



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Recapitulations (camt.052)

Version 2.3, valid from 21 November 2025

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 |
|---------|------------|--|--------------------|
| 2.3 | 28.02.2025 | Modifications per SIC Platform Release 5.2 | |
| | | Former chapter 3.1 "Message flow" removed (editorial adjustment without functional impact to align with RTGS module documents, see "SIC IP Service Handbook" for illustrations of message flows) | |
| | | Modifications of "Technical specifications": New reference to the base document for "ISODateTime" for the following elements (editorial adjustment in order to align with RTGS module documents and to avoid redundant information, no functional change in the SIC IP service): <ul style="list-style-type: none"> .../GrpHdr/CreDtTm .../Rpt/FrToDt/FrDtTm .../Rpt/FrToDt/ToDtTm .../Rpt/Ntry/BookgDt/DtTm .../Rpt/Ntry/NtryDtIs/TxDtIs/RltdDts/AccptncDtTm | 4.1, 4.2, 4.3, 4.4 |
| 2.2 | 28.02.2024 | Modifications per SIC Platform Release 5.1 | |
| | | List of payment types removed and replaced by a reference to the base document (cleanup of redundant information; in the future the overview of all payment types will be maintained in the base document only) | 3.4 |
| | | Element .../Rpt/Ntry/NtryDtIs/TxDtIs/RtrInf/Rsn/Prtry: Revision of cancellation details for the code value STLMFL (description generalized, as several constellations are covered) | 3.6 4.4 |
| | | Element .../Rpt/TxsSummry/TtINtriesPerBkTxCd: Definition revised for list type IPACCR / IPSYSR; element is only used if payments have been settled | 4.2 |
| 2.1 | 30.06.2023 | Update, valid from November 2023 | |
| | | Addition of payment types IPLQDT and IPLQDF | 3.4 |
| 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) | |
| | | New CH schema version camt.052.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas") | 1.4 |
| | | New chapter "Message flow" (clarification) | 3.1 |
| | | Reserved amounts can also occur for transfer payments from SIC IP service (previously: IP customer payments only) | 3.7 |
| | | New chapter "Involved settlement accounts for transfer payments" (clarification) | 3.10 |

| | | | |
|-----|------------|---|--------------------|
| | | Revision of the "Technical specifications": <ul style="list-style-type: none"> • <code>.../GrpHdr/MsgRcpt</code>: Removal of element (not needed, message recipient is identified by settlement account in element <code>.../Rpt/Acct</code>) • <code>.../Rpt/Bal</code>: new sub-elements <code><Amt></code>, <code><CdtDbtInd></code> and <code><Dt></code> (mistakenly omitted in previous version) • Changed cardinality from 0..1 to 1..1 for the following elements (replaces previous text "Always used.", no change in usage): <u>GrpHdr (A-level)</u> <code>.../MsgPgntn</code> <u>Rpt (B-level)</u> <code>.../RptgSrc</code> <code>.../Acct/Ccy</code> <code>.../Acct/Ownr</code> <code>.../Acct/Ownr/Nm</code> <code>.../TxSummry/TtlNtries/TtlNetNtry</code> <u>Ntry (C-level)</u> <code>.../BkTxCd/Prtry</code> <u>NtryDtls (D-level)</u> <code>.../TxDtls/RltdAgts/InstgAgt/FinInstnId/ClrSysMmbId</code> <code>.../TxDtls/RltdAgts/InstgAgt/FinInstnId/ClrSysMmbId/ClrsysId</code> <code>.../TxDtls/RltdAgts/InstdAgt/FinInstnId/ClrSysMmbId</code> <code>.../TxDtls/RltdAgts/InstdAgt/FinInstnId/ClrSysMmbId/ClrsysId</code> | 4.1, 4.2, 4.3, 4.4 |
| 1.0 | 28.02.2022 | First edition (stable working version) | All |

Table 1: Change history

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1 Introduction

1.1 Overview of the documentation structure

The Implementation Guidelines consist of a base document with general information concerning all message types, and various module documents – this document is for the message type "camt.052" – 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 using the ISO 20022 message standard.

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 control

All modifications made to this document are listed in the change history showing the version, the date of the change, a brief description and references to the chapters concerned.

1.4 XML schema

The XML schema for "camt.052" is published on the www.iso-payments.ch website:

- ***camt.052.001.08.ch.02.xsd***

It should preferably be opened using specialized XML software.

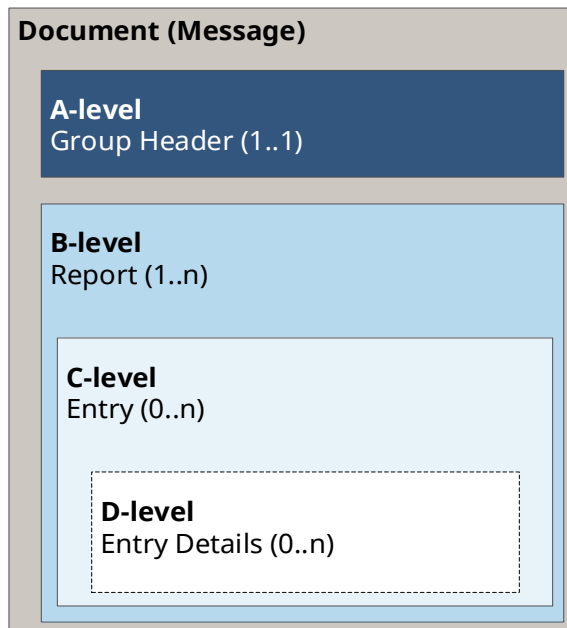
1.5 Reference documents

Additional information on the Implementation Guidelines can be found in the reference documents listed in the base document.

2 ISO definitions

The "Bank to Customer Account Report" message (camt.052) is sent from the SIC IP service to the participants to ensure reconciliation of their own systems with the IP settlement account.

The "Bank to Customer Account Report" message is based on the ISO 20022 XML schema "camt.052.001.08".



The "camt.052" message is essentially structured as follows:

- **A-level**: Message level, "Group Header" element.
This block must occur exactly once.
- **B-level**: Account level, "Report" element.
This block is used only once but may occur n times in the ISO definition.
- **C-level**: Amount level, "Entry" element.
This block is optional and may occur n times.
- **D-level**: Amount details, "Entry Details" element.
This block must occur exactly once, but can occur n times in the ISO definition.

Figure 1: Basic message structure of the "camt.052" message

3 Business specifications

3.1 Use cases

The "Bank to Customer Account Report" message is used in the following use cases in the SIC IP service:

| Use case | Input/Output | ISO 20022 |
|--|--------------|-----------|
| IP recapitulation for participants | O | camt.052 |
| IP recapitulation for the system manager | O | camt.052 |
| IP detailed recapitulation | O | camt.052 |
| IP payments cancellation log | O | camt.052 |

Table 2: Use cases for the ISO 20022 message type "camt.052"

The "camt.052" message is delivered exclusively by the SIC IP service to the participant and must then always be acknowledged by the participant with a "camt.025" message.

3.2 List types

The use cases in the "camt.052" message are distinguished by specifying a list type in the `<AddtlInf>` element in the "Group Header":

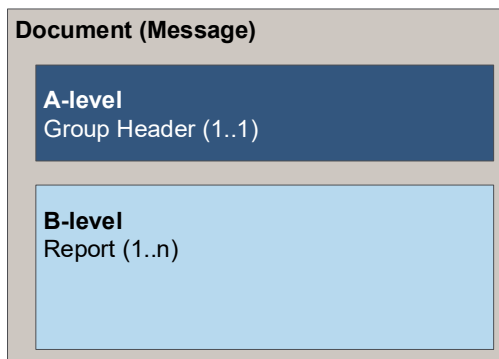
| List type | Code value | Use case |
|---|------------|--|
| IP recapitulation participants (consolidated) | IPACCR | IP recapitulation for participants |
| IP recapitulation participants (detailed) | IPDETR | IP detailed recapitulation |
| IP cancellation log | IPCNCR | IP payments cancellation log |
| IP recapitulation system manager | IPSYSR | IP recapitulation for the system manager |

Table 3: List types and their code values in the "camt.052" message

Notes:

- In the rest of this document, the list types are always referenced using their code values.
- The list type IPSYSR is created exclusively for the system manager
 - for each individual account (i.e. 1 message per IP settlement account) and sent to the system manager as a whole,
 - and used by the system manager as a basis for booking all incoming and outgoing transactions of a clearing day on the sight deposit account.

3.3 Simplified message structure for list types IPACCR and IPSYSR



For list types IPACCR and IPSYSR, the following simplified structure is used:

- **A-level:** Message level, "Group Header" element.
- **B-level:** Account level, "Report" element.
- **C-level:** Is not used.
- **D-level:** Is not used.

Figure 2: Simplified message structure for the "camt.052" message for list types IPACCR and IPSYSR

3.4 Names of payment types

Every payment in the SIC IP service is assigned a payment type. Depending on the use case, the payment type is assigned explicitly by the participant or implicitly by the SIC IP service. The codes used in payments to identify payment types are listed in an overview table in the Implementation Guideline "Base Document".

In the "camt.052" message, the payment types are delivered in the `.../BkTxCd/Prtry/Cd` element:

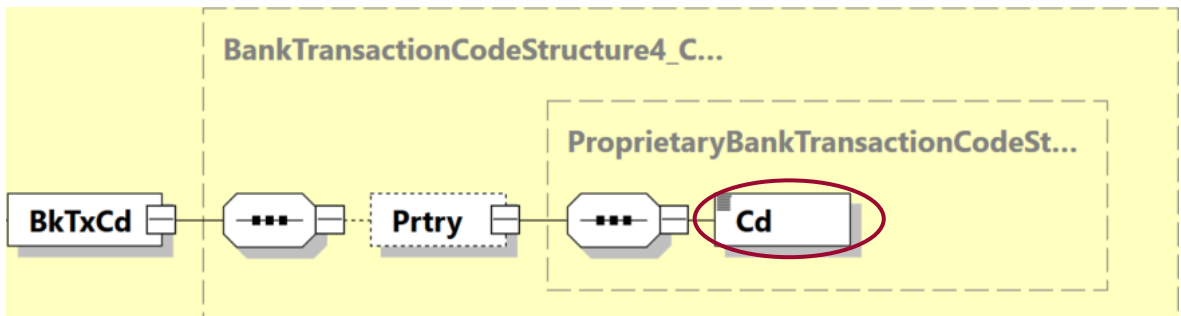


Figure 3: Delivery of the payment type in the `<BkTxCd><Prtry><Cd>` element

Different payment type-specific information is sent depending on the list type.

In list types IPACCR and IPSYSR, a consolidated evaluation (number and total) is provided for each payment type in the `<TtlNtriesPerBkTxCd>` block:

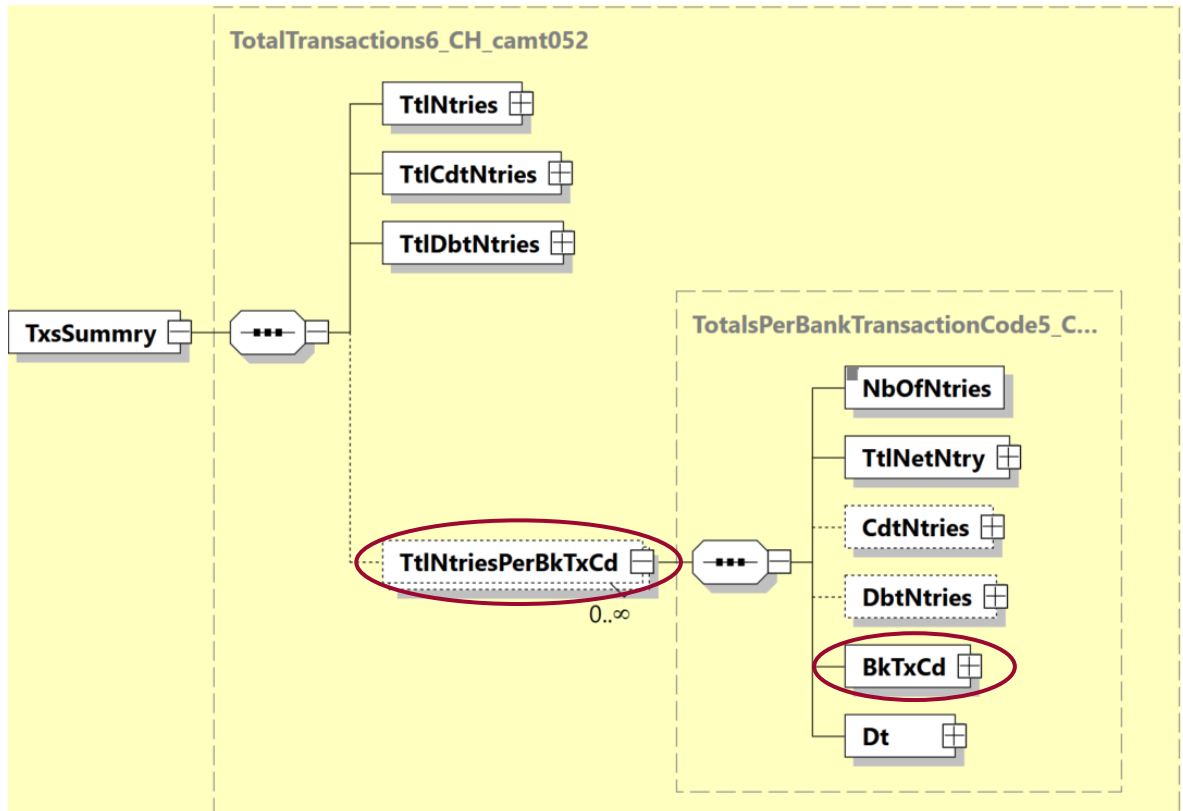


Figure 4: Delivery of the payment type in the `<TtlNtriesPerBkTxCd>` (IPACCR, IPSYSR) block

In list types IPDETR and IPCNCR, the allocated payment type for each reported payment is delivered in the `<Ntry>` block:

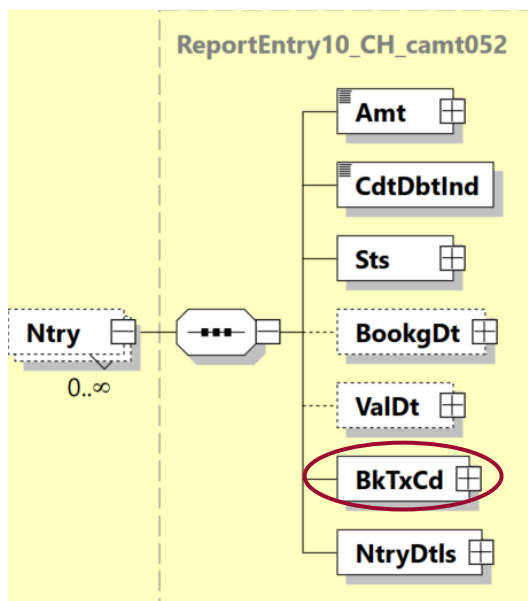


Figure 5: Delivery of the payment type in the `<Ntry>` (IPDETR, IPCNCR) block

3.5 Summary of transactions for the clearing day

In the "camt.052" message, a standardized summary of the reported transactions is delivered for all list types in the `<TxsSummary>` element. If lists continue for more than one page, this block is repeated in each message sent and always refers to the complete list.

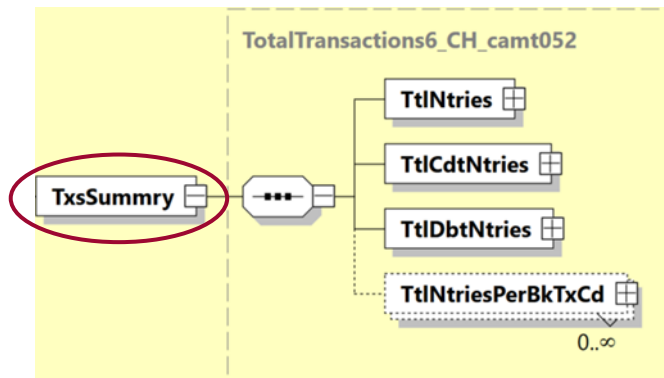


Figure 6: `<TxsSummary>` element: summary of transactions

For each settled payment type, a consolidated report (number, total and balance) is created per payment type in the `<TtlNtriesPerBkTxCd>` block for list types IPACCR and IPSYSR if any corresponding transactions were settled through the IP settlement account during the reporting period.

3.6 Processing codes for cancelled payments

In list type IPCNCR, the processing code in the `.../NtryDtls/TxDtls/RtrInf` element provides information about the reason for the cancellation of the payment in question:

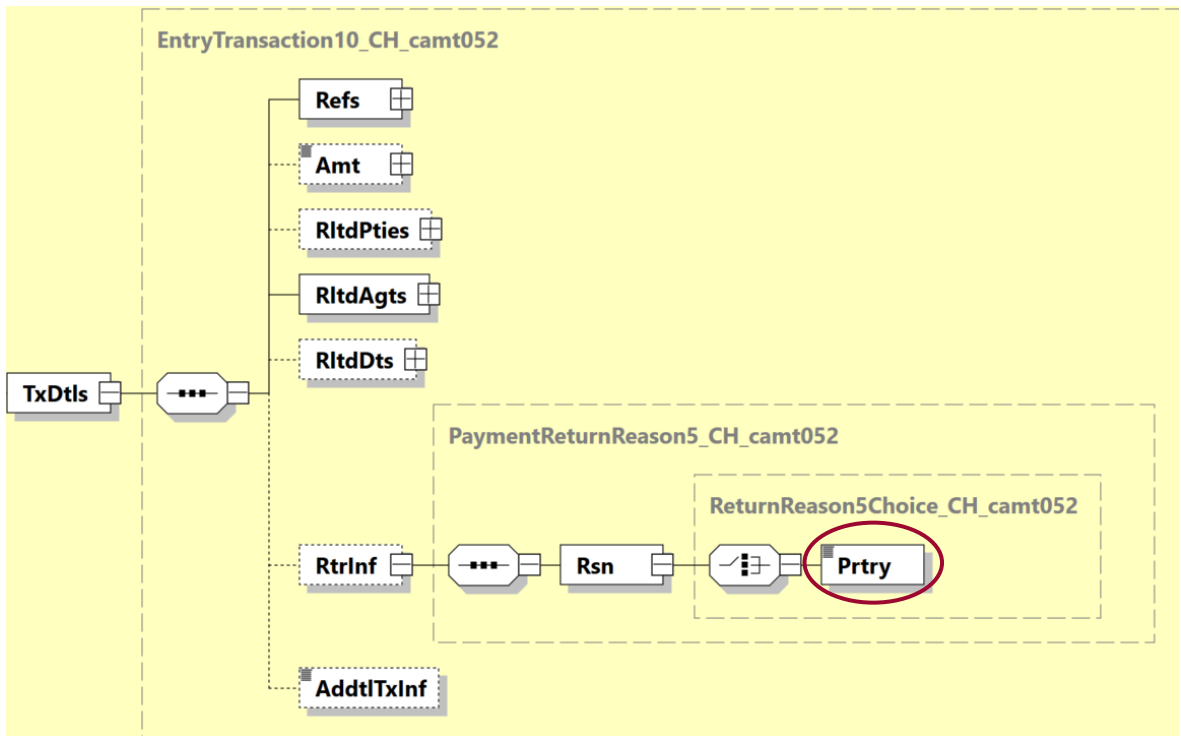


Figure 7: `<RtrInf>` element: display of processing codes

| Code value | Reason for cancellation |
|------------|--|
| 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 |
| STLMNP | Settlement not possible (only for transfer payments from the SIC IP service) |

Table 4: Processing codes for cancelled payments

3.7 Additional information about amounts

For the list types IPACCR, IPDETR and IPSYSR, the `.../Rpt/Bal` block of the "camt.052" message provides information about reconciliation-relevant balances at the start or end of the clearing day.

In the case of reserved amounts for successfully validated IP customer payments and transfer payments from the SIC IP service or an IP system manager reservation, the balance of incoming and outgoing payments on the IP settlement account sent in the `.../TxSummary/TtlNtries/TtlNetNtryAmt` element is not fully available to the participant for the purpose of processing payments.

For that reason, information is provided in a `.../Rpt/Bal` block for each of the following amounts:

- IP account balance at the start of the clearing day
- IP account balance at the end of the clearing day
- SIC IP reservation (will only be sent if available at the end of the clearing day)
- IP system manager reservation (will only be sent if available at the end of the clearing day)
- Available IP balance at the start of the clearing day
- Available IP balance at the end of the clearing day

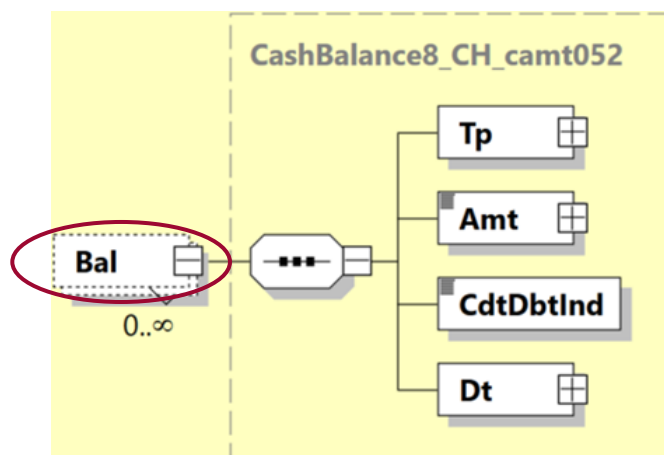


Figure 8: `<Bal>` element: additional information about amounts

The `.../Tp/CdOrPrtry/Prtry` sub-element informs as a code, about which amount is sent in the following `.../Amt` sub-element. The following codes are defined:

| Code value | Type of amount value sent |
|------------|---|
| BALAS | IP account balance at the start of the clearing day |
| BALAE | IP account balance at the end of the clearing day |
| IPRSV | SIC IP reservation |
| LQRSM | IP system manager reservation |
| AVLBS | Available IP balance at the start of the clearing day |
| AVLBE | Available IP balance at the end of the clearing day |

Table 5: Codes for identifying the amount values sent in the `<Bal>` element

3.8 Use of references

The following references are used in the XML message "camt.052":

- A-level: *GrpHdr/MsgId* – unique reference of the "camt.052" message
- B-level: *Rpt/Id* – consecutive number of the "Report" element within the message.

3.9 Parties of a transaction

In order to facilitate the reconciliation, the parties of a transaction (*.../TxDtIs/RltdAgts/InstgAgt* and *.../TxDtIs/RltdAgts/InstdAgt* elements) for the IPDETR and IPCNCR list types are always identified by the unconcatenated SIC IID.

3.10 Involved settlement accounts for transfer payments

For transfer payments (payment types IPLQTT and IPLQTF), in addition to the parties, the settlement accounts involved are supplied in the list types IPDETR and IPCNCR under *.../TxDtIs/RltdPties* in the following sub-elements:

| Element | Description |
|------------|--|
| <DbtrAcct> | Settlement account to be debited in the source service of the transfer payment |
| <CdtrAcct> | Settlement account to be credited in the destination service of the transfer payment |

Table 6: *Involved settlement accounts for transfer payments*

3.11 Further business specifications

Further business specifications can be found in the base document.

4 Technical specifications

4.1 Group Header (GrpHdr, A-level)

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

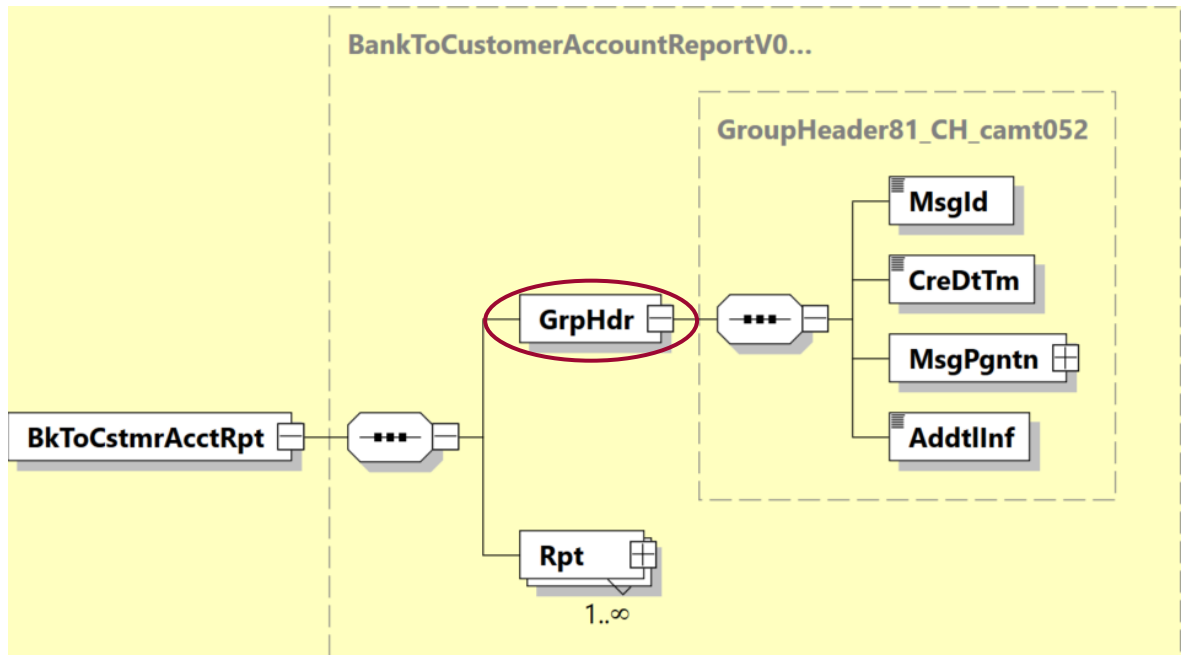


Figure 9: Group Header (GrpHdr, A-level)

The following table specifies all the elements of the "Group Header" block in the "camt.052" 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 | List-specific Definition |
| Document +Bank To Customer Account Report V08 | BkToCstmrAcctRpt | 1..1 | 1..1 | | |
| Group Header | GrpHdr | 1..1 | 1..1 | | |
| Group Header +Message Identification | MsgId | 1..1 | 1..1 | Message Identification Only the restricted character set for references (excluding spaces) is permitted for this element. | |
| Group Header +Creation Date Time | CreDtTm | 1..1 | 1..1 | Creation Date Time See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document". | |
| Group Header +Message Pagination | MsgPgntn | 0..1 | 1..1 | | |
| Group Header +Message Pagination ++Page Number | PgNb | 1..1 | 1..1 | Page Number | |
| Group Header +Message Pagination ++Last Page Indicator | LastPgInd | 1..1 | 1..1 | Last Page Indicator | |
| Group Header +Additional Information | AddtlInf | 0..1 | 1..1 | List types Code to identify the list type. The following codes are defined: IPACCR: IP recapitulation participants (consolidated) IPDETR: IP recapitulation participants (detailed) IPCNCR: IP cancellation log IPSYSR: IP recapitulation system manager | |

Table 7: Group Header (GrpHdr, A-level)

4.2 Report (Rpt, B-level)

The "Report" block (B-level of the message) contains the consolidated information about an IP settlement account:

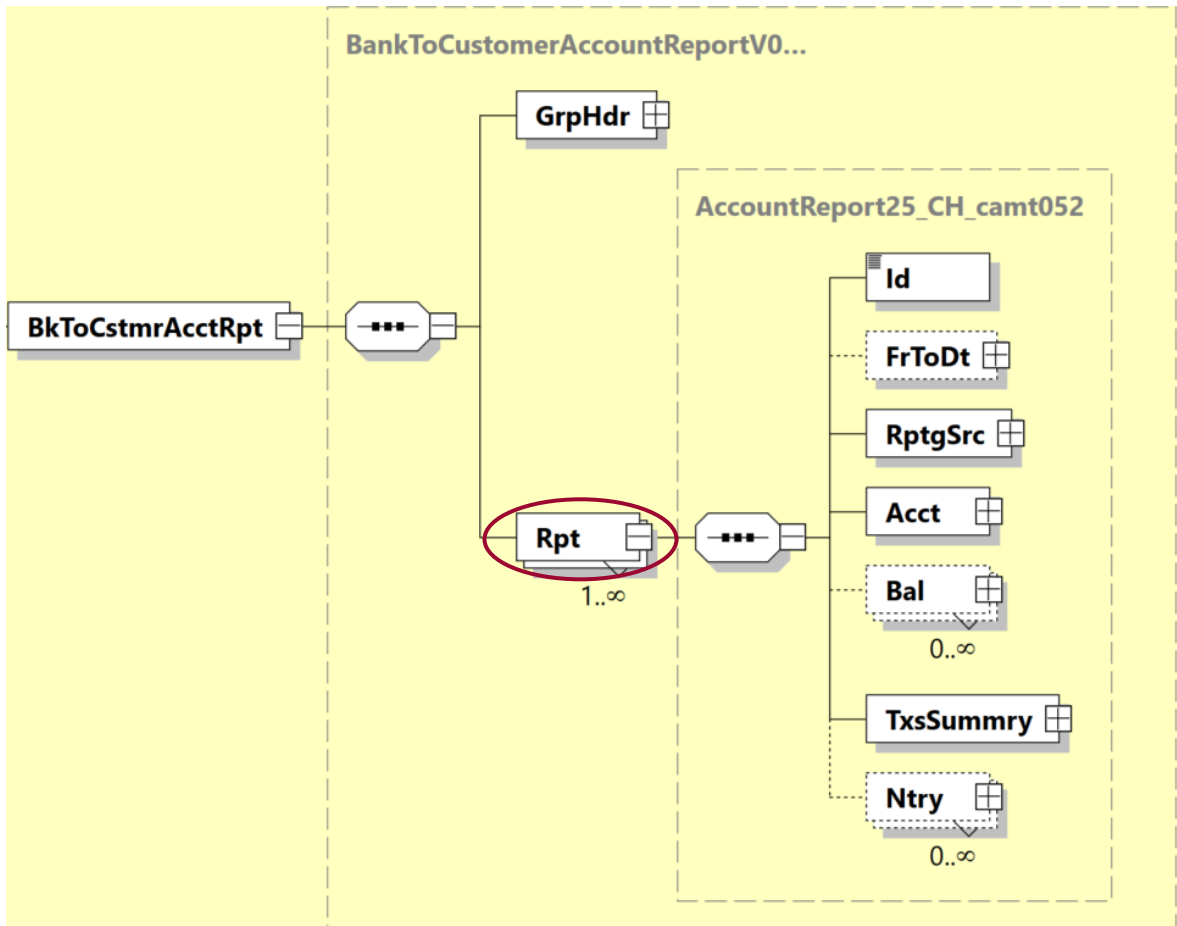


Figure 10: Report (Rpt, B-level)

The following table specifies all the elements of the "Report" block of the "camt.052" 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 | List-specific Definition |
| Report | Rpt | 1..n | 1..n | Report Only one <Rpt>-Block per list type will be provided. | |
| Report +Identification | Id | 1..1 | 1..1 | Block Identification Consecutive number of the report element within a message. | |
| Report +From To Date | FrToDt | 0..1 | 0..1 | Reporting period Always used. | |
| Report +From To Date ++From Date Time | FrDtTm | 1..1 | 1..1 | Start of Reporting Period Start time of the IP clearing day. Corresponds to time of the IP clearing day change from element .../Evt/FctvTm of message camt.019 (IPCDI) at the beginning of the clearing day. See chapter "Times in all services (ISODatetime)" in the Implementation Guideline "Base Document". | |
| Report +From To Date ++To Date Time | ToDtTm | 1..1 | 1..1 | End of Reporting Period End time of the IP clearing day. Corresponds to time of the IP clearing day change from element .../Evt/FctvTm of message camt.019 (IPCDI) at the end of the clearing day. See chapter "Times in all services (ISODatetime)" in the Implementation Guideline "Base Document". | |
| Report +Reporting Source | RptgSrc | 0..1 | 1..1 | Clearing System Always used to identify the clearing system. | |
| Report +Reporting Source ++Proprietary | Prtry | 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 | |
| Report +Account | Acct | 1..1 | 1..1 | Settlement Account Information | |
| Report +Account ++Identification | Id | 1..1 | 1..1 | Settlement Account The settlement account number will always be provided in the <Othr><Id> element. <IBAN> is not supported. | |
| Report +Account ++Identification +++Other | Othr | 1..1 | 1..1 | | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|-----------|------|--|---|---|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Report +Account ++Identification +++Other ++++Identification | Id | 1..1 | 1..1 | Settlement Account Number Identification of the IP settlement account. | |
| Report +Account ++Currency | Ccy | 0..1 | 1..1 | Currency Code For SIC IP service always CHF. | |
| Report +Account ++Owner | Ownr | 0..1 | 1..1 | Account owner | |
| Report +Account ++Owner +++Name | Nm | 0..1 | 1..1 | Name of Participant | |
| Report +Account ++Owner +++Postal Address | PstlAdr | 0..1 | 0..1 | Postal Address At least <Ctry> and <TwnNm> will be provided. | |
| Report +Balance | Bal | 0..n | 0..n | Balance Information At least 4, at most 6 occurrences of the block <Bal> are supplied (see also chapter 3.7). | IPACCR: Always used. IPDETR: Always used. IPSYSR: Always used. IPCNCR: Not used. |
| Report +Balance ++Type | Tp | 1..1 | 1..1 | Type | |
| Report +Balance ++Type +++Code Or Proprietary | CdOrPrtry | 1..1 | 1..1 | Code or Proprietary Type Indicator | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|------------|------|--|---|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Report +Balance ++Type +++Code Or Proprietary ++++Proprietary | Prtry | 1..1 | 1..1 | Type Indicator (proprietary) Following codes are used: - BALAS: IP account balance at the start of the clearing day - BALAE: IP account balance at the end of the clearing day - IPRSV: SIC IP reservation - LQRSM: IP system manager reservation - AVLBS: Available IP balance at the at the start of the clearing day - AVLBE: Available IP balance at the at the end of the clearing day | |
| Report +Balance ++Amount | Amt | 1..1 | 1..1 | Amount Reserved amount or balance amount | |
| | @ Ccy | | | Currency For SIC IP service always CHF. | |
| Report +Balance ++Credit Debit Indicator | CdtDbtInd | 1..1 | 1..1 | Credit Debit Indicator | |
| Report +Balance ++Date | Dt | 1..1 | 1..1 | Date The sub-element <Dt> will be provided. | |
| Report +Balance ++Date +++Date | Dt | 1..1 | 1..1 | Balance Date Date of the past, completed clearing day for which this balance was generated. All occurrences of the <Bal> block in a message always contain the same date. | |
| Report +Transactions Summary | TxsSummry | 0..1 | 1..1 | Transactions Summary In case of message pagination, the transaction summary will be provided in every message with identical data. | |
| Report +Transactions Summary ++Total Entries | TtlNtries | 0..1 | 1..1 | | |
| Report +Transactions Summary ++Total Entries +++Number Of Entries | NbOfNtries | 0..1 | 1..1 | Number of Entries Number of transactions processed by SIC IP service for the participant. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|--------------|------|--|---|--|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Report +Transactions Summary ++Total Entries +++Total Net Entry | TtlNetNtry | 0..1 | 1..1 | | |
| Report +Transactions Summary ++Total Entries +++Total Net Entry ++++Amount | Amt | 1..1 | 1..1 | Total Net Entry Amount Balance of incoming and outgoing payments. | IPACCR: Balance of settled payments. IPDETR: Balance of settled payments. IPSYSR: Balance of settled payments. IPCNCR: Balance of cancelled payments (calculated value). |
| Report +Transactions Summary ++Total Entries +++Total Net Entry ++++Credit Debit Indicator | CdtDbtInd | 1..1 | 1..1 | Credit Debit Indicator | |
| Report +Transactions Summary ++Total Credit Entries | TtlCdtNtries | 0..1 | 1..1 | Total Number and Sum of Credit Entries | |
| Report +Transactions Summary ++Total Credit Entries +++Number Of Entries | NbOfNtries | 0..1 | 1..1 | Total Number of Credit Entries | IPACCR: Number of settled incoming payments. IPDETR: Number of settled incoming payments. IPSYSR: Number of settled incoming payments. IPCNCR: Number of cancelled incoming payments. |
| Report +Transactions Summary ++Total Credit Entries +++Sum | Sum | 0..1 | 1..1 | Total Amount of Credit Entries | IPACCR: Total of settled incoming payments. IPDETR: Total of settled incoming payments. IPSYSR: Total of settled incoming payments. IPCNCR: Total of cancelled incoming payments. |
| Report +Transactions Summary ++Total Debit Entries | TtlDbtNtries | 0..1 | 1..1 | Total Number and Sum of Debit Entries | |
| Report +Transactions Summary ++Total Debit Entries +++Number Of Entries | NbOfNtries | 0..1 | 1..1 | Total Number of Debit Entries | IPACCR: Number of settled outgoing payments. IPDETR: Number of settled outgoing payments. IPSYSR: Number of settled outgoing payments. IPCNCR: Number of cancelled outgoing payments. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|--------------------|------|--|---|--|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Report +Transactions Summary ++Total Debit Entries +++Sum | Sum | 0..1 | 1..1 | Total Amount of Debit Entries | IPACCR: Total of settled outgoing payments. IPDETR: Total of settled outgoing payments. IPCNCR: Total of cancelled outgoing payments. IPSYSR: Total of settled outgoing payments. |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code | TtlNtriesPerBkTxCd | 0..n | 0..n | Total Entries per Bank Payment Type For each payment type for which a payment was settled on the settlement account during the reporting period one occurrence of <TtlNtriesPerBkTxCd> block will be created. | IPACCR: Used if payments have been settled. IPDETR: Not used. IPSYSR: Used if payments have been settled. IPCNCR: Not used. |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Number Of Entries | NbOfNtries | 0..1 | 1..1 | Total Number of Incoming and Outgoing Payments for the Payment Type | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Total Net Entry | TtlNetNtry | 0..1 | 1..1 | Total debit or credit amount that is the result of the netted amounts for all debit and credit entries per Payment Type | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Total Net Entry ++++Amount | Amt | 1..1 | 1..1 | Total Net amount of Incoming and Outgoing Payments for the Payment Type | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Total Net Entry ++++Credit Debit Indicator | CdtDbtInd | 1..1 | 1..1 | Credit Debit Indicator | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|------------|------|--|---|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Credit Entries | CdtNtries | 0..1 | 0..1 | Total Number and Sum of Credit Entries for the Payment Type Only provided if credit transactions for the payment type have been settled on the IP settlement account during the reporting period. | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Credit Entries ++++Number Of Entries | NbOfNtries | 0..1 | 0..1 | Total Number of Credit Entries for the Payment Type | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Credit Entries ++++Sum | Sum | 0..1 | 0..1 | Total Amount of Credit Entries for the Payment Type | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Debit Entries | DbtNtries | 0..1 | 0..1 | Total Number and Sum of Debit Entries for the Payment Type Only provided if debit transactions for the payment type have been settled on the IP settlement account during the reporting period. | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Debit Entries ++++Number Of Entries | NbOfNtries | 0..1 | 0..1 | Total Number of Debit Entries for the Payment Type | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Debit Entries ++++Sum | Sum | 0..1 | 0..1 | Total Amount of Debit Entries for the Payment Type | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|---------|------|--|---|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Bank Transaction Code | BkTxCd | 1..1 | 1..1 | | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Bank Transaction Code ++++Proprietary | Prtry | 0..1 | 0..1 | Always used. | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Bank Transaction Code ++++Proprietary +++++Code | Cd | 1..1 | 1..1 | Payment Type Names of payment types according to chapter 3.4. | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Date | Dt | 0..1 | 1..1 | | |
| Report +Transactions Summary ++Total Entries Per Bank Transaction Code +++Date ++++Date | Dt | 1..1 | 1..1 | Value date | |

Table 8: Report (Rpt, B-level)

4.3 Entry (Ntry, C-level)

The "Entry" block (C-level of the message) contains information about individual transactions of the clearing day and will only be provided for list types IPCNCR and IPDETR.

However, the block is only sent if transactions were settled or cancelled on the IP settlement account during the reporting period.

When the list type IPCNCR is sent via the Messaging Gateway access route, the block is sent a maximum of 10 times per camt.052 message.

If the IPDETR list type is sent via the file transfer access route, the block is sent an unlimited number of times, i.e. a single file is always created for each message.

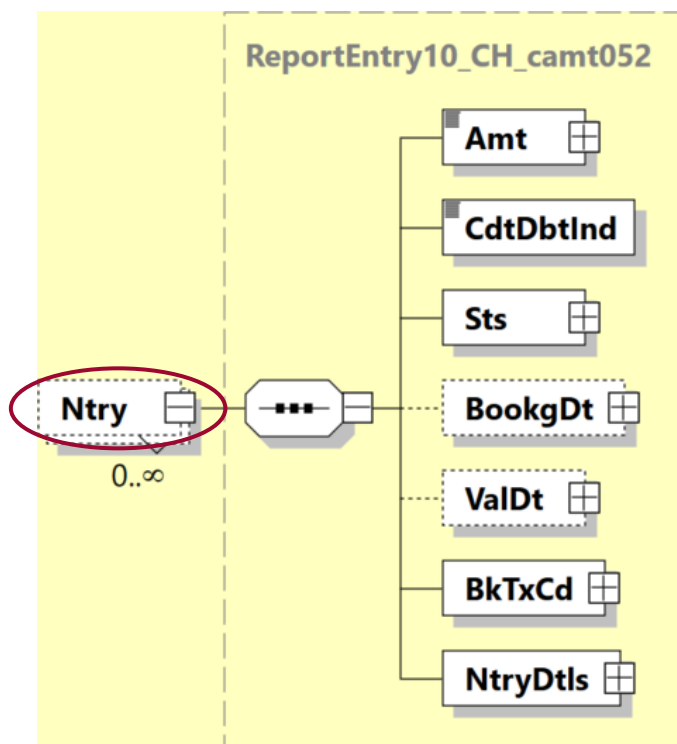


Figure 11: Entry (Ntry, C-level)

The following table specifies all the elements of the "Entry" block of the "camt.052" 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 | List-specific Definition |
| Entry | Ntry | 0..n | 0..n | Transactions | IPDETR: Will only be used when transactions were settled on the IP settlement account during the reporting period. IPCNCR: Always used. IPACCR: Not used. IPSYSR: Not used. |
| Entry +Amount | Amt | 1..1 | 1..1 | Instructed Amount and Currency | |
| | @ Ccy | | | Currency Code | |
| Entry +Credit Debit Indicator | CdtDbtInd | 1..1 | 1..1 | Credit Debit Indicator Indicator for incoming or outgoing payments. | |
| Entry +Status | Sts | 1..1 | 1..1 | Booking Status | |
| Entry +Status ++Code | Cd | 1..1 | 1..1 | Booking Status (Code) | IPDETR: Only the code BOOK will be provided. IPCNCR: Only the code INFO will be provided, because the transaction was cancelled. |
| Entry +Booking Date | BookgDt | 0..1 | 0..1 | Booking Date Time Information | IPDETR: Always used. IPCNCR: Not used. |
| Entry +Booking Date ++Date Time | DtTm | 1..1 | 1..1 | Booking Date See chapter "Times in all services (ISODatetime)" in the Implementation Guideline "Base Document". | |
| Entry +Value Date | ValDt | 0..1 | 0..1 | Value Date Information | IPDETR: Always used. IPCNCR: Not used. |
| Entry +Value Date ++Date | Dt | 1..1 | 1..1 | Value Date | |
| Entry +Bank Transaction Code | BkTxCd | 1..1 | 1..1 | | |
| Entry +Bank Transaction Code ++Proprietary | Prtry | 0..1 | 1..1 | | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|---------|------|--|---|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Entry +Bank Transaction Code ++Proprietary +++Code | Cd | 1..1 | 1..1 | Payment Type Names of payment types according to chapter 3.4. | |

Table 9: Entry (Ntry, C-level)

4.4 Entry Details (NtryDtls, D-level)

The "Entry Details" block (D-level of the message) group together additional information about specific transactions of the clearing day. Only the <TxDtls> element is used.

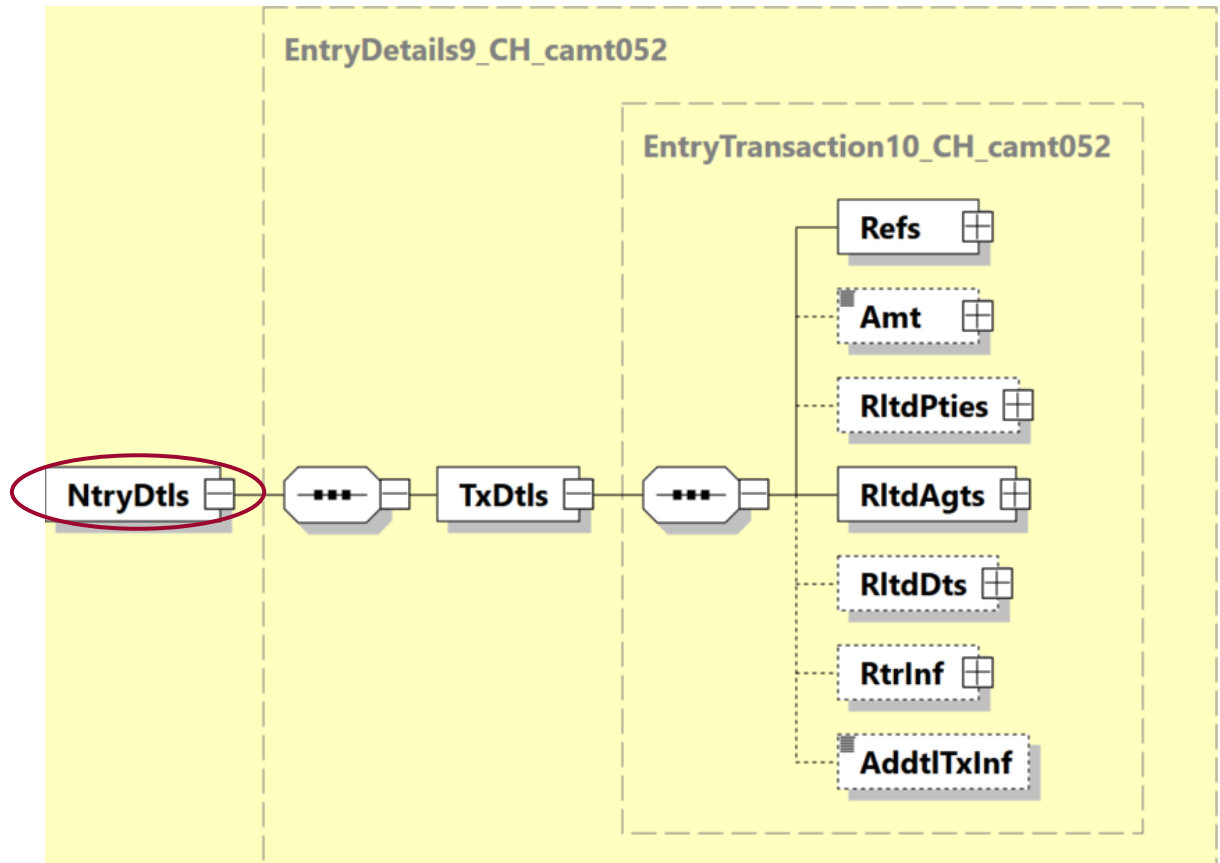


Figure 12: Entry Details (NtryDtls, D-level)

The following table specifies all the elements of the "Entry Details" block of the "camt.052" 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 | List-specific Definition |
| Entry Details | NtryDtls | 0..n | 1..1 | | |
| Entry Details +Transaction Details | TxDtls | 0..n | 1..1 | | |
| Entry Details +Transaction Details ++References | Refs | 0..1 | 1..1 | | |
| Entry Details +Transaction Details ++References +++Message Identification | MsgId | 0..1 | 1..1 | Original Message Identification | |
| Entry Details +Transaction Details ++References +++UETR | UETR | 0..1 | 0..1 | Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. Will be provided if a UETR was present in the original message. | |
| Entry Details +Transaction Details ++References +++Transaction Identification | TxId | 0..1 | 1..1 | Original Transaction Identification | |
| Entry Details +Transaction Details ++Amount | Amt | 0..1 | 0..1 | Amount Is not used by the SIC IP service (retained in the message definition for possible future use). | |
| Entry Details +Transaction Details ++Related Parties | RltdPties | 0..1 | 0..1 | Related Parties Used for transactions of the IPLQTT or IPLQTF payment types. Contains the settlement accounts involved in transfer payments. | |
| Entry Details +Transaction Details ++Related Parties +++Debtor Account | DbtrAcct | 0..1 | 0..1 | Debtor Account Settlement account to be debited in the source service of the transfer payment. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|-----------------|------|--|---|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification | Id | 1..1 | 1..1 | | |
| Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification ++++IBAN | IBAN {Or | 1..1 | 1..1 | Not used. | |
| Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification ++++Other | Othr Or} | 1..1 | 1..1 | Proprietary Account Format Always used. | |
| Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification ++++Other +++++Identification | Id | 1..1 | 1..1 | Account (proprietary) Contains account number of an active settlement account in the source service (format =6n). | |
| Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification ++++Other +++++Scheme Name | SchmeNm | 0..1 | 0..1 | Not used. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|----------|------|--|--|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Identification +++++Other ++++++Issuer | Issr | 0..1 | 0..1 | Not used. | |
| Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Type | Tp | 0..1 | 0..1 | Not used. | |
| Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Currency | Ccy | 0..1 | 0..1 | Not used. | |
| Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Name | Nm | 0..1 | 0..1 | Not used. | |
| Entry Details +Transaction Details ++Related Parties +++Debtor Account ++++Proxy | Prxy | 0..1 | 0..1 | Not used. | |
| Entry Details +Transaction Details ++Related Parties +++Creditor Account | CdtrAcct | 0..1 | 0..1 | Creditor Account Settlement account to be credited in the destination service of the transfer payment. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|-----------------|------|--|--|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification | Id | 1..1 | 1..1 | | |
| Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification +++++IBAN | IBAN {Or | 1..1 | 1..1 | Not used. | |
| Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification +++++Other | Othr Or} | 1..1 | 1..1 | Proprietary Account Format Always used. | |
| Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification +++++Other +++++Identification | Id | 1..1 | 1..1 | Account (proprietary) Contains account number of an active settlement account in the destination service (format =6n). | |
| Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification +++++Other +++++Scheme Name | SchmeNm | 0..1 | 0..1 | Not used. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|----------|------|--|---|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Identification +++++Other ++++++Issuer | Issr | 0..1 | 0..1 | Not used. | |
| Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Type | Tp | 0..1 | 0..1 | Not used. | |
| Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Currency | Ccy | 0..1 | 0..1 | Not used. | |
| Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Name | Nm | 0..1 | 0..1 | Not used. | |
| Entry Details +Transaction Details ++Related Parties +++Creditor Account ++++Proxy | Prxy | 0..1 | 0..1 | Not used. | |
| Entry Details +Transaction Details ++Related Agents | RltdAgts | 0..1 | 1..1 | Related Agents For both incoming and outgoing payments, the instructing participant is provided in the sub-element <InstgAg> and the instructed participant is provided in the sub-element <InstdAg>. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|-------------|------|--|--|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Entry Details +Transaction Details ++Related Agents +++Instructing Agent | InstgAgt | 0..1 | 1..1 | Instructing Participant | |
| Entry Details +Transaction Details ++Related Agents +++Instructing Agent ++++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | | |
| Entry Details +Transaction Details ++Related Agents +++Instructing Agent ++++Financial Institution Identification +++++Clearing System Member Identification | ClrSysMmbId | 0..1 | 1..1 | Identification of Instructing Participant (proprietary) | |
| Entry Details +Transaction Details ++Related Agents +++Instructing Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Clearing System Identification | ClrSysId | 0..1 | 1..1 | Clearing System Identification | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|------------|------|--|--|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Entry Details +Transaction Details ++Related Agents +++Instructing Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Clearing System Identification +++++++Code | Cd | 1..1 | 1..1 | Clearing System Identification (code) Code CHSIC will be provided. | |
| Entry Details +Transaction Details ++Related Agents +++Instructing Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Member Identification | MmbId | 1..1 | 1..1 | Identification of Instructing Participant (proprietary) SIC IID (=6n). | |
| Entry Details +Transaction Details ++Related Agents +++Instructed Agent | InstdAgt | 0..1 | 1..1 | Instructed Participant | |
| Entry Details +Transaction Details ++Related Agents +++Instructed Agent ++++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|-------------|------|--|--|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Entry Details +Transaction Details ++Related Agents +++Instructed Agent ++++Financial Institution Identification +++++Clearing System Member Identification | ClrSysMmbId | 0..1 | 1..1 | Identification of Instructed Participant (proprietary) | |
| Entry Details +Transaction Details ++Related Agents +++Instructed Agent ++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification | ClrSysId | 0..1 | 1..1 | Clearing System Identification | |
| Entry Details +Transaction Details ++Related Agents +++Instructed Agent ++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification +++++Code | Cd | 1..1 | 1..1 | Clearing System Identification (code) Code CHSIC will be provided. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|---------------|------|--|--|---|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Entry Details +Transaction Details ++Related Agents +++Instructed Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Member Identification | MmbId | 1..1 | 1..1 | Identification of Instructed Participant (proprietary) SIC IID (=6n). | |
| Entry Details +Transaction Details ++Related Dates | RltdDts | 0..1 | 0..1 | Related Date Used for transactions of the IPCPMT payment types. | |
| Entry Details +Transaction Details ++Related Dates +++Acceptance Date Time | AcptncDtTm | 0..1 | 0..1 | Processing Date Time Start time from element <AcptncDtTm> of underlying pacs.008 message "IP customer payment" (IPCPMT). See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document". | |
| Entry Details +Transaction Details ++Related Dates +++Interbank Settlement Date | IntrBkSttlmDt | 0..1 | 0..1 | Is not used by the SIC IP service (retained in the message definition for possible future use). | |
| Entry Details +Transaction Details ++Related Dates +++Transaction Date Time | TxDtTm | 0..1 | 0..1 | Is not used by the SIC IP service (retained in the message definition for possible future use). | |
| Entry Details +Transaction Details ++Related Dates +++Proprietary | Prtry | 0..n | 0..n | Is not used by the SIC IP service (retained in the message definition for possible future use). | |
| Entry Details +Transaction Details ++Return Information | RtrInf | 0..1 | 0..1 | Cancellation Information | IPDETR: Not used. IPCNCR: Always used. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|------------|------|--|--|--------------------------|
| Message Item | XML Tag | Mult | Mult | Definition | List-specific Definition |
| Entry Details +Transaction Details ++Return Information +++Reason | Rsn | 0..1 | 1..1 | Processing Code | |
| Entry Details +Transaction Details ++Return Information +++Reason ++++Proprietary | Prtry | 1..1 | 1..1 | Processing Code (proprietary) 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 STLMNP = Settlement not possible (IPLQTF) | |
| Entry Details +Transaction Details ++Additional Transaction Information | AddtlTxInf | 0..1 | 0..1 | Additional Transaction Information Is not used by the SIC IP service (retained in the message definition for possible future use). | |

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