



# Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Return Request Rejection (camt.029)

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 4.12	
		Modifications of "Technical specifications for the RTGS services": Addition of a reference to the base document due to changed specifications for "ISODatetime" (CR2025-SIC4-0002) for the following elements: <ul style="list-style-type: none"> <li>.../Assgnmt/CreDtTm</li> <li>.../CxlDtlsTxInfAndSts/OrgnlGrpInf/OrgnlCreDtTm (exceptional rule)</li> </ul>	4.1, 4.4
2.2	28.02.2024	Modifications per SIC Platform Release 4.11	
		New CH schema version camt.029.001.09.ch.03.xsd (details according to the separate document "Overview and Change Log for the XML schemas")	1.4
		Modifications due to extension of return request for underlying bank payment pacs.009 (CR2024-SIC4-0006): <ul style="list-style-type: none"> <li>Element .../CxlDtlsTxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId: Allowed value "pacs.009" added</li> <li>Element .../CxlDtlsTxInfAndSts/OrgnlTxRef: Usage optionally allowed for underlying customer payment, not allowed for bank payment</li> </ul>	4.4 4.4
2.1	28.02.2023	Modifications per SIC Platform Release 4.10	
		New CH schema version camt.029.001.09.ch.02.xsd (details according to the separate document "Overview and Change Log for the XML schemas")	1.4
		Modifications due to "SEPA Credit Transfer Rulebook 2023" as well as "Increase of SEPA messages to ISO 20022 version 2019" (CR2023-SIC4-0005 and CR2023-SIC4-0003): <ul style="list-style-type: none"> <li>Revision of the definition of Level B, D, E, F and I in chapter "ISO definitions" due to newly shared XML schema with Implementation Guideline "SEPA Investigation Resolution" (clarification of system behavior, no functional change)</li> <li>New chapter "Detection of the use case" due to newly shared XML schema with Implementation Guideline "SEPA Investigation Resolution" (clarification of system behavior, no functional change)</li> <li>Modification of the definition in chapter "Resolved Case (RslvdCase, B-level)", new block due to newly shared XML schema with Implementation Guideline "SEPA Investigation Resolution" (must not be used for rejection of return requests)</li> </ul>	2 3.1.1 4.2

		<ul style="list-style-type: none"> <li>Element .../Cx/Dtls/TxInfAndSts/Cx/StsRsnInf/AddtlInf: Modification of code values due to revised SEPA attributes ("ATR053/" replaces "ATR7", "ATR057/" replaces "ATR6", "FRAD/" replaces "FRAD", "ATR072/" replaces "AT51", "ATR078/" replaces "AT57")</li> <li>Revision of the definition of Level E, F, G, H and I (analogous to chapter 2, clarification of system behavior, no functional change)</li> </ul>	4.4  4.5, 4.6, 4.7, 4.8, 4.9
2.0	17.12.2021	Complete revision due to update of ISO 20022 version 2019	All
		New chapter "Introduction" (replaces the previous chapter "Overview of the documentation structure" and appendices)	1
		New ISO 20022 schema version	1, 2
		Revision of "ISO definitions" due to changed message construction	2
		Deletion of use case "SEPA return request rejection" and change of use case description for "Return request rejection" (replacement of "SEPA Return request rejection" by "Return request rejection" in euroSIC)	3.1
		Previous chapter "Distinctions between the various types of return request rejection" removed.	-
		Complete revision of "Technical specifications for the RTGS services"; Details as per the separate document "Delta Commentary camt.029"	4
		New chapters for the "Modification Details (ModDtls, E-level)" and "Claim Non Receipt Details (ClnNonRctDtls, F-level)" blocks	4.5, 4.6
1.8	22.02.2021	Last edition based on previous ISO 20022 version status	All
1.0	16.05.2014	First edition	All

Table 1: Change history

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

**SIX Interbank Clearing Ltd**

Hardturmstrasse 201

CH-8005 Zurich

E-Mail: [contact.sic@six-group.com](mailto:contact.sic@six-group.com)

[www.six-group.com](http://www.six-group.com)

## General notes

SIX Interbank Clearing Ltd ("**SIC Ltd**") reserves the right to modify this document, as the need arises, at any time without prior notice.

SIC Ltd reserves all rights for this document including the rights of photomechanical reproduction, storage on electronic media and the translation into foreign languages.

Although great care has been taken in the compilation and preparation of this work to ensure accuracy, errors and omissions cannot be entirely ruled out. SIC Ltd cannot be held liable for any decision made or action taken in reliance on the information in this document or for any consequential, special or similar damages.

To improve readability, the use of masculine and feminine forms of language are avoided wherever possible. All personal designations are to be regarded as gender neutral.

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 [contact.sic@six-group.com](mailto:contact.sic@six-group.com).

## Table of contents

<b>Change history .....</b>	<b>2</b>
<b>General notes .....</b>	<b>4</b>
<b>Table of contents .....</b>	<b>5</b>
<b>Table of tables .....</b>	<b>6</b>
<b>Table of figures.....</b>	<b>7</b>
<b>1 Introduction.....</b>	<b>8</b>
1.1 Overview of the documentation structure .....	8
1.2 Target audience.....	9
1.3 Change control .....	9
1.4 XML schema .....	9
1.5 Validation portal .....	9
1.6 Reference documents .....	9
<b>2 ISO definitions .....</b>	<b>10</b>
<b>3 Business specifications for the RTGS services .....</b>	<b>11</b>
3.1 Use case.....	11
3.1.1 Detection of the use case.....	11
3.2 Use of references .....	12
3.2.1 Message reference .....	12
3.2.2 Other references .....	13
3.3 Further business specifications.....	14
<b>4 Technical specifications for the RTGS services.....</b>	<b>15</b>
4.1 Assignment (Assgnmt, A-level).....	15
4.2 Resolved Case (RslvdCase, B-level) .....	20
4.3 Status (Sts, C-level).....	20
4.4 Cancellation Details (CxlDtIs, D-level).....	22
4.5 Modification Details (ModDtIs, E-level) .....	31
4.6 Claim Non Receipt Details (CImNonRctDtIs, F-level) .....	31
4.7 Statement Details (StmtDtIs, G-level) .....	31
4.8 Correction Transaction (CrrctnTx, H-level) .....	31
4.9 Resolution Related Information (RsltnRltdInf, I-level) .....	31

## Table of tables

Table 1:	Change history .....	3
Table 2:	Use case for the ISO 20022 message type "camt.029" .....	11
Table 3:	Code values for detection of the use cases in the «Confirmation» element .....	11
Table 4:	Assignment (Assgnmt, A-level) .....	19
Table 5:	Status (Sts, C-level) .....	21
Table 6:	Cancellation Details (CxlDtls, D-level) .....	30

## Table of figures

Figure 1:	Documentation structure for message type "camt.029" .....	8
Figure 2:	Basic message structure of the "camt.029" message .....	10
Figure 3:	Message Identification.....	12
Figure 4:	Identification of the return request rejection and transaction identification of the original transaction.....	13
Figure 5:	Elements for information from the original message.....	14
Figure 6:	Assignment (Assgnmt) .....	15
Figure 7:	Status (Sts).....	20
Figure 8:	Cancellation Details (CxlDtls).....	22

# 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.029" – with message-specific information, including information on the application-specific handling of individual elements. They specify the messages to be submitted to and delivered from the RTGS services SIC and euroSIC in the ISO 20022 message standard.

These Implementation Guidelines are modular in structure:

- The base document contains general information applying to all messages.
- The module documents contain message-specific information, including information on the application-specific handling of certain elements.
- For each Implementation Guideline, an XML schema (XSD) and generic XML sample messages will be published.

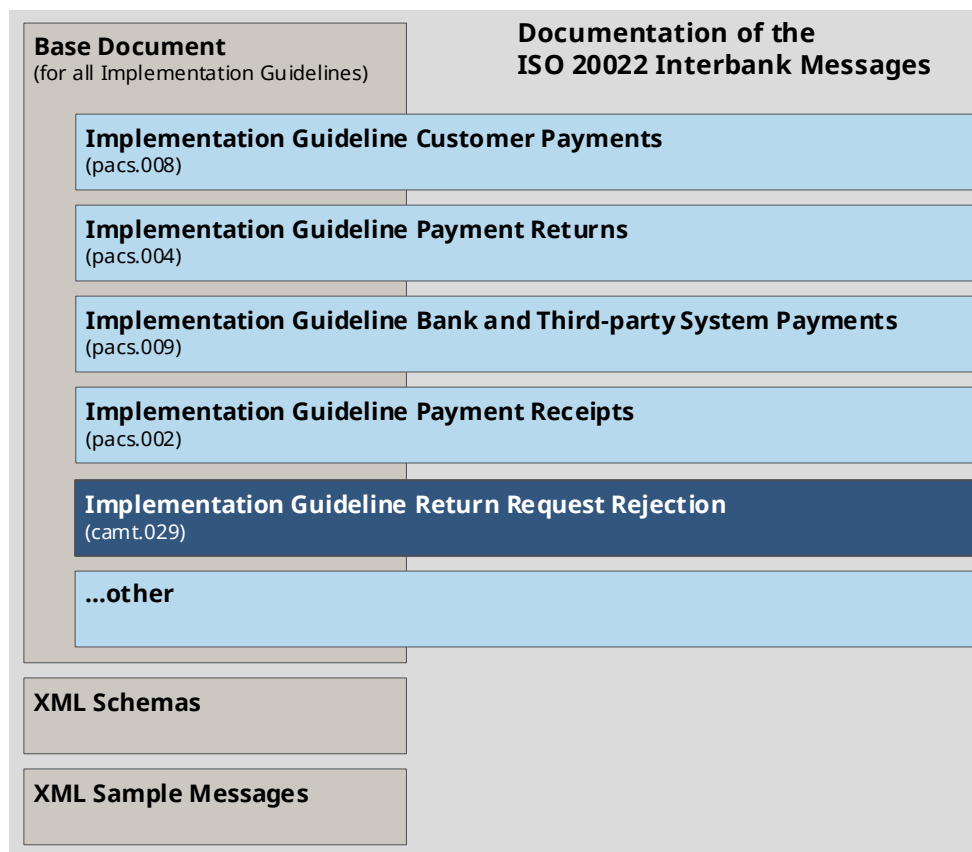


Figure 1: Documentation structure for message type "camt.029"



## 1.2 Target audience

The "Implementation Guidelines for ISO 20022 Interbank Messages" are addressed to all participants of the Swiss RTGS services SIC and euroSIC.

## 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.029" is published on the [www.iso-payments.ch](http://www.iso-payments.ch) website:

- ***camt.029.001.09.ch.03.xsd***

It should preferably be opened using specialized XML software.

## 1.5 Validation portal

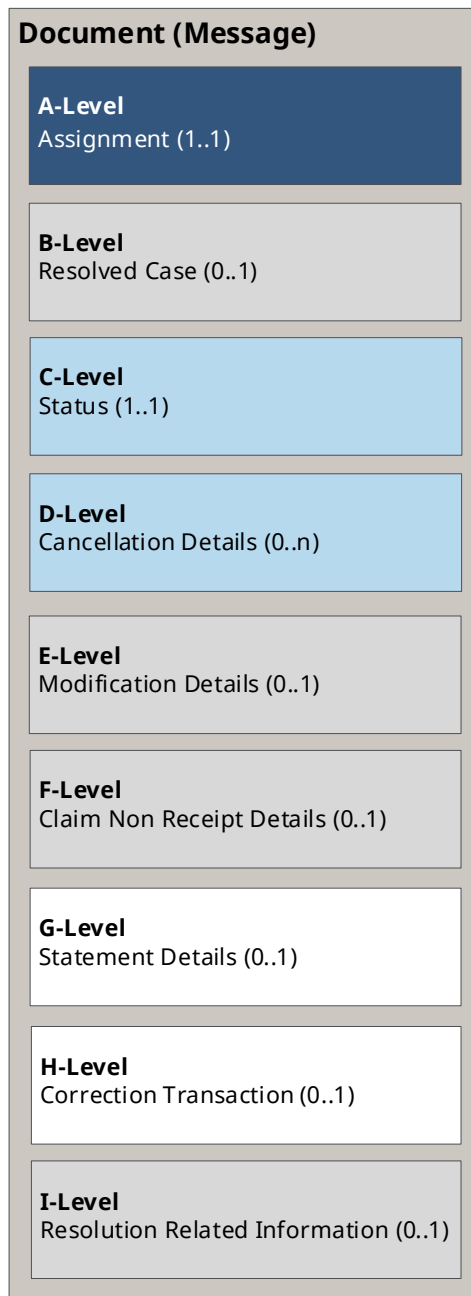
After registration, users can upload their own messages to the SIC & euroSIC Validation Portal Interbank Messages ([validation.iso-payments.ch/SIC4](http://validation.iso-payments.ch/SIC4)) and validate them against these Implementation Guidelines.

## 1.6 Reference documents

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

## 2 ISO definitions

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



The "camt.029" message is essentially structured as follows:

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

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

### 3 Business specifications for the RTGS services

#### 3.1 Use case

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

Use case	Input/Output	ISO 20022
Return request rejection	I/O	camt.029

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

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

The return request rejection message (camt.029) is formally validated and then forwarded immediately to the debtor agent.

#### Checking the referenced payment by the RTGS service

The RTGS services do not check whether or not the referenced payment was actually processed in the RTGS services.

##### 3.1.1 Detection of the use case

The unique detection of the use case within the message "Resolution of Investigation" (camt.029) is done via a code value according to ISO 20022 External Code Set

"ExternalInvestigationExecutionConfirmation1Code" in the element *.../Sts/Conf*:

Use case	Code value	Code name
Return request rejection	RJCR	Rejected Cancellation Request

Table 3: Code values for detection of the use cases in the «Confirmation» element

## 3.2 Use of references

### 3.2.1 Message reference

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

The message identification is a "technical" reference which is generated by the producer of the message. In the message from the instructing participant to the RTGS services, this is generated by the instructing participant (Assigner). The *<Id>* is used in combination with *<Assgnr>* in the RTGS services for duplicate checking at the message level ("technical" duplicate checking).

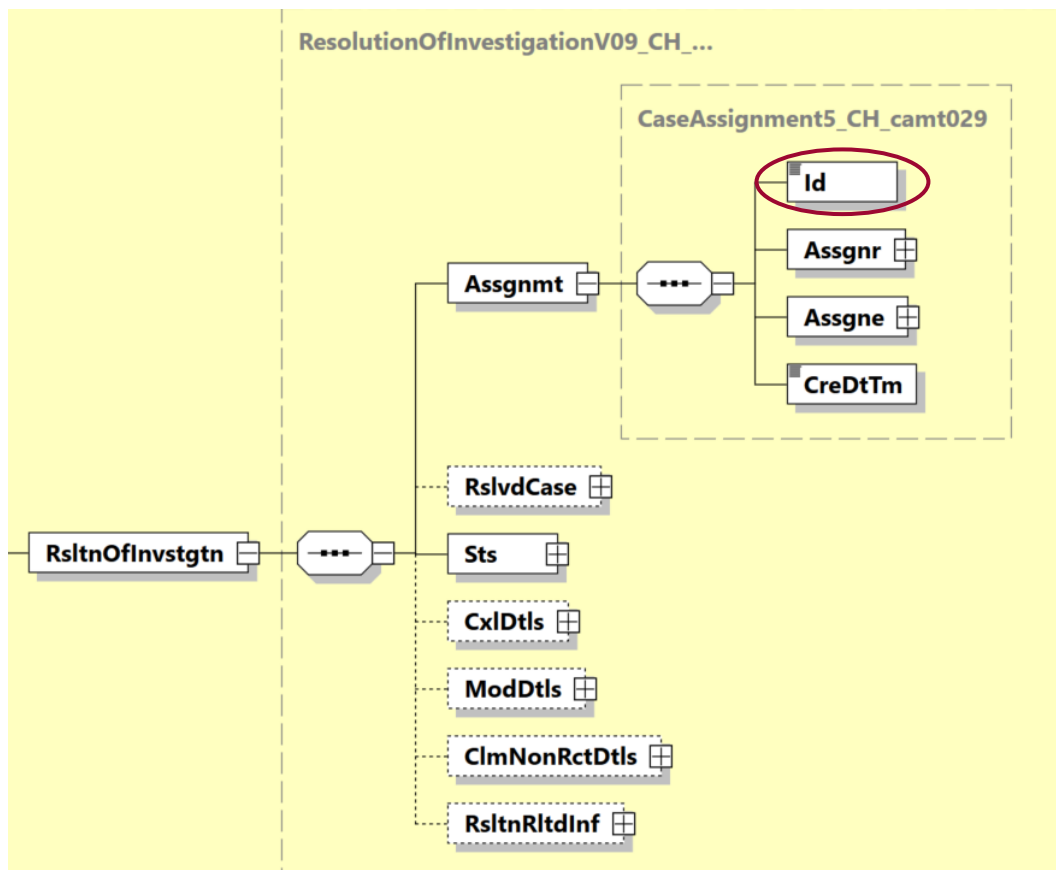


Figure 3: Message Identification

### 3.2.2 Other references

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

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

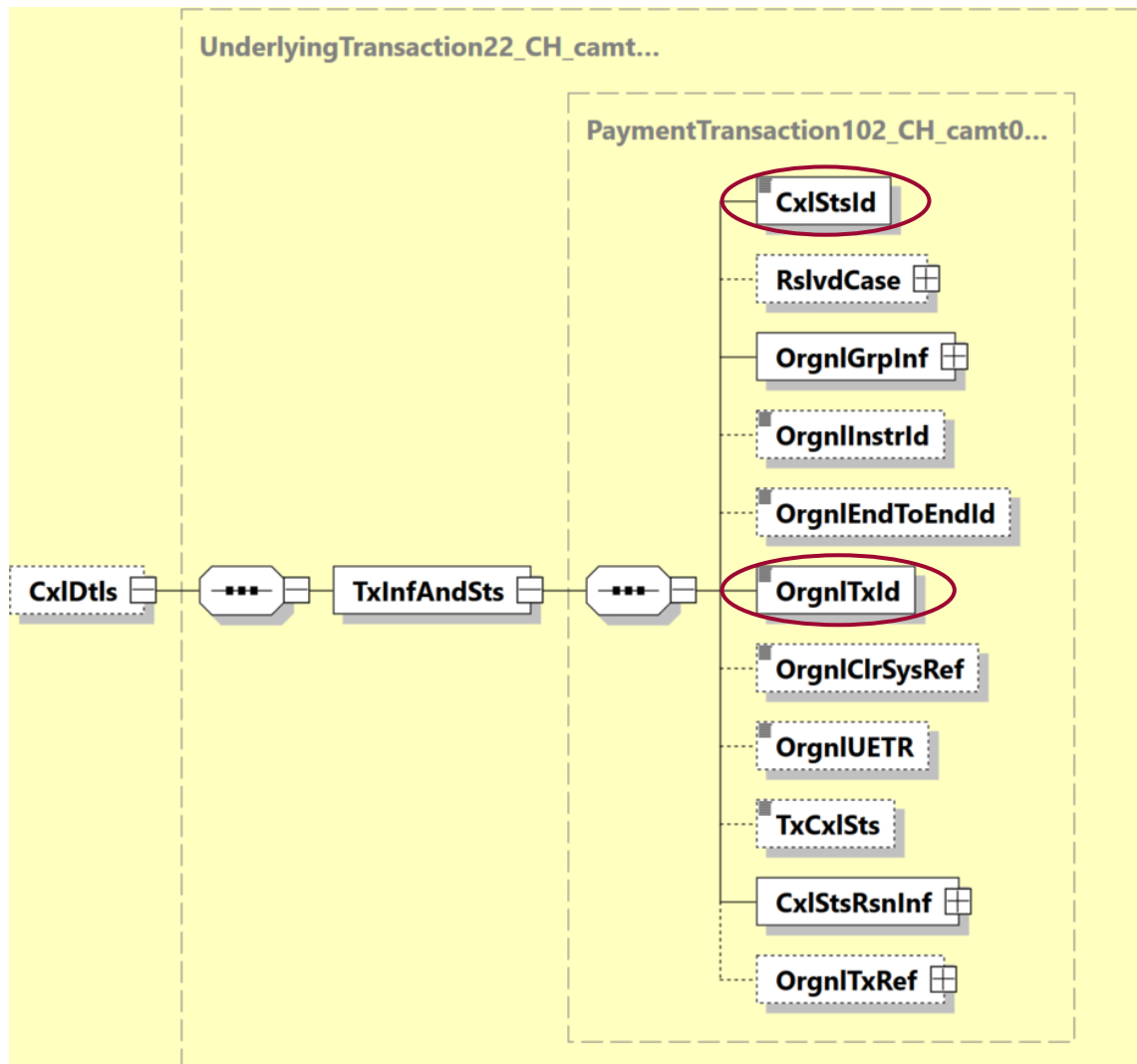


Figure 4: Identification of the return request rejection and transaction identification of the original transaction

#### Original Transaction Identification

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

### Information content in the original message

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

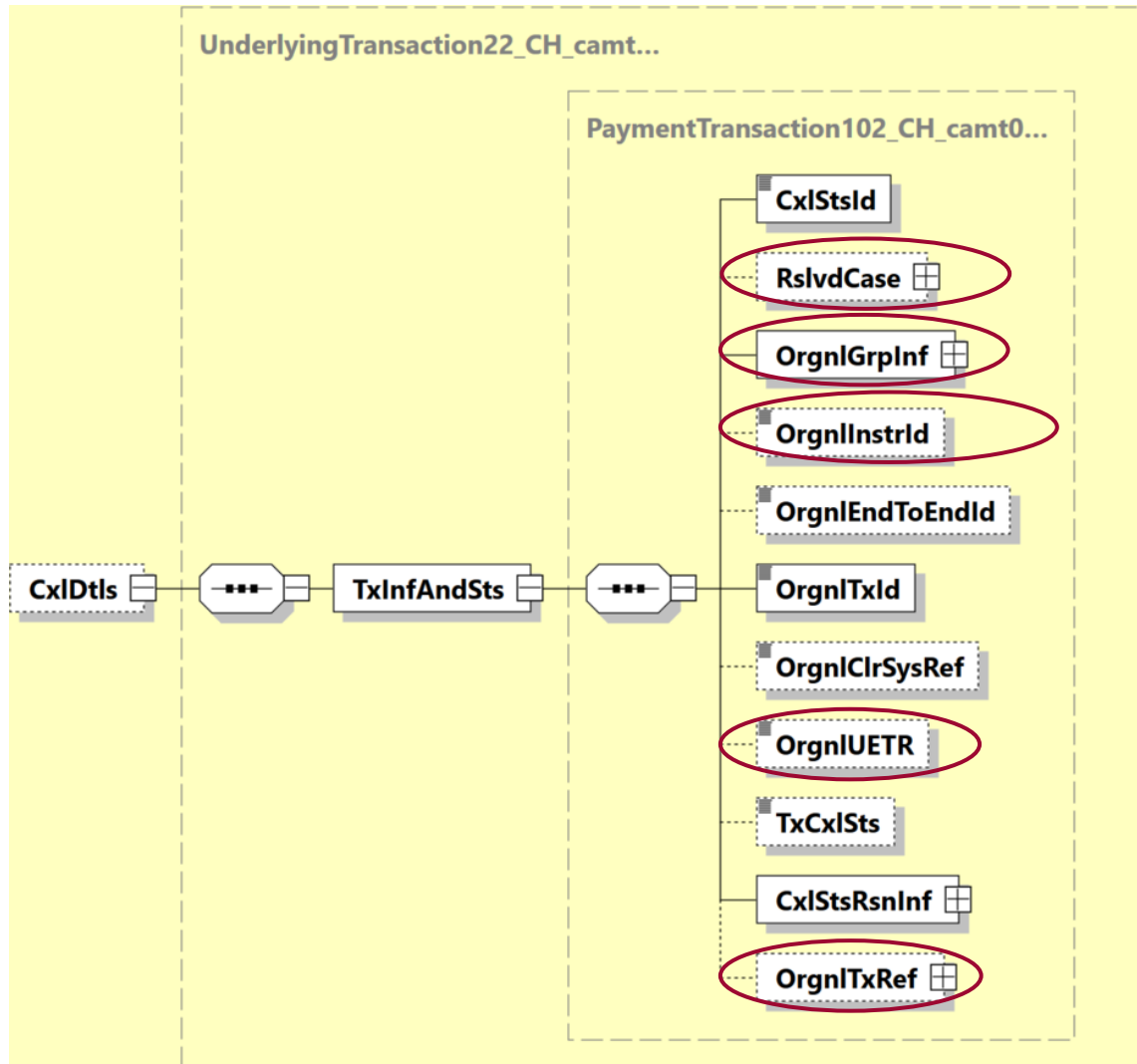


Figure 5: Elements for information from the original message

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

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

## 3.3 Further business specifications

Further business specifications can be found in the base document.

## 4 Technical specifications for the RTGS services

### 4.1 Assignment (Assgnmt, A-level)

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

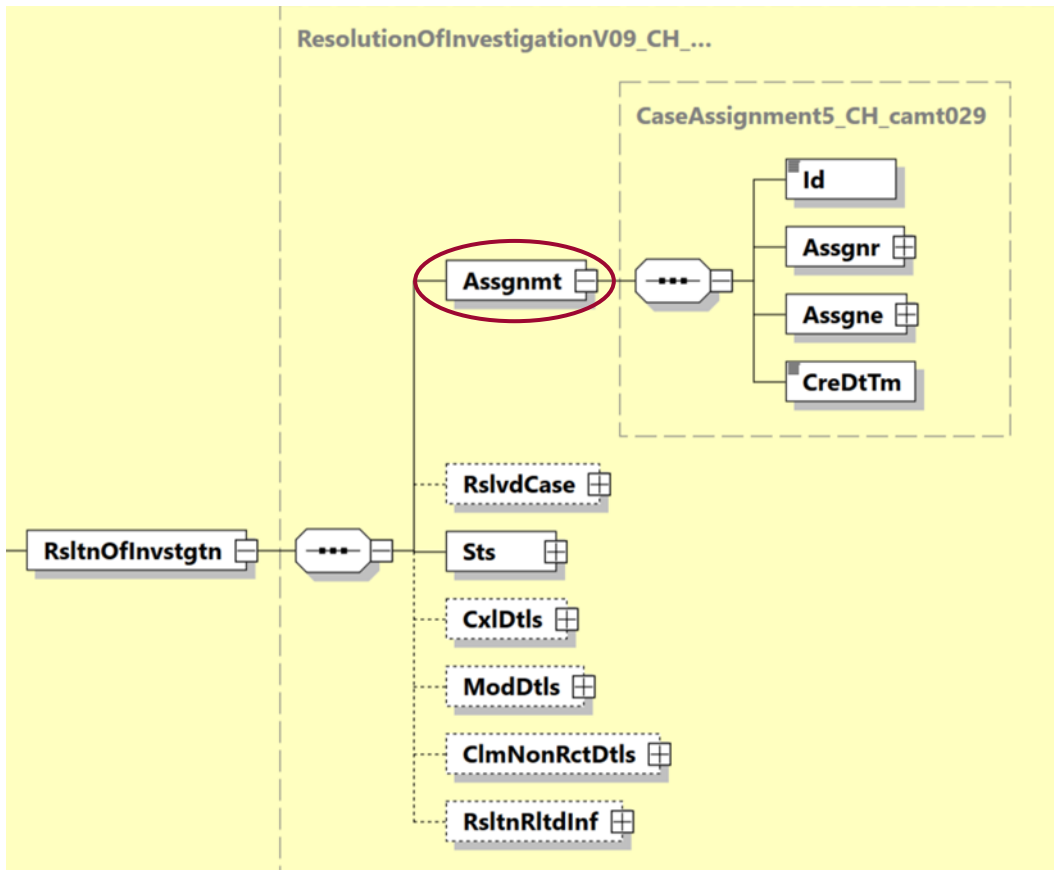


Figure 6: Assignment (Assgnmt)

The following table specifies all the elements of the A-level "Assignment" block of the "camt.029" message that are relevant to the RTGS services.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +Resolution Of Investigation V09	RsltnOfInvstgtn	1..1	1..1	
Assignment	Assgnmt	1..1	1..1	
Assignment +Identification	Id	1..1	1..1	<b>Message Identification</b> Only the restricted character set for references (excluding spaces) is permitted for this element. It is used together with <Assgnr> for duplicate checking at message level and may only occur once within the permitted clearing days. Permitted clearing days are clearing day today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level.
Assignment +Assigner	Assgnr	1..1	1..1	<b>Instructing Participant</b> Identification of the instructing participant. Is used together with <Id> for duplicate checking.
Assignment +Assigner ++Agent	Agt	1..1	1..1	<b>Agent</b>
Assignment +Assigner ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Assignment +Assigner ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	<b>Identification of Instructing Participant (BIC)</b> Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.  This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant. Must not be concatenated.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant. Must not be concatenated.



ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to identify the used identification type.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC IID (=6n)).
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	1..1	<b>Other Identification</b> This element must be provided.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assignee	Assgne	1..1	1..1	<b>Instructed Participant</b> Identification of the instructed participant.
Assignment +Assignee ++Agent	Agt	1..1	1..1	<b>Agent</b>
Assignment +Assignee ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>
Assignment +Assignee ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	<b>Identification of Instructed Participant (BIC)</b> Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.  This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructed Participant (proprietary)</b> This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to identify the used identification type.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification ++++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC IID (=6n)).
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data and active.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other	Othr	0..1	0..1	<b>Other Organisation Identification</b>
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	<b>Assigned Identification of the Instructed Participant</b> Message from RTGS service to participant: In case of a concatenation, the identification of the instructed participant will be assigned by the service and provided in this element. The type of addressing the concatenation destination will be done in the same way as it was provided by the sender (SIC IID or BIC). Message from participant to RTGS service: Must not be used.
Assignment +Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b> See chapter "Times in all services (ISODatetime)" in the Implementation Guideline "Base Document".
Document +Resolution Of Investigation V09 ++Resolved Case	RslvdCase	0..1	0..1	Must not be used.

Table 4: Assignment (Assgnmt, A-level)

## 4.2 Resolved Case (RslvdCase, B-level)

The "Resolved Case" block (B-level of the message) must not be used for the "Return request rejection" use case.

## 4.3 Status (Sts, C-level)

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

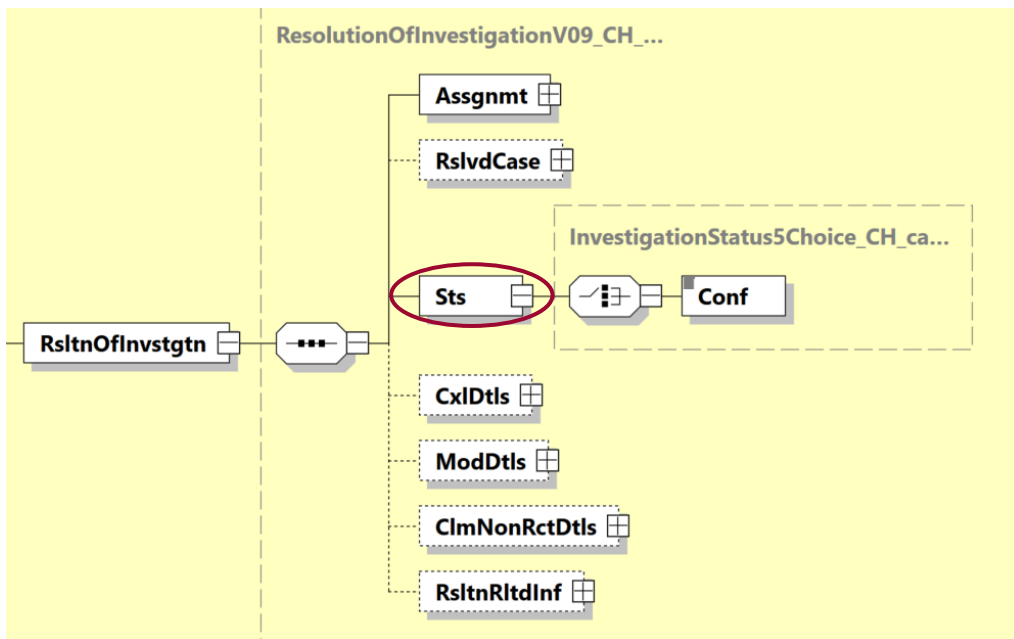


Figure 7: Status (Sts)

The following table specifies all the elements of the C-level "Status" block of the "camt.029" message that are relevant to the RTGS services.

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

Table 5: Status (Sts, C-level)

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

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

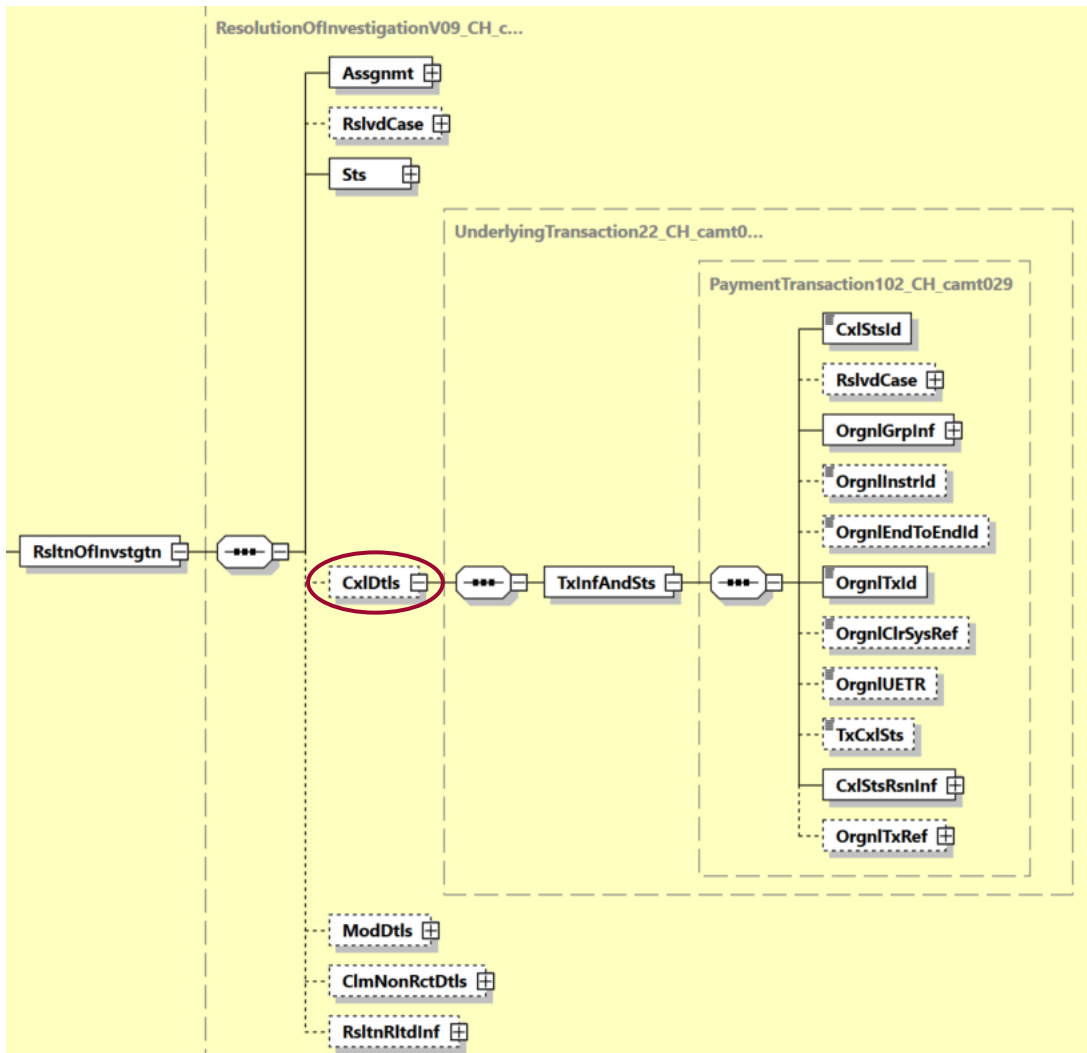


Figure 8: Cancellation Details (CxlDtls)

The following table specifies all the elements of the D-level "Cancellation Details" block of the "camt.029" message that are relevant to the RTGS services.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Cancellation Details	CxIDtls	0..n	0..1	Must be provided.	
Cancellation Details +Transaction Information And Status	TxInfAndSts	0..n	1..1	<b>Transaction Information And Status</b> Information specifying the requested payment and the reason for the rejection of the return request.	
Cancellation Details +Transaction Information And Status ++Cancellation Status Identification	CxIDtlsId	0..1	1..1	<b>Cancellation Status Identification</b> Unique identification of the rejection of the return request. Only the restricted character set excluding spaces is permitted for this element. Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <Assgnr> for duplicate checking at transaction level and may only occur once within the permitted clearing days. Permitted clearing days are clearing day today and 2 days in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level.	
Cancellation Details +Transaction Information And Status ++Resolved Case	RslvdCase	0..1	0..1	<b>Resolved Case</b> This element is only intended for forwarding information from or to cross-system messages. It is not recommended to use it for intra-system messages between direct participants (not validated by the RTGS service).	
Cancellation Details +Transaction Information And Status ++Original Group Information	OrgnlGrpInf	0..1	1..1	<b>Original Group Identification</b>	
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	<b>Original Message Identification</b>	
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	<b>Original Message Name Identification</b> The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the RTGS service): • pacs.008 • pacs.009  Additional digits to indicate the complete message version (e.g. "pacs.008.001.09") are permitted but will not be validated by the RTGS service.	
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Creation Date Time	OrgnlCreDtTm	0..1	0..1	<b>Original Creation Date Time</b> See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document". Note: Until further notice, no specific restrictions apply in the RTGS services for the representation of the time in the <OrgnlCreDtTm> element; only the generic specifications in accordance with ISO 20022 and W3C must be taken into account.	

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



ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Name	Nm	0..1	0..1	<b>Name</b> This element must not be used at the same time as <Id>. Maximum of 70 characters permitted.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Postal Address	PstlAdr	0..1	0..1	<b>Postal Address</b> Must only be provided together with element <Nm>.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification	Id	0..1	0..1	<b>Identification</b> This element must not be used at the same time as <Nm>. Only sub-element <OrgId> may be used.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification	OrgId	1..1	1..1	<b>Organisation Identification</b> Either <AnyBIC> or <Othr><Id> must be used.  In case of a interbank return request rejection due to SEPA credit transfer <AnyBIC> must be used (not verified by the RTGS service).
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Any BIC	AnyBIC	0..1	0..1	<b>AnyBIC</b> Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.

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

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Additional Information	AddtlInf	0..n	0..13	<b>Additional Information</b> Must be used. Note: the action instructions listed below are not verified by the RTGS service.  "Interbank return request" rejection: the first occurrence must start with the value "ATR053/", followed by the reference of the return request of the originator bank. Further occurrences of the element may be supplied additionally as follows: a) If the LEGL value was used in the "Reason" sub-element "Code", two further repetitions may optionally be provided to specify the reason for rejection. These must each start with the value "ATR057/". Data protection requirements must be observed if the information is published. b) If the reason given in the "camt.056" of the return request is the value FRAD (Fraudulent origin), another ten repetitions of the element may optionally be supplied. These must each start with the value "FRAD/". By rejecting the request due to "Fraudulent origin", further information may be provided in this element which might permit the money to be legally reclaimed outside of this process. Data protection requirements must be observed if the information is published.  "Originator return request" rejection: the first occurrence for "Cancellation Status Reason Information" sub-element "Additional Information" must be used starting with the value "ATR072/", followed by the reference of the return request of the originator bank. If the reason given in the "camt.056" of the return request is the value AC03 (Wrong IBAN), another ten repetitions of the element may optionally be supplied. These must each start with the value "ATR078/". By rejecting the request due to "Wrong IBAN", further information may be provided in this element which might permit the money to be legally reclaimed outside of this process. Data protection requirements must be observed if the information is published.
Cancellation Details +Transaction Information And Status ++Original Transaction Reference	OrgnlTxRef	0..1	0..1	<b>Original Transaction Reference</b> The element may optionally be supplied in the case of an underlying customer payment (value "pacs.008" in the element <OrgnlMsgNmId>). In the case of bank payments (value "pacs.009" in the element <OrgnlMsgNmId>), the element must not be used. If used, the sub-elements of <OrgnlTxRef> used must contain exact copies of the data from the corresponding elements of the original payment (is not verified by the RTGS service). All sub-elements from <OrgnlTxRef> are only checked by the RTGS service against the schema definition.
Cancellation Details +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..1	<b>Settlement Amount</b>

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

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

Table 6: Cancellation Details (CxIDtIs, D-level)

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

The "*Modification Details*" block (E-level of the message) must not be used for the "Return request rejection" use case.

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

The "*Claim Non Receipt Details*" block (F-level of the message) must not be used for the "Return request rejection" use case.

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

The "*Statement Details*" block (G-level of the message) is not supported by the XML schema used for the RTGS services and must not be used.

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

The "*Correction Transaction*" block (H-level of the message) is not supported by the XML schema used for the RTGS services and must not be used.

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

The "*Resolution Related Information*" block (I-level of the message) must not be used for the "Return request rejection" use case.