `.../Refs/Sts` element.

The "acmt.011" message used in the negative case informs about the rejection of an instructed steering action, but in contrast to other similar NOK acknowledgements, it does not contain an explicit status indication. A 3-digit proprietary rejection reason is provided in the `.../Refs/RjctnRsn` element (error codes according to the "SIC IP Service Handbook").

3.2 Use cases

The "Account Excluded Mandate Maintenance Request" message (acmt.015) is used by the System Manager in the SIC IP service for the following use cases:

Use case	Input/Output	ISO 20022
Individual IP settlement stop	I	acmt.015
Individual IP settlement restart	I	acmt.015
Individual IP debit stop	I	acmt.015
Individual IP debit restart	I	acmt.015
Individual IP liquidity distribution stop	I	acmt.015
Individual IP liquidity distribution restart	I	acmt.015
General IP settlement stop	I	acmt.015
General IP settlement restart	I	acmt.015
General IP service stop	I	acmt.015
General IP service restart	I	acmt.015
General IP liquidity distribution stop	I	acmt.015
General IP liquidity distribution restart	I	acmt.015

Table 2: System Manager use cases for the "acmt.015" message type

3.3 Steering action types

The following steering action types are available for steering functions:

Code	Steering control action
ISTS	Individual IP Settlement Stop
ISTR	Individual IP Settlement Restart
IDBS	Individual IP Debit Stop
IDBR	Individual IP Debit Restart
ILDS	Individual IP Liquidity Distribution Stop
ILDR	Individual IP Liquidity Distribution Restart
GSTS	General IP Settlement Stop
GSTR	General IP Settlement Restart
GSYS	General IP Service Stop
GSYR	General IP Service Restart
GLDS	General IP Liquidity Distribution Stop
GLDR	General IP Liquidity Distribution Restart

Table 3: Steering action types and their code values in the "acmt.015" message

To enable correct, type-specific definition and validation, the corresponding code value is entered in the .../Acct/Rstrctn/RstrctnTp/Cd element.

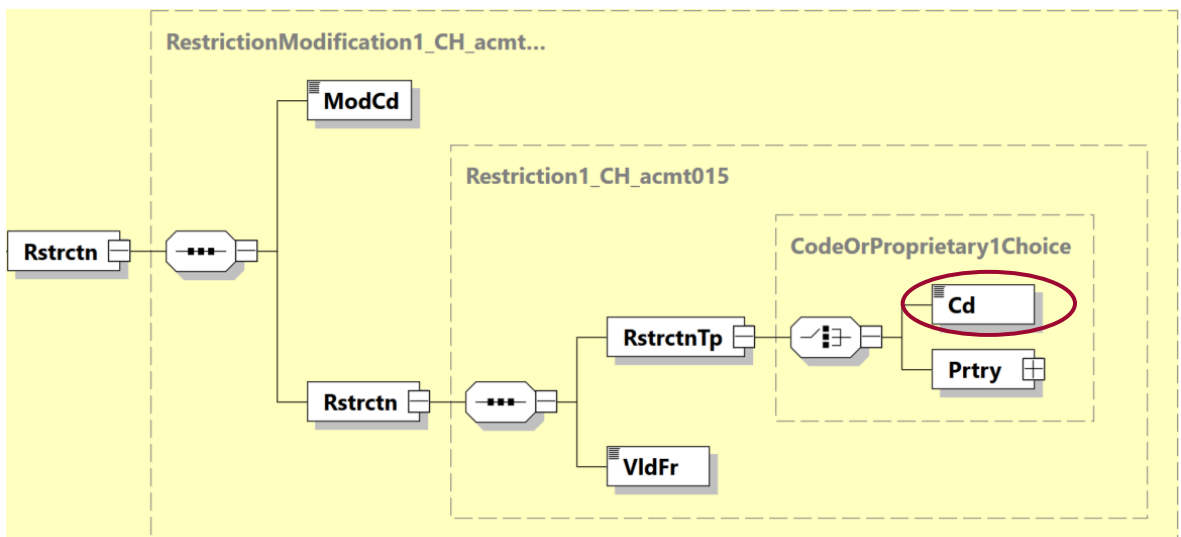


Figure 5: Entering the steering action type in the "acmt.015" message

3.4 Identification of the participating parties

3.4.1 Parties in the "Account Excluded Mandate Maintenance Request" (acmt.015)

In the "acmt.015" message, the System Manager is specified as the initiator of the steering action in the SIC IP service in the B-level of the message.

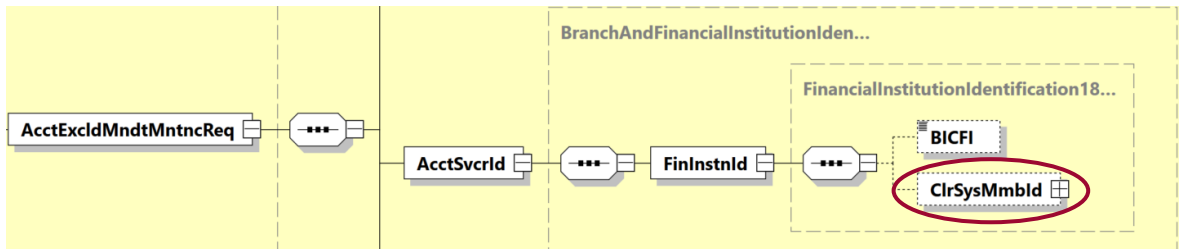


Figure 6: Parties in the "acmt.015" message (Account Servicer Identification)

The System Manager is identified in the SIC IP service exclusively via the SIC IID.

The SIC IID is a 6-digit numerical value, i.e. only digits 0–9, and is entered for the System Manager under "Account Servicer Identification" in the `.../FinInstnId/ClrSysMmbId/MmbId` element.

3.4.2 Parties in the "Account Request Acknowledgement" (acmt.010)

In the "acmt.010" message, both SIC Ltd (as sender of the OK acknowledgement) and the System Manager (as initiator of the original steering action) are specified in the B-level of the message in the SIC IP service.

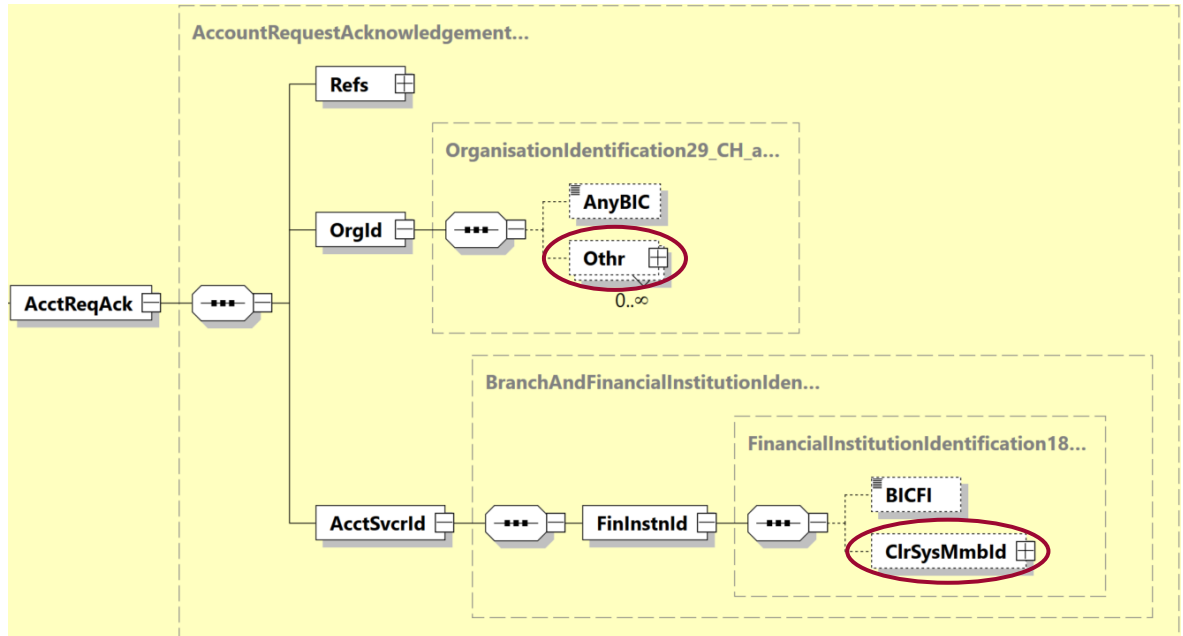


Figure 7: Parties in the "acmt.010" message (Organisation Identification / Account Servicer Identification)

Parties in the SIC IP service are identified exclusively via the SIC IID.

The SIC IID is a 6-digit numerical value, i.e. only digits 0–9, and SIC IIDs are provided for:

- SIC Ltd under "Organisation Identification" in the .../Othr/Id element and
- the System Manager under "Account Servicer Identification" in the .../FinInstnId/ClrSysMmbId/MmbId element.

3.4.3 Parties in the "Account Request Rejection" (acmt.011)

In the "acmt.011" message, SIC Ltd (as sender of the NOK acknowledgement) and the System Manager (as initiator of the original steering action) are specified in the B-level of the message in the SIC IP service.

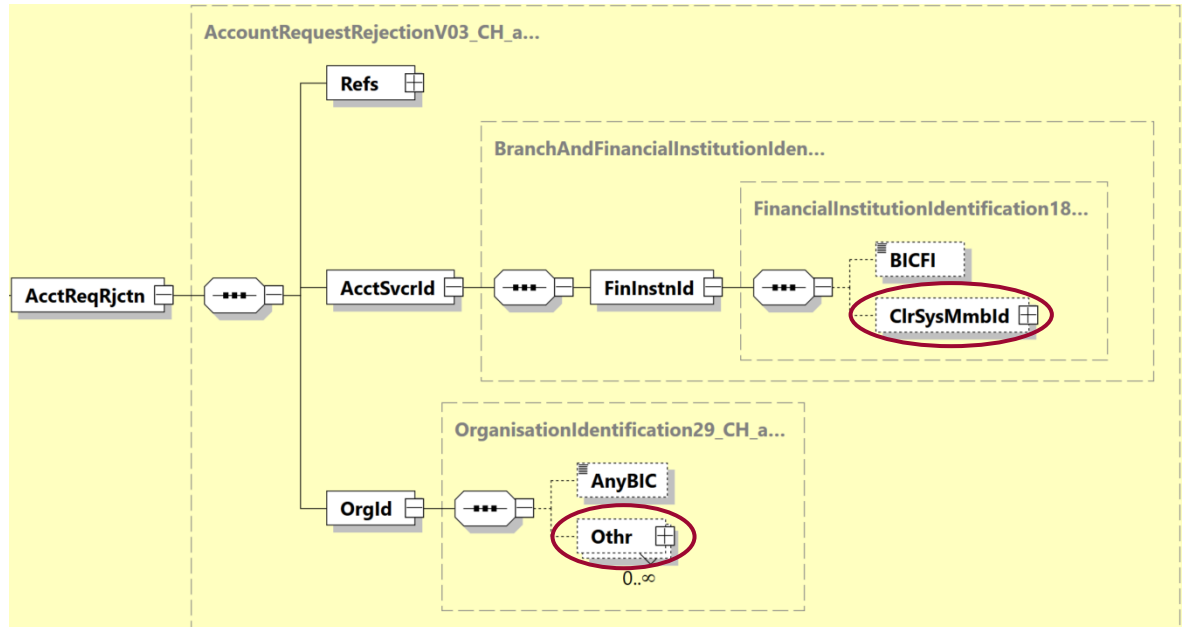


Figure 8: Parties in the "acmt.011" message (Organisation Identification / Account Servicer Identification)

Parties in the SIC IP service are identified exclusively via the SIC IID.

The SIC IID is a 6-digit numerical value, i.e. only digits 0–9, and SIC IIDs are provided for:

- SIC Ltd under "Organisation Identification" in the `.../Othr/Id` element and
- the System Manager under "Account Servicer Identification" in the `.../FinInstnId/ClrSysMmbId/MmbId` element.

3.5 Use of reference information

3.5.1 References in "Account Excluded Mandate Maintenance Request" (acmt.015)

In the "acmt.015" message, the `.../Refs/MsgId/Id` reference is included by the System Manager in the A-level as a unique message identification.

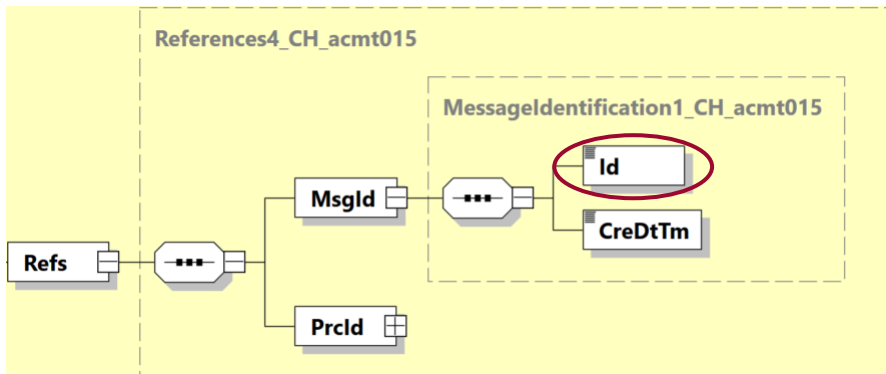


Figure 9: Message identification in the "acmt.015" message (Message Identification)

3.5.2 References in "Account Request Acknowledgement" (acmt.010)

In the "acmt.010" message, the following references are included by the SIC IP service in the A-level:

- `.../Refs/MsgId/Id`: unique message identification of the "acmt.010" message
- `.../Refs/AckdMsgId/Id`: message identification of the original "acmt.015" message

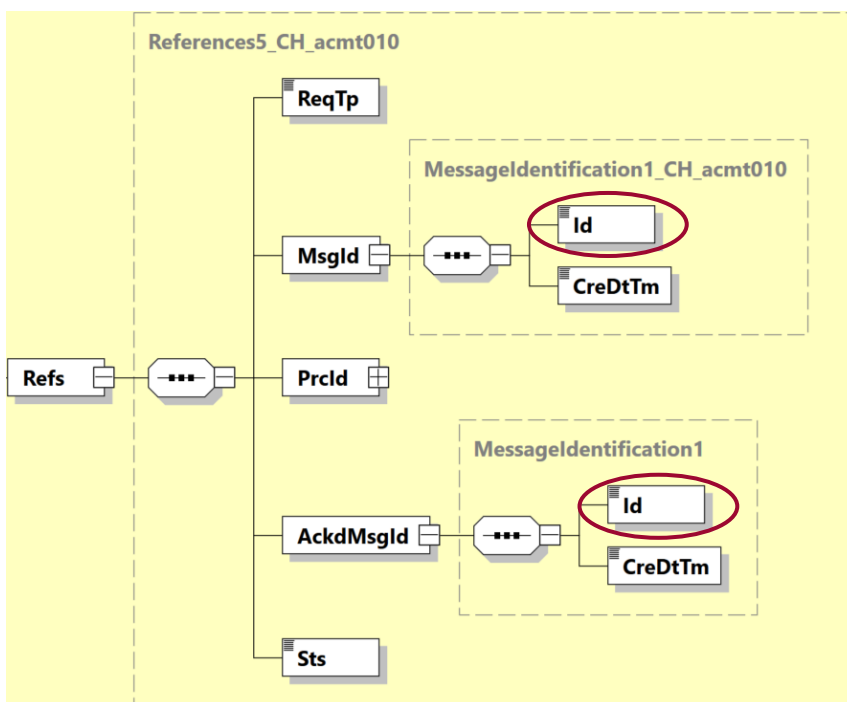


Figure 10: Message identification in the "acmt.010" message (Message Identification / Acknowledged Message Identification)

3.5.3 References in "Account Request Rejection" (acmt.011)

In the "acmt.011" message, the following references are included by the SIC IP service in the A-level:

- `.../Refs/MsgId/Id`: unique message identification of the "acmt.011" message
- `.../Refs/RjctdReqId/Id`: the message identification of the original "acmt.015" message

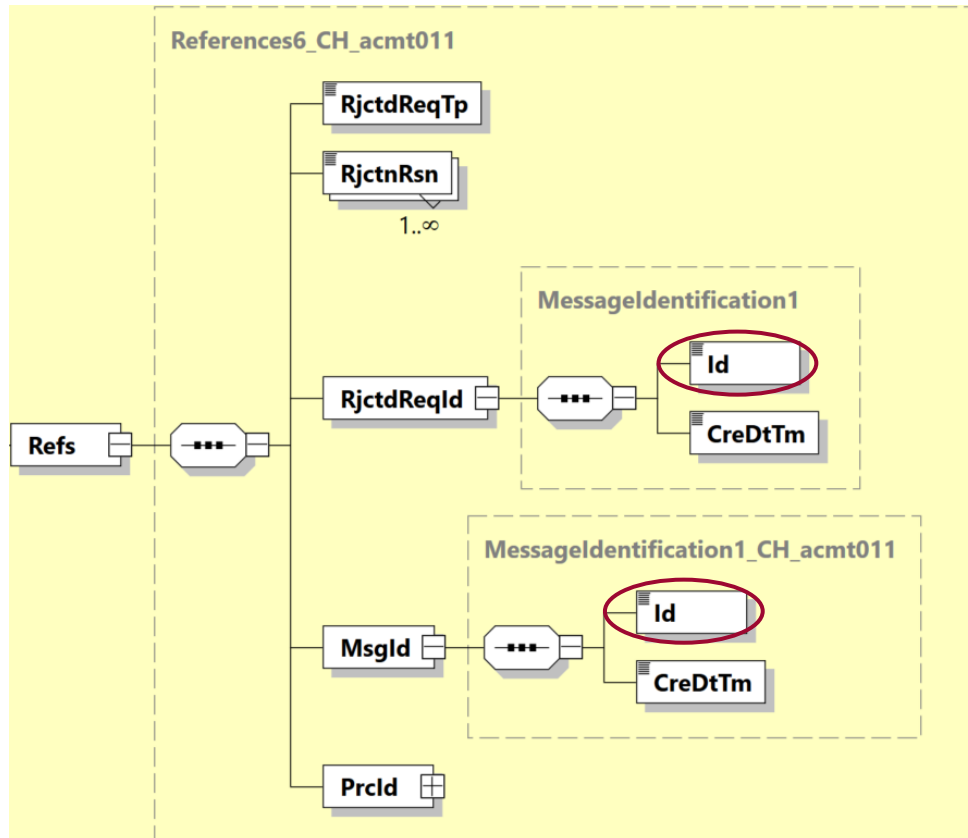


Figure 11: Message identification in the "acmt.011" message (Message Identification / Rejected Request Identification)

3.6 Use of account information

In the B-level of the "acmt.015" message, an IP settlement account must be specified in the .../Acct/Id/Othr/Id element. Depending on the steering action, this is either the IP settlement account of a participant on which the steering action is to be executed or a pseudo value.

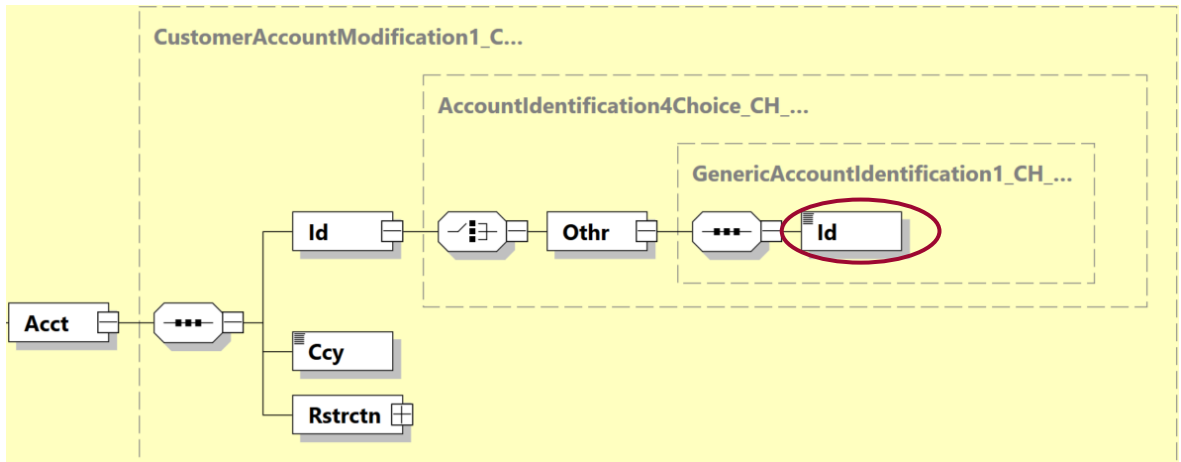


Figure 12: Entering the IP settlement account in the "acmt.015" message (Account)

Steering action type	Contents of the "Account" element
ISTS / ISTR	Number of the IP settlement account on which the steering action should be executed.
IDBS / IDBR	
ILDS / ILDR	
GSTS / GSTR	The pseudo value "000000" is used for steering action types that affect the entire SIC IP service.
GSYS / GSYR	
GLDS / GLDR	

Table 4: Entering the IP settlement account in the "acmt.015" message (Account)

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 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 from 17 November 2023.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Document +Account Excluded Mandate Maintenance Request V03	AcctExclMndtMntncReq	1..1	1..1	
References	Refs	1..1	1..1	
References +Message Identification	MsgId	1..1	1..1	
References +Message Identification ++Identification	Id	1..1	1..1	Message Identification Only the restricted character set excluding spaces is permitted for this element.
References +Message Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time 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)
References +Process Identification	PrcId	1..1	1..1	
References +Process Identification ++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used
References +Process Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time The element is ignored by the SIC IP service, but must be populated to comply with ISO 20022 schema definitions. Recommendation: Repeat content from element .../MsgId/CreDtTm (will not be validated by the SIC IP service).

Table 5: acmt.015 - Message identification elements (Refs, A-level)

4.1.2 Message content elements (B-level)

The B-level of the message contains the following elements:

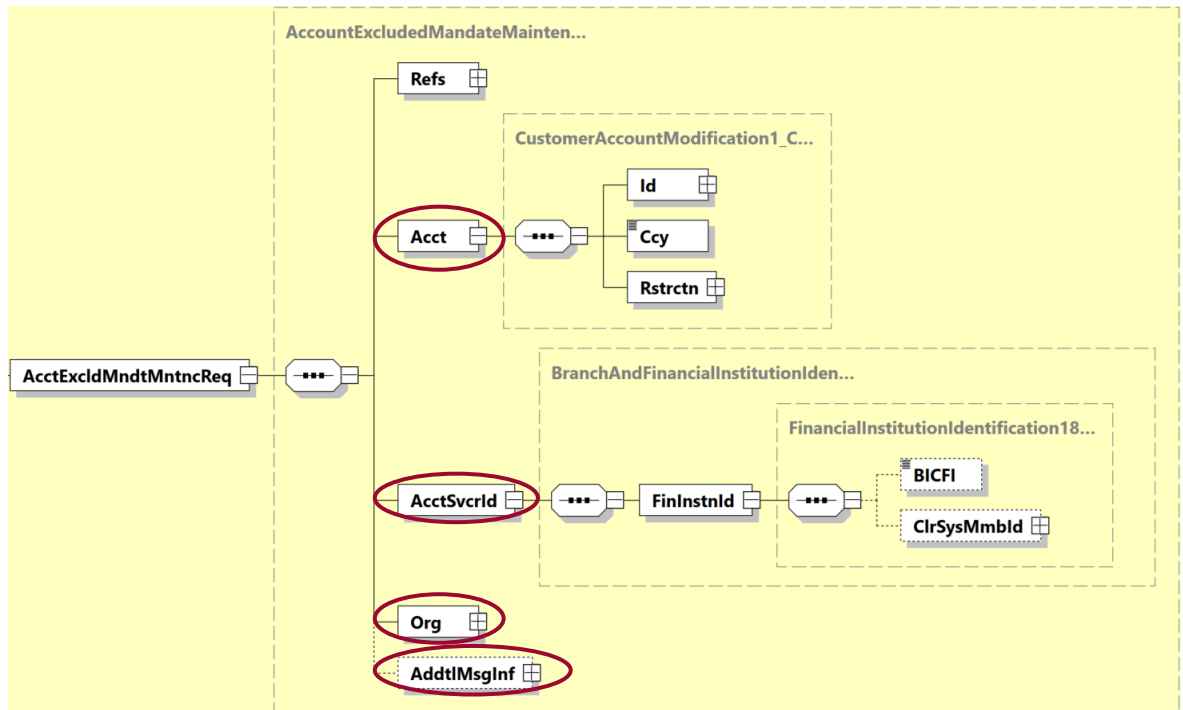


Figure 14: Message content elements "acmt.015"

Details of these elements are listed below:

- "Account": Contains the account information and the steering action to be performed in the SIC IP service.
- "Account Servicer Identification": Contains the identification of the System Manager.
- "Organisation": Must be present but is ignored in the SIC IP service and may contain pseudo values in the mandatory sub-elements (see note below).
- "Additional Message Information": The block is not currently used by the SIC IP service but is left in the schema for possible future use.

The table below specifies all elements of the B-level of the "acmt.015" message that are relevant for the SIC IP service.

Note about the "Organisation"

The entire <Org> block is ignored by the SIC IP service but must be populated to comply with the ISO 20022 schema definitions. To comply with these definitions, it is recommended to provide this block according to the following example:

```
<Org>
|
|   <FullLglNm>
|   |   <FullLglNm>AAA</FullLglNm>
|   </FullLglNm>
|   <CtryOfOpr>CH</CtryOfOpr>
|   <LglAdr>
|   |   <Adr/>
|   </LglAdr>
|   <OrgId/>
</Org>
```

Figure 15: Example of entering the "Organisation" in the "acmt.015" message

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Account	Acct	1..1	1..1	
Account +Identification	Id	1..n	1..1	Settlement Account Information
Account +Identification ++Other	Othr	1..1	1..1	Identification of Settlement Account (proprietary)
Account +Identification ++Other +++Identification	Id	1..1	1..1	Account Number (proprietary) Steering action types ISTS / ISTR / IDBS / IDBR / ILDS / ILDR: Must contain the account number of an active IP settlement account (format =6n). Steering action types GSTS / GSTR / GSYS / GSYR / GLDS / GLDR: Must contain pseudo value "000000".
Account +Currency	Ccy	1..1	1..1	Currency Code Only CHF permitted.
Account +Restriction	Rstrctn	0..n	1..1	
Account +Restriction ++Modification Code	ModCd	0..1	1..1	Modification Code Must contain the value "MODI" (Modification).
Account +Restriction ++Restriction	Rstrctn	1..1	1..1	
Account +Restriction ++Restriction +++Restriction Type	RstrctnTp	1..1	1..1	Steering Action Type

Version 1.1 – 31.03.2023

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of the Participant (proprietary) Must be used. Must contain a valid identification of the System Manager. Must not be concatenated.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification +++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n) of the System Manager.
Organisation	Org	1..1	1..1	The <Org> block is ignored by the SIC IP service, but must be populated to comply with ISO 20022 schema definitions (see the following recommendations for supplying pseudo values in the mandatory sub-elements).
Organisation +Full Legal Name	FullLglNm	1..1	1..1	
Organisation +Full Legal Name ++Full Legal Name	FullLglNm	1..1	1..1	The element is ignored by the SIC IP service and can be filled with a pseudo value. Recommended pseudo value = "AAA"
Organisation +Country Of Operation	CtryOfOpr	1..1	1..1	The element is ignored by the SIC IP service and can be filled with a pseudo value. Recommended pseudo value = "CH"
Organisation +Legal Address	LglAdr	1..1	1..1	
Organisation +Legal Address ++Address	Adr	1..1	1..1	The element is ignored by the SIC IP service and can either be filled with pseudo values or supplied empty. Recommendation: deliver as an empty element tag <Adr/>
Organisation +Organisation Identification	OrgId	1..1	1..1	The element is ignored by the SIC IP service and can either be filled with pseudo values or supplied empty. Recommendation: deliver as an empty element tag <OrgId/>
Additional Message Information	AddtMsgInf	0..1	0..1	Is currently not yet supported by SIC IP service (retained in message definition for possible future use).

Table 6: acmt.015 - Message content elements (B-level)

4.2 Account Request Acknowledgement (acmt.010)

4.2.1 Message identification elements (Refs, A-level)

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

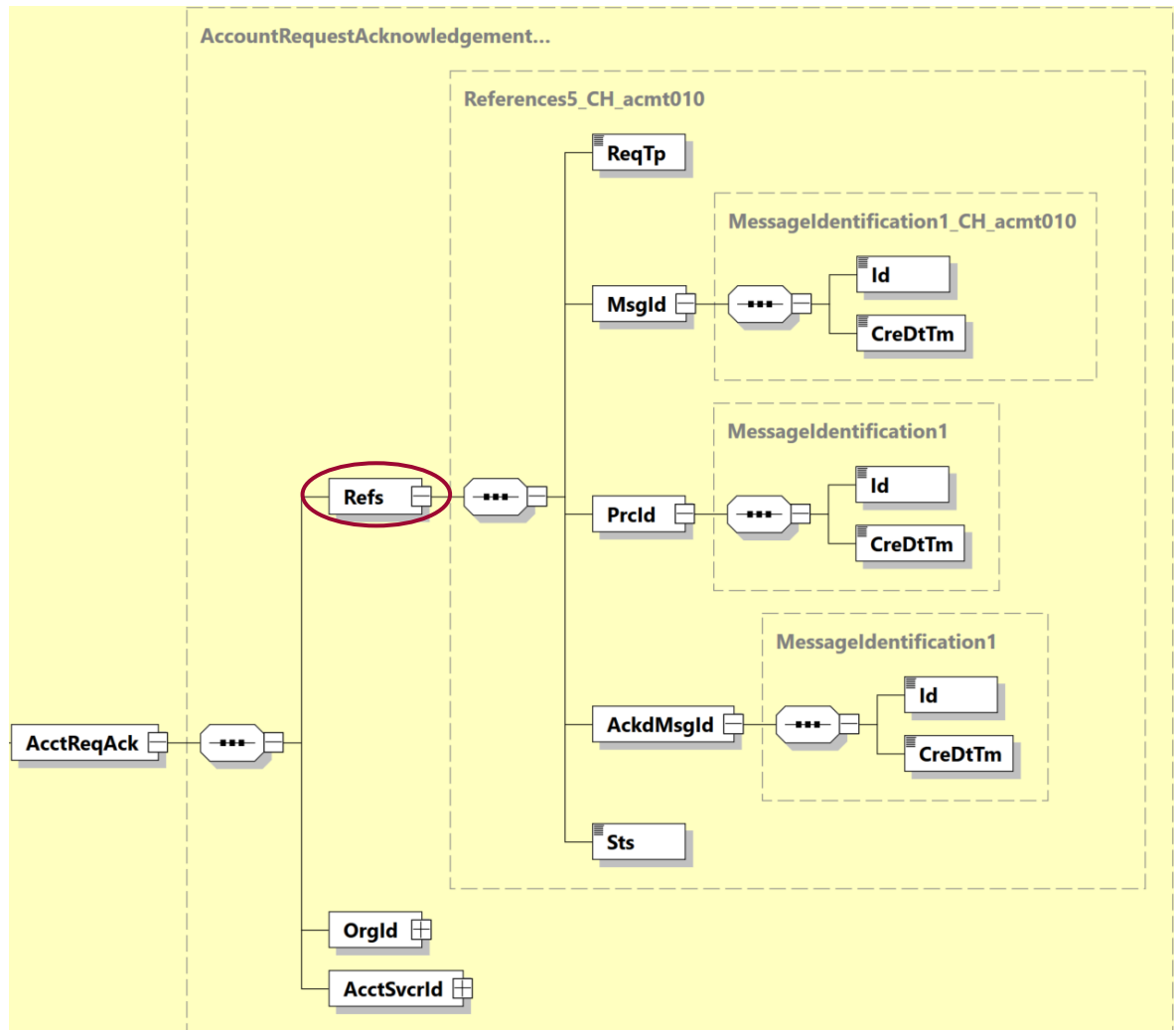


Figure 16: Message identification elements (Refs) "acmt.010"

The following table specifies all the elements of the "References" block of the "acmt.010" 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 +Account Request Acknowledgement V03	AcctReqAck	1..1	1..1	
References	Refs	1..1	1..1	
References +Request Type	ReqTp	1..1	1..1	Always contains the value "MNTN" (Maintenance).
References +Message Identification	MsgId	1..1	1..1	
References +Message Identification ++Identification	Id	1..1	1..1	Message Identification Only the restricted character set excluding spaces is permitted for this element.
References +Message Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.
References +Process Identification	PrcId	1..1	1..1	
References +Process Identification ++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP is used
References +Process Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.
References +Acknowledged Message Identification	AckdMsgId	0..n	1..1	
References +Acknowledged Message Identification ++Identification	Id	1..1	1..1	Original Message Identification Message identification of the confirmed acmt.015 message.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
References +Acknowledged Message Identification ++Creation Date Time	CreDtTm	1..1	1..1	Original Creation Date Time Creation Date Time of the confirmed acmt.015 message.
References +Status	Sts	0..1	1..1	Status Always contains the value "COMP" (Completed).

Table 7: acmt.010 - Message identification elements (Refs, A-level)

4.2.2 Message content elements (B-level)

The B-level of the message contains the following elements:

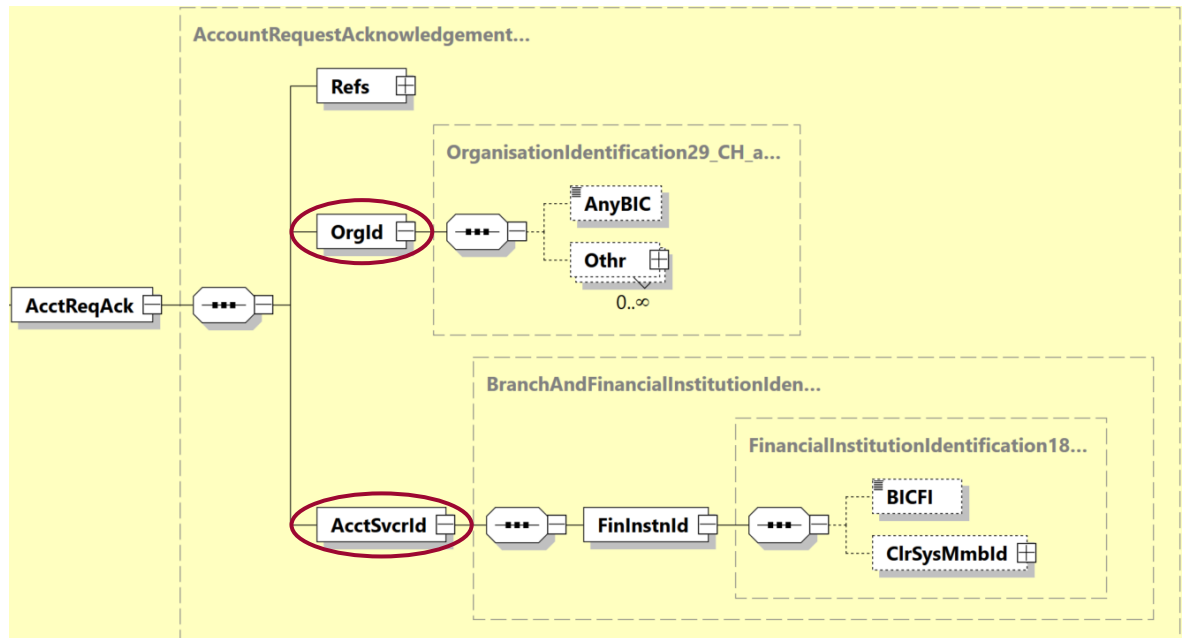


Figure 17: Message content elements "acmt.010"

Details of these elements are listed below:

- "Organisation Identification": Contains the identification of SIC Ltd as the sender of the OK acknowledgement.
- "Account Servicer Identification": Contains the identification of the System Manager as the receiver or the OK acknowledgement.

The table below specifies all elements of the B-level of the "acmt.010" message that are relevant for the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Organisation Identification	OrgId	1..1	1..1	Identification of SIC Ltd Sender of the OK acknowledgement
Organisation Identification +Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Not used.
Organisation Identification +Other	Othr	0..n	0..n	Other Organisation Identification Always used.
Organisation Identification +Other ++Identification	Id	1..1	1..1	Member Identification SIC IID of SIC Ltd (= 099990)
Account Servicer Identification	AcctSvcrId	1..1	1..1	Identification of the Participant Originator of the steering action from element <AcctSvcrId> of the confirmed acmt.015 message.
Account Servicer Identification +Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Account Servicer Identification +Financial Institution Identification ++BICFI	BICFI	0..1	0..1	Identification of the Participant (BIC) Not used.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of the Participant (proprietary) Always used.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification +++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n) of the System Manager.

Table 8: acmt.010 - Message content elements (B-level)

4.3 Account Request Rejection (acmt.011)

4.3.1 Message identification elements (Refs, A-level)

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

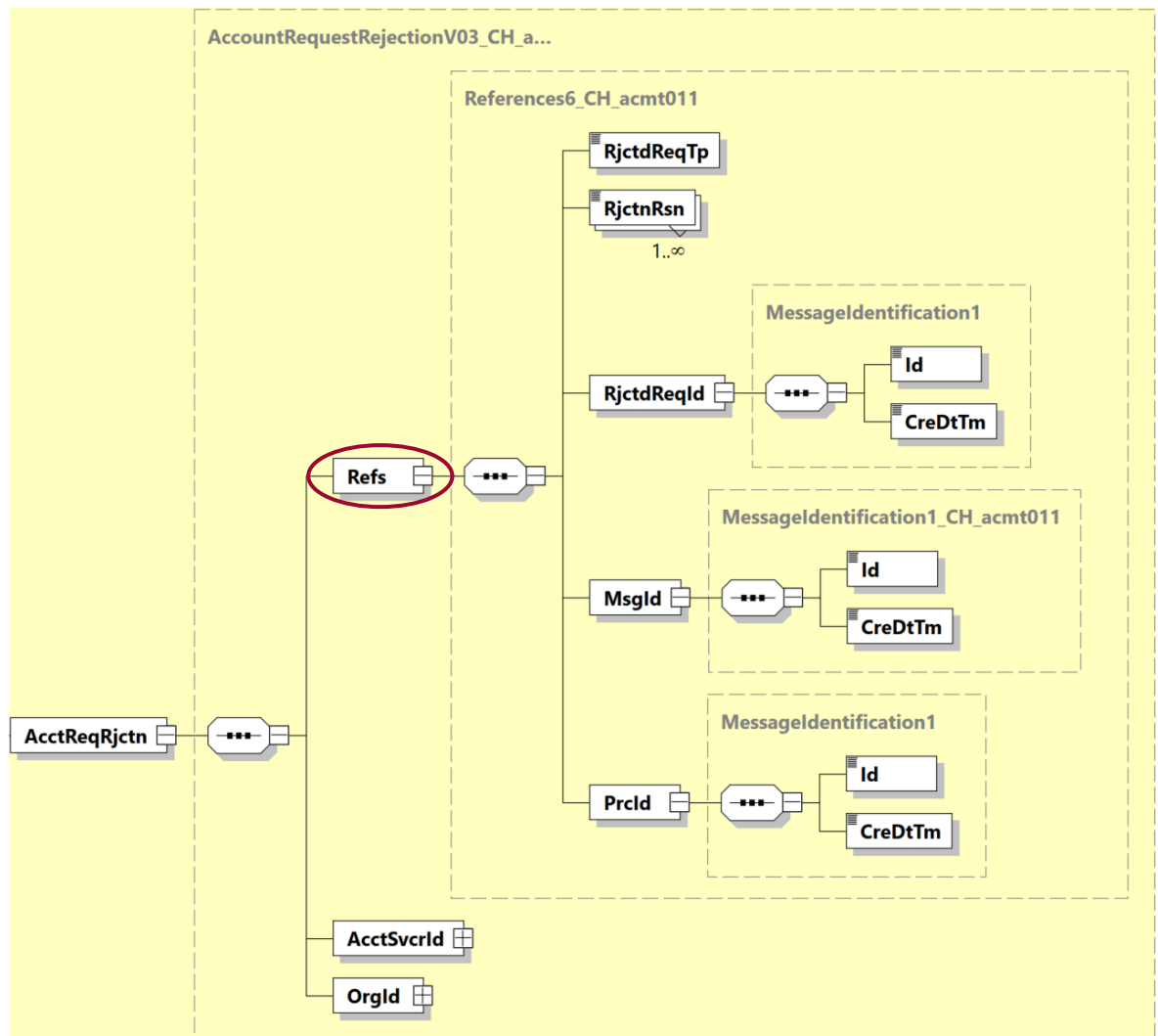


Figure 18: Message identification elements (Refs) "acmt.011"

The following table specifies all the elements of the "References" block of the "acmt.011" 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 +Account Request Rejection V03	AcctReqRjctn	1..1	1..1	
References	Refs	1..1	1..1	
References +Rejected Request Type	RjctdReqTp	1..1	1..1	Always contains the value "MNTN" (Maintenance).
References +Rejection Reason	RjctnRsn	1..n	1..n	Rejection Reason / Erroneous Element Contains the following information: a) Proprietary 3-digit SIC error code (error codes in accordance with the SIC IP Service Handbook) b) Location of the erroneous element as an XPath The 3-digit error code is always supplied first, followed by the XPath, separated by space. One <RjctnRsn> element will be provided by the SIC IP service for each error that was identified. If the error cannot be unambiguously assigned to one element, the value "n/a" will be provided instead of an XPath.
References +Rejected Request Identification	RjctdReqId	1..1	1..1	
References +Rejected Request Identification ++Identification	Id	1..1	1..1	Original Message Identification Message identification of the rejected acmt.015 message. If the message identification is not available, the value UNKNOWN is supplied.
References +Rejected Request Identification ++Creation Date Time	CreDtTm	1..1	1..1	Original Creation Date Time Creation Date Time of the confirmed acmt.015 message. If the Creation Date Time is not available, the value 1900-01-01T00:00:00.000Z is supplied.
References +Message Identification	MsgId	1..1	1..1	
References +Message Identification ++Identification	Id	1..1	1..1	Message Identification Only the restricted character set excluding spaces is permitted for this element.
References +Message Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.
References +Process Identification	PrcId	1..1	1..1	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
References +Process Identification ++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP is used
References +Process Identification ++Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.

Table 9: acmt.011 - Message identification elements (Refs, A-level)

4.3.2 Message content elements (B-level)

The B-level of the message contains the following elements:

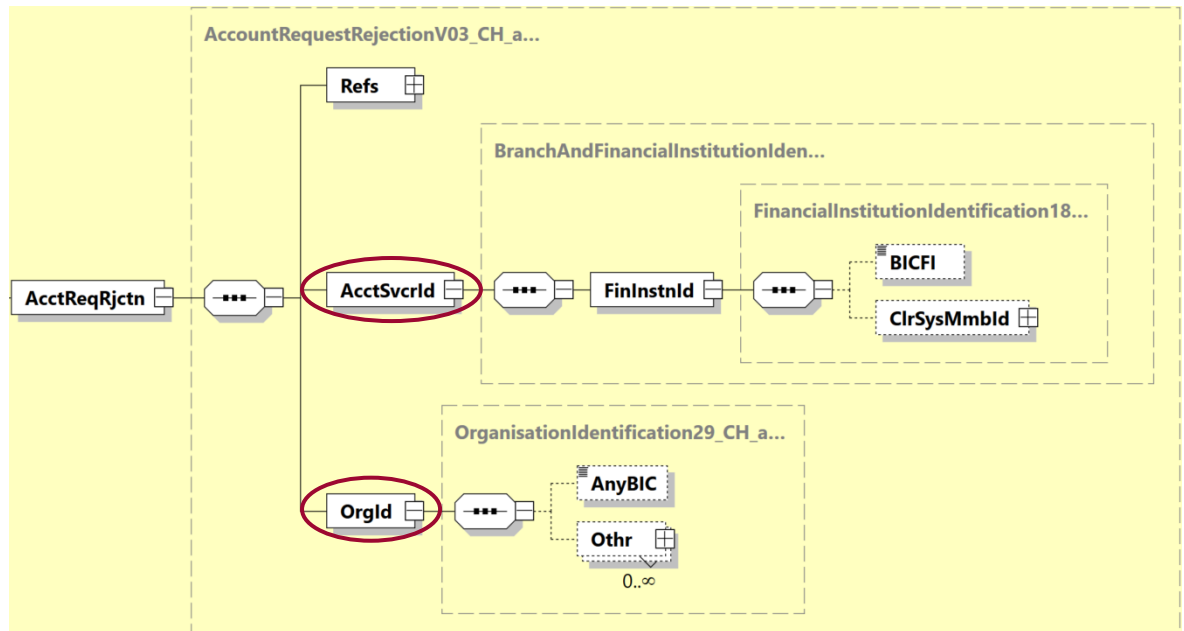


Figure 19: Message content elements "acmt.011"

Details of these elements are listed below:

- "Account Servicer Identification": Contains the identification of the System Manager as the receiver of the NOK acknowledgement.
- "Organisation Identification": Contains the identification of SIC Ltd as the sender of the NOK acknowledgement.

The table below specifies all elements of the B-level of the "acmt.011" message that are relevant for the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Account Servicer Identification	AcctSvcrId	1..1	1..1	Identification of the Participant Originator of the steering action from element <AcctSvcrId> of the rejected acmt.015 message.
Account Servicer Identification +Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Account Servicer Identification +Financial Institution Identification ++BICFI	BICFI	0..1	0..1	Identification of the Participant (BIC) Not used.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of the Participant (proprietary) Always used.
Account Servicer Identification +Financial Institution Identification ++Clearing System Member Identification +++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n) of the System Manager.
Organisation Identification	OrgId	1..1	1..1	Identification of SIC Ltd Sender of the NOK acknowledgement
Organisation Identification +Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Not used.
Organisation Identification +Other	Othr	0..n	0..n	Other Organisation Identification Always used.
Organisation Identification +Other ++Identification	Id	1..1	1..1	Member Identification SIC IID of SIC Ltd (= 099990)

Table 10: acmt.011 - Message content elements (B-level)