Release Notes Releases 2025

- Maintenance release of 10 April 2025

- Release due to SEPA credit transfers of 3 October 2025

- Releases of 21 November 2025
    - Release 4.12 in SIC and euroSIC RTGS
    - Release 5.2 in SIC IP

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
1.0	20.02.2025	First edition	all

Table 1: Change history

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All changes made to this document are listed in a change history with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

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.

Table of Contents

List of tables

1   Introduction

These release notes describe the maintenance release **of 10 April 2025**, the adjustments in euroSIC RTGS due to SEPA credit transfers **of 3 October 2025** and releases 4.12 and 5.2 **of 21 November 2025**. With these releases, adjustments and extensions in SIC RTGS, euroSIC RTGS and SIC IP will take effect.

1.1   Releases in 2025

a)   Maintenance release of 10 April 2025

The adjustments and extensions with the maintenance release will affect:

- SIC RTGS (see chapter 2)

- euroSIC RTGS (see chapter 2)

b)   Release due to SEPA credit transfers of 3 October 2025

The adjustments and extensions with the release due to SEPA credit transfers will relate exclusively to euroSIC RTGS (see chapter 3).

c)   Release 4.12 of 21 November 2025

The adjustments and extensions in release 4.12 will affect:

- SIC RTGS (see chapters 4 and 5)

- euroSIC RTGS (see chapters 4 and 5)

d)   Release 5.2 of 21 November 2025

The adjustments and extensions in release 5.2 will relate to SIC IP (see chapters 4 and 6).

1.2   Overview of all change requests (CR) for the maintenance release

This table shows the CR with the services affected and the link to the corresponding chapter.

CR number Short description	Services affected			Chapter
	SIC RTGS	**euroSIC RTGS**	**SIC IP**	
CR2025-SIC4-0017 Operational extension in SIC and euroSIC RTGS	Yes	Yes	No	2.1

Table 2:   Change request for the maintenance release

1.3   Adjustment in euroSIC RTGS due to SEPA credit transfers

This table shows the CR with the services affected and the link to the corresponding chapter.

CR number Short description	Services affected			Chapter
	SIC RTGS	**euroSIC RTGS**	**SIC IP**	
CR2025-SIC4-0008 Adjustment due to SEPA transfers	No	Yes	No	3.1

Table 3:   Change request for the adjustments in euroSIC RTGS due to SEPA credit transfers

1.4   Overview of all change requests for releases 4.12 and 5.2

This table shows the change requests with the services affected and the link to the corresponding chapter.

CR number Short description	Services affected			Chapter
	SIC RTGS	**euroSIC RTGS**	**SIC IP**	
CR2025-SIC4-0002 Adjustment of the time specifications in the messages	Yes	Yes	No	5.1.1
CR2025-SIC4-0014 Replacing the content of the element *<IntrBkSttlmDt>* with the current clearing day	Yes	Yes	Yes	5.1.2, 6.1.1
CR2025-SIC4-0010 Adjustment of the service and participant communication interfaces	Yes	Yes	No	5.1.3
CR2025-SIC4-0007 Introduction of the hybrid address	Yes	Yes	Yes	5.1.4, 6.1.2
CR2025-SIC4-0001 Discontinuation of the communication protocol V5	Yes	Yes	Yes	5.1.5, 6.1.3
CR2025-SIC4-0003 Discontinuation of control messages T and U	Yes	Yes	No	5.1.6
CR2025-SIC5-0004 Detailed extension of the file name of the recapitulation	Yes	Yes	Yes	5.1.7, 6.1.4
CR2025-SIC4-0005 Change in the delivery behaviour of camt.019 and camt.052	Yes	Yes	No	5.1.8
CR2025-SIC4-0006 Discontinuation of bank master data version 2.1	Yes	Yes	Yes	5.1.9, 6.1.5

| CR number | Services affected | | | Chapter |
Short description	SIC RTGS	euroSIC RTGS	SIC IP	
CR2025-SIC4-0009 Cancellation of the separation of inbound and outbound communication interfaces	Yes	Yes	No	5.1.10
CR2025-SIC4-0012 Discontinuation of the account restriction functionality	Yes	Yes	No	5.1.11
CR2025-SIC5-0013 Introduction of SwiftNet Instant gateway for SIC IP	No	No	Yes	6.1.6
CR2025-SIC4-0015 No changes on pending payments	Yes	Yes	No	5.1.12
CR2025-SIC4-0016 Discontinuation of detailed recapitulation and payments cancellation protocol or IP payments cancellation protocol via messaging gateway and Swift	Yes	Yes	Yes	5.1.13, 6.1.7
CR2025-SIC4-0011 Renaming of various use cases	Yes	Yes	No	5.1.14
CR2025-SIC4-0018 Adjustment to the process "Status request IP customer payment"	No	No	Yes	6.1.8
CR2025-SIC4-0019 Extension of the code values for negative IP feedback	No	No	Yes	6.1.9

Table 4:   Change requests for releases 4.12 and 5.2

1.5   Timeline

Important dates for the releases in 2025:

Activities	Date
Publication of the release notes on the extranet	20 February 2025
Publication of the *Implementation Guidelines* on the website	End of February 2025
Maintenance release in SIC and euroSIC RTGS	10 April 2025
Information on the provision of the external test environments and the validation portal for interbank messages	20 June 2025
Provision of the external test environments and the validation portal for interbank messages	1 July 2025
Updating of test case specifications on the extranet	1 July 2025
Information on the binding test of the service bureaux by e-mail	7 July 2025

Activities	Date
Conducting the mandatory tests of the service bureaux	7 July to 30 September 2025
Information on updating the handbooks	21 July 2025
Publishing the updated handbooks on the extranet	4 August 2025
Information on the test activities	19 September 2025
Release in euroSIC RTGS due to SEPA credit transfers	3 October 2025
Information on the go-live of releases on 21 November 2025	20 October 2025
Releases 4.12 (SIC and euroSIC RTGS) and 5.2 (SIC IP)	21 November 2025

Table 5:   Schedule of release 2025

1.6   Testing

The following procedure is recommended for testing:

- Testing in the validation portal for interbank messages (available from July 2025);

- Testing in the test environments (available from July 2025).

The following specifications will be available for testing on the extranet from July 2025:

- Test case specifications for SIC and euroSIC RTGS;

- Test case specifications for SIC IP.

1.7   Updating the handbooks

As a result of the adjustments listed in chapters 2 to 5, the following changes will be made to the handbooks for SIC RTGS, euroSIC RTGS and SIC IP on **4 August 2025** and published on the extranet.

2 Adjustments in SIC and euroSIC RTGS from 10 April 2025

The adjustments in this chapter concern SIC and euroSIC RTGS.

2.1 Extension of operations in SIC RTGS and euroSIC (CR2025-SIC4-0017)

Reason for the adjustment

SIC RTGS is not available between Saturday 12 pm and Sunday 6 pm. Liquidity supply in SIC IP is not possible during this time.

Description of the solution

SIC RTGS will be in continuous operation every calendar day from 10 April 2025, including on weekends/holidays. This applies to both production and external test environments. Necessary maintenance will be kept to a minimum and any maintenance windows will be announced 5 days in advance via the clearing day calendar. It will be published on the website of SIX under Online services / Download clearing day calendar.

The aim of this adjustment is to optimise the liquidity supply in SIC IP, therefore (only) the operating time of SIC RTGS (and euroSIC RTGS) will be extended. Clearing days will remain unchanged; as before, the weekend will count as a Monday clearing day.

This change request means that euroSIC RTGS will also be in continuous operation. Again, only the operating times will be extended, while other parameters will remain unchanged.

Effects for the participants

- SIC participants will be able to use transfer payments at any time. They can be triggered via messaging gateway or the web portal.

- Other payments (e.g. customer payments) submitted by participants on the weekend/holiday will be processed.

- Instructed participants will not be obliged to be online and to accept payments on weekends/holidays. Any payments will be stored in SIC and euroSIC RTGS and delivered with the next online connection.

3 Adjustments in euroSIC RTGS from 3 October 2025

The adjustments in this section relate exclusively to SEPA credit transfers in euroSIC RTGS.

3.1 Adjustment due to SEPA credit transfers (CR2025-SIC4-0008)

Reason for the adjustment

SIC Ltd actively monitors relevant exogenous drivers on an ongoing basis as part of the Roadmap ZV Switzerland. All of these exogenous drivers may result in adjustments to the corresponding market practices from October or November 2025.

If no adjustments are made to the SIC and euroSIC RTGS services, international interoperability may be jeopardised.

Description of the solution

The market practices of the exogenous drivers Swift CBPR+, SEPA Credit Transfer and HVPS+ that will be valid from 2025 have been reviewed. No relevant changes have been identified due to the exogenous drivers Swift CBPR+ and HVPS+, therefore only adjustments in euroSIC RTGS are necessary due to the new Rulebook 2025 for SEPA Credit Transfers.

Due to the requirements of the European Payments Council (**"EPC"**), the adjustments mentioned below will also be made in euroSIC RTGS on
3 October 2025 (which will be valid from clearing day Monday, 6 October 2025).

The following changes must be taken into account for the use case "SEPA credit transfer":

- Introduction of the hybrid address (see chapter 5.1.4).

- Adjustments to data elements of the payer (element *<Dbtr>*) due to the regulatory requirements from the EU Money Transfer Regulation 2023/1113:

  a) Addition to the requirement for the delivery of the address for payment from or to a non-EEA country or territory: the sub-element *<Ctry>* must also be delivered for unstructured addresses. (It will not be checked by euroSIC RTGS.)

  b) The combination of the sub-elements *.../OrgId/LEI* and *.../OrgId/Othr* will be permitted (this also applies to the element *<UltmtDbtr>*).

This table shows the message affected:

Message type	IG designation	Use case	Service
pacs.008	Customer payments	SEPA credit transfer	euroSIC RTGS

Table 6:   Message affected due to SEPA credit transfer

Effects for the participants

The participants must make the necessary adjustments.

4   General adjustments on 21 November 2025

The general adjustments in this chapter pertain to SIC and euroSIC RTGS as well as SIC IP. These are not associated with a change request.

4.1   Adjustment of the business version in the communication protocol

Reason for the adjustment

The business version is a piece of information that the participant provides when establishing a connection.

The specification of the business version is sent with the "LogonRequest" and is a mandatory piece of information in the communication protocol. It must be the same for the participant and the respective service.

An adjustment to the business version is mandatory upon every change of release in the test and production environments and will be communicated in the release notes in each case.

Description of the solution

With the release of 21 November 2025, the business version will be adapted as follows:

- SIC and euroSIC RTGS from 4.11 to **4.12**

- SIC IP from 5.1 to **5.2**

The following applies to release 4.12 of 21 November 2025:

Clearing day	Business version
Up to and including clearing day 21 November 2025	4.11
After release 4.12 on clearing day 24 November 2025	4.12

Table 7:   Valid business versions in SIC and euroSIC RTGS

The following applies to release 5.2 of 21 November 2025:

Clearing day	Business version
Up to and including clearing day 21 November 2025	5.1
On clearing day 24 November 2025 (after implementation of release 5.2 in SIC IP on Friday, 21 November 2025 from approx. 9 pm)	5.1 and 5.2
From clearing day 25 November 2025	5.2

Table 8:   Valid business versions in SIC IP

Effects for the participants

The participants must make the necessary adjustments.

Note

With the maintenance release of 10 April 2025, the business versions will remain unchanged.

4.2   Update of the SASS security solution

Reason for the adjustment

Both the most recent version of SIX Advanced Security Server (**"SASS"**) and the one immediately preceding it will be supported.

Description of the solution

The current versions of SASS security solution can be obtained from the SIC Ltd extranet. A circular will be sent out in the autumn to detail which versions are supported.

Effects for the participants

Participants in the SIC, euroSIC and RTGS SIC IP services accessing them through the messaging gateway will need to switch to a valid version of SASS in good time.

5 Adjustments in SIC and euroSIC RTGS from 21 November 2025

5.1 Adjustments due to change requests

5.1.1 Adjustment of the time specification in the messages (CR2025-SIC4-0002)

Reason for the adjustment

Time specifications in the elements of the data type "ISODateTime" differ between SIC/euroSIC RTGS and SIC IP. This makes the migration of RTGS services to the SIC5 platform more difficult. In addition, the time format for weekend operation in SIC and euroSIC RTGS must be redesigned to support the change to summer and winter time (see chapter 2.1).

Description of the solution

The time specifications will be harmonised. For this purpose, the time specifications in SIC and euroSIC RTGS will be harmonised with SIC IP. The following representation formats will be permitted in the elements of the data type "ISODateTime":

- UTC time format
- Local time with UTC offset format

In addition, the specification of milliseconds (analogue SIC IP) will be mandatory. Further details regarding time specifications can be found in the *Implementation Guidelines: Base Document*.

Effects for instructing and sending participants

- For time specification provided by participants in messages to SIC and euroSIC RTGS, the "Local time format" may no longer be used and will be rejected.
- This adjustment affects all messages in SIC and euroSIC RTGS.

Effects for instructed or receiving participants

- The representation format "Local time with UTC offset format" will always be used for all time specification created in the messages by SIC and euroSIC RTGS.
- However, participants must be able to process both acceptable representation formats. The reason for this is that the time specification, which is generated by the sending participant and forwarded unchanged to the receiving participant, can contain both representation formats.

5.1.2 Replacing the content of the element <IntrBkSttlmDt> with the current clearing day (CR2025-SIC4-0014)

Reason for the adjustment

In SIC and euroSIC RTGS, the instructed participant does not receive information on the calendar day of settlement. The reason for this is that the date specified by the instructing participant (e.g. 80 days back) is delivered unchanged in the element *<IntrBkSttlmDt>*. The element *<SttlmTmIndctn>* only contains the current clearing day and the clearing time. This leads to the following challenges:

- Dates can be misinterpreted, as participants cannot clearly recognise the calendar day of settlement.

- The element *<IntrBkSttlmDt>* or *<SttlmDt>* must be designed to be interpretation-free and future-proof. Example: Weekend operation is made more difficult because it is impossible to recognise the settlement time point when payments are made at the weekend.

Description of the solution

The content of the element *<IntrBkSttlmDt>* or *<SttlmDt>* will be ignored by the service during validation or replaced by the service in the message to be delivered with the current clearing day. In addition, the precise settlement time point (consisting of calendar date and time) will be specified in the element *<SttlmTmIndctn>*.

This table shows the messages affected:

Message type	IG designation	Use case	Service
pacs.004	Payment returns	Return	SIC RTGS euroSIC RTGS
pacs.008	Customer payments	Customer payment	SIC RTGS euroSIC RTGS
		Direct debit payment	
		SEPA credit transfer	euroSIC RTGS
pacs.009	Bank and third-party system payments	FI-to-FI payment	SIC RTGS euroSIC RTGS
		Cover payment	
		Compensation payment	
		Transfer to sight deposit account by the participant	
		SECOM settlement	
		Eurex settlement	
		Repo settlement	
		Debit settlement	
		Viseca settlement	
		BX Digital settlement	
		Terravis settlement	SIC RTGS
camt.050	System manager Sight deposit account transfers	Transfer from sight deposit account	SIC RTGS euroSIC RTGS

Message type	IG designation	Use case	Service
camt.050	System manager Sight deposit account transfers	Transfer to sight deposit account by the system manager	SIC RTGS euroSIC RTGS
pacs.009	IP transfer payment	Transfer payment to the SIC IP service	SIC RTGS
pacs.009	IP transfer payment	Transfer payment from the SIC IP service	SIC RTGS

Table 9:   Messages affected regarding <IntrBkSttlmDt> or <SttlmDt> in SIC and euroSIC RTGS

Effects for instructing participants

The date in the element *<IntrBkSttlmDt>* or *<SttlmDt>* will

- no longer be checked for a date range and

- be replaced by the current clearing day.

Effects for instructed participants

- The element *<IntrBkSttlmDt>* or *<SttlmDt>* will show the clearing day of the settlement.

- The element *<SttlmTmIndctn>* will show the calendar date/settlement time.

5.1.3 Adjustment of the service and participant communication interfaces to SIC IP (CR2025-SIC4-0010)

Reason for the adjustment

SIC and euroSIC RTGS currently use a naming pattern with a length of 4 alphanumeric characters for communication interfaces, e.g. SAN1 for the communication interface of a participant. This brings the following challenges:

- The pattern is not future-proof and limits the allocation of new communication interfaces.

- The service communication interfaces have no relation to the naming of the services.

- The pattern makes it difficult to identify the related environments and to obtain support from SIC Ltd.

Solution description for service communication interfaces

All service communication centres will be converted to the new naming pattern. The naming structure of the service communication interfaces will now be as follows:

Environment	P = Production environment A = Proddata: Test environment for tests with productive test data X = Testdata: Test environment for tests without productive test data
Currency	C = CHF E = EUR
Service	R = SIC RTGS and euroSIC RTGS
Fixed value	_
Software version	P = Current release E = Next release

Table 10:   Structure of the naming structure of the service communication interfaces

Service communication interfaces in the **SIC RTGS**:

Name of the environment (until 25 of November)	Name of the service communication interface (until 25 of November)	Name of the environment (from 25 of November)	Test option	Name of the service communication interface (from 25 of November)
Production	SICB	Production	n.a.	PCR_P
X1P	SI1W	ACR_E	Proddata	ACR_E
X2P	SI2W	ACR_P		ACR_P
X1	SI1Y	XCR_E	Testdata	XCR_E
X2	SI2Y	XCR_P		XCR_P

Table 11:   Service communication interfaces in SIC RTGS

Service communication interfaces in **euroSIC RTGS**:

Name of the environment (until 25 of November)	Name of the service communication interface (until 25 of November)	Name of the environment (from 25 of November)	Test option	Name of the service communication interface (from 25 of November)
Production	ESIB	Production	n.a.	PER_P
X1P	ES1W	AER_E	Proddata	AER_E
X2P	ES2W	AER_P	Proddata	AER_P
X1	ES1Y	XER_E	Testdata	XER_E
X2	ES2Y	XER_P	Testdata	XER_P

Table 12: Service communication interfaces in euroSIC RTGS

Solution description for participant communication interfaces

New participant communication interfaces will be assigned exclusively with the new naming pattern. The naming structure will be as follows:

Environment	P = Production environment T = Test environment
Currency	C = CHF E = EUR
Service	R = SIC and euroSIC RTGS
Fixed value	_
Short description/ sequence number	6-digit alphanumeric, the short description is assigned by SIC Ltd.

Table 13: Naming structure of the participant communication interface

Effects for the participants

Service communication interfaces: From the time of release, the connection can only be established to the new service communication interface. The necessary SASS certificates will be published in advance on the extranet of SIC Ltd under Documentation / Key Management – SASS & HSM and can be downloaded by the participant before the release day.

Participant communication interfaces: The connection to the service can be established with the old or new naming pattern.

Example: Previously SAN1, now PCR_SAND01. A migration is recommended, but there is no obligation to adjust.

Backup submission and delivery

The customisation of the naming pattern will also affect the file names of backup and miniSIC files and reproduction (yellow marking).

Backup submission

The file name is structured as follows:

Format	Value/meaning
=5x	Service communication interface
.	Fixed entry
=4x or =10x	Participant communication interface
.	Fixed entry
=3n	Numerical entry in the number range 000-499
.	Fixed entry
XML	Fixed entry
Example (also valid for the miniSIC parallel run): PCR_P.PCR_SAND00.000.XML	

Table 14:   Naming structure of the file for backup submission

Backup delivery or reproduction

The file name is structured as follows:

Format	Value/meaning
=4x or =10x	Participant communication interface
.	Fixed entry
=3x	Type of file content RCP = Receipts for submitted messages OUT = Backup delivery RPR = Reproduction
=5n	Consecutive 5-digit sequence number
.	Fixed entry
=8n yyyymmdd	Date of the clearing day
.	Fixed entry
=5x	Service communication interface
.	Fixed entry
XML	Fixed entry
Example: PCR_SAND00.RCP00076.20251121.PCR_P.XML	

Table 15:   Structure of the file name for backup delivery or reproduction

miniSIC submission and delivery

Submission

File name as for backup submission

Delivery

The file name is structured as follows:

Format	Value/meaning
=4x or =10x	Participant communication interface
.	Fixed entry
3x	Type of file content RCP = Receipts for submitted messages OUT = Backup delivery
=5n	Consecutive 5-digit sequence number
.	Fixed entry
=8n yyyymmdd	Date of the clearing day
.	Fixed entry
=5x	Service communication interface
.	Fixed entry
MSI	Fixed entry for "miniSIC"
.	Fixed entry
XML	Fixed entry
Example: PCR_SAND00.RCP00076.20251121.XCR_E.MSI.XML	

Table 16:   Structure of the file name for miniSIC delivery

5.1.4 Introduction of the hybrid address (CR2025-SIC4-0007)

Reason for the adjustment

SIC and euroSIC RTGS currently support both unstructured and structured address representation in their ISO 20022 message definitions for mapping parties.

From November 2025, Swift CBPR+ will also introduce the hybrid address. After a 1-year transition phase, the unstructured address will no longer be permitted on the Swift network from November 2026.

The European Payments Council (**"EPC"**) will also introduce the hybrid address as an additional option in all SEPA payment schemes from October 2025.

If no adjustments are made in SIC and euroSIC RTGS, international interoperability will no longer be guaranteed, especially for payments and messages R (e.g. pacs.004 or camt.056).

Description of the solution

To ensure interoperability with international networks/schemes and all valid versions of the customer-bank messages in accordance with the *Swiss Payment Standards* (**"SPS"**), the validation of addresses will be adjusted to enable hybrid address representation starting from release 2025.

In order to fulfil these general conditions on the one hand, but also to avoid unnecessary complexity in the systemically important financial market infrastructure on the other, the procedure will be as follows:

1) From November 2025, all validations for the use of permitted combinations of sub-elements of the component "PostalAddress" will be removed.

2) The responsibility for the correct representation of addresses, in particular for messages to be forwarded to other networks or from other networks (such as Swift CBPR+ and SEPA), will remain with the financial institutions, even if – at least in the sense of a transitional phase – no validation takes place in the services of SIC Ltd.

3) From November 2026, the minimum requirement of a structured or hybrid address representation is to be ensured by validation in SIC and euroSIC RTGS.
   Note: The minimum requirement for a structured or hybrid address is the mandatory delivery of the sub-elements *<TwnNm>* and *<Ctry>*.

This table shows the messages affected:

Message type	IG designation	Use case	Service
pacs.004	Payment returns	Return	SIC RTGS euroSIC RTGS
pacs.008	Customer payments	Customer payment	SIC RTGS euroSIC RTGS
pacs.008	Customer payments	Direct debit payment	SIC RTGS euroSIC RTGS
pacs.008	Customer payments	SEPA credit transfer	euroSIC RTGS
pacs.009	Bank and third-party system payments	FI-to-FI payment	SIC RTGS euroSIC RTGS
pacs.009	Bank and third-party system payments	Cover payment	SIC RTGS euroSIC RTGS

Table 17:   Messages affected regarding hybrid addresses in SIC and euroSIC RTGS

Effects for the participants

The participants must make the necessary adjustments.

For further information on the implementation of structured or hybrid address representation, see also the following circulars:

- SIC A29/2024 of 21 October 2024: *Swiss Payments Standards: Introduction of the hybrid address and adjustment of the transition time limits for the unstructured address and the ISO 20022 message versions*;

- SIC A34/2024 of 20 November 2024: Publication: *Guidelines for the implementation of structured and hybrid address*.

5.1.5 Discontinuation of communication protocol V5 (CR2025-SIC4-0001)

Reason for the adjustment

The introduction of the dialogue ID at protocol level with release 4.11 on 15 November 2024 resulted in the new **version 6** of the "SIX Message Gateway Protocol". Since then, SIC and euroSIC RTGS have supported the old version 5 and the new version 6 of the communication protocol in parallel until November 2025.

In the Release Notes 2024, chapter 2.3.10 "Introduction of the dialogue ID at protocol level", it was announced that only the new **version 6** will be supported from November 2025.

Description of the solution

The "SIX Message Gateway Protocol V5" communication protocol will be discontinued. All participants will need to use the "SIX Message Gateway Protocol V6" communication protocol. The necessary documents for communication protocol V6 are available on the extranet under Documentation → Communication protocols.

Effects for the participants

The participants must make the necessary adjustments.

5.1.6   Discontinuation of messages T and U control (CR2025-SIC4-0003)

Reason for the adjustment

All system-manager use cases have been supported by ISO 20022 messages since 15 November 2024. The previous messages T and U will be retained in parallel until release 4.12 of 21 November 2025.

In Release Notes 2024, chapter 2.3.5 "Steering messages of the system managers as ISO 20022 messages", it was announced that from November 2025 only ISO 20022 messages will be supported.

Description of the solution

Messages T and U control will be discontinued after the parallel phase.

This table shows the messages that will be discontinued:

Message type	Use case	Service
T10	Individual settlement stop	SIC RTGS euroSIC RTGS
T11	Individual settlement restart	
T13	Individual debit stop	
T14	Individual debit restart	
T15	General settlement stop	
T16	General settlement restart	
T17	General system stop	
T18	General system restart	
T20	Clearing stop 1 shift	
T25	Clearing stop 2 shift	
	Clearing stop 3 shift	
T30	Day-end processing initiation	
T40	Daily start-up release	
U20	Query settlement accounts liquidity	
U31	Liquidity reservation by the system manager	
T24	Cut-off time shift	euroSIC RTGS

Table 18:   Messages T/U that will be discontinued

Effects for the participants

The system managers must switch to the new messages. Other participants are not affected.

5.1.7 Extension of the file name of the "Detailed recapitulation" via FTS (CR2025-SIC4-0004)

Reason for the adjustment

Participants are not always free to choose on which test environment, X1 or X2, they want to test "Detailed recapitulation" via file transfer (FTS). The reason for this is that the file name does not differentiate between the test environment in which the file was created and sent.

In addition, the change request "Adjustment of the service and participant communication interfaces to SIC IP (CR2025-SIC4-0010)" in chapter 5.1.3 must be observed.

Description of the solution

The service communication interface (marked in yellow) will be integrated into the file name of the use case "Detailed recapitulation" via FTS.

In addition, the format of the clearing day will be standardised for all files and increased here from 6 to 8 digits (yellow marking).

The file name will be now structured as follows:

Format	Value/meaning
=1x	Test or production flag T = Test environment P = Production
x	Recipient name (FTS mailbox name with variable length)
.	Fixed entry
=4x	Sender name SICX: SIC test environments ESIX: euroSIC test environments SICP: SIC production ESIP: euroSIC production
.	Fixed entry
=6x	File type designation: DETREC
.	Fixed entry
=6x	File type: detrec
-	Fixed entry
=5x	Service communication interface, e.g. XCR_E
-	Fixed entry
=6n	Settlement account
-	Fixed entry
=8n (yyyymmdd)	Date of the clearing day
-	Fixed entry
=6n	Sequence number (not ascending)

Format	Value/meaning
.	Fixed entry
=2x	Optional (if desired in master data): File name extension "gz" (zipped)
Example: TABC.SICX.DETREC.detrec-XCR_E-010000-20251121-123456.gz	

Table 19:   File name for "Detailed recapitulation" via FTS

Effects for the participants

Participants who use this use case must make the necessary adjustments.

5.1.8 Change in the delivery behaviour of messages camt.019 and camt.052 (CR2025-SIC4-0005)

Reason for the adjustment

In SIC and euroSIC RTGS, the following messages are prioritised in relation to each other and to all other messages:

- Clearing day information (camt.019) has the highest priority

- Recapitulations (camt.052) have the second highest priority

There is no prioritisation in SIC IP, but the messages described are delivered in parallel or as quickly as possible to all other messages.

Description of the solution

The delivery behaviour of the messages camt.019 and camt.052 will be harmonised across all services. The messages will be delivered analogue to the SIC IP.

Effects for the participants

If participants have established internal processes based on these messages, they must make the necessary adjustments.

5.1.9 Discontinuation of bank master data version 2.1 (CR2025-SIC4-0006)

Reason for the adjustment

Version 3.0 of the bank master was made available with release 4.10 dated 17 November 2023. Version 2.1 will continue to run alongside the new version during a transition phase until 21 November 2025.

In Release Notes 2023, section 2.4.5 "Bank master: Version 2.1", it was announced that only version 3.0 of the bank master can be used from November 2025.

Description of the solution

The transition period will end. Version 2.1 will be discontinued on 21 November 2025.

Effects for the participants

Participants who use the bank master must use version 3.0 of the bank master by 21 November 2025 at the latest. Version 3.0 and the respective specifications are available on the website.

5.1.10 Cancellation of the separation of inbound and outbound communication interfaces (CR2025-SIC4-0009)

Reason for the adjustment

Historically, the inbound and outbound communication interfaces of a participant are configured separately in the RTGS services. In SIC IP, all configured communication interfaces are used for submission and delivery. The following effects must be taken into account:

- The current networks allow for much more efficient communication, and the separation between submission and delivery is no longer necessary.

- There are configurations, and thus complexity, which are unnecessary.

Description of the solution

The separation of inbound and outbound communication interfaces will be removed from SIC and euroSIC RTGS. Each participant communication interface can be used for both submission and delivery; delivery will be carried out by load balancing.

Recapitulation messages will also be sent by load balancing to the currently connected communication interfaces.

Effects for the participants

All communication interfaces will be reconfigured for submission and delivery. Participants who have configured separate, exclusive communication interfaces for submission and delivery or recapitulation messages will be contacted to discuss the necessary steps.

Notes:

- If the "windowSize" parameter is set to "0" in the protocol logon message, no delivery will be carried out via this communication interface. In other words, participants can access the same functionalities as today via the protocol's "credit handling".

- If a participant uses several communication interfaces, load balancing automatically takes effect during delivery.

- The separation of recapitulation messages from the rest of the message flow will no longer be supported.

5.1.11 Discontinuation of the account restriction functionality (CR2025-SIC4-0012)

Reason for the adjustment

The functionality allows restrictions on a settlement account, e.g. preventing credits or debits from certain use cases in interaction with other participants. This functionality has been superseded by the deselection of customer payments.

Description of the solution

The account restriction functionality will be discontinued.

Effects for the participants

The few participants affected will be informed individually.

5.1.12 No changes to pending payments (CR2025-SIC4-0015)

Reason for the adjustment

The use case "Settlement order modification" allows changing both the priority and the settlement order within the wait file of the same priority for payments that have not yet been settled. The handling of these two characteristics is slightly different, so when a priority is changed, payments that are still pending (earliest settlement time point) and not yet visible in the wait file can also be modified.

Description of the solution

Changing the priority using the use case "Settlement order modification" can only be applied to payments that are already in the wait file.

Effects on participants

In future, "Settlement order modification" for pending payments will be rejected.

5.1.13 Discontinuation of "Detailed recapitulation" and "Payments cancellation protocol" via the messaging gateway and Swift (CR2025-SIC4-0016)

Reason for the adjustment

In SIC or euroSIC RTGS, the optional use case "Detailed recapitulation" and "Payments cancellation protocol" can be obtained via the messaging gateway or Swift (InterAct).

Recapitulations or cancellation protocols potentially contain a lot of content and reduce the performance of the gateways that are important for payments. The delivery of these messages is therefore being reorganised.

Description of the solution

- Detailed recapitulation: The delivery via the messaging gateway and Swift (InterAct) will be discontinued with the November 2026 release. Alternatively, it will be possible to obtain it via file transfer with immediate effect or Swift FileAct after the release on 21 November 2025.

- Payments cancellation protocol: The delivery via the messaging gateway and Swift (InterAct) will no longer be permitted for participants with more than 1,000 outbound payments per clearing day with the November 2026 release. Alternatively, it will be possible to obtain it via file transfer or Swift FileAct after the release on 21 November 2025.

This table shows the messages affected:

Message type	IG designation	Use case	Code value	Service
camt.052	Recapitulations	Detailed recapitulation	DETREC	SIC RTGS euroSIC RTGS
camt.052	Recapitulations	Payments cancellation protocol	CNCREC	SIC RTGS euroSIC RTGS

Table 20:   Messages affected regarding delivery options in SIC and euroSIC RTGS

Effects for the participants

- Detailed recapitulation: The affected participants must switch to file transfer by 30 September 2026. A migration project will be launched for this purpose.

- Payments cancellation protocol: The affected participants with more than 1,000 outbound payments per clearing day must switch to file transfer by 30 September 2026. A migration project will be launched for this purpose.

Notes

- The limit of 1,000 outbound payments is counted per system, whereby both services (RTGS and IP) are counted together in the SIC system.

- Only transactions submitted by the participants themselves are taken into consideration. Consequently, transactions from third-party systems (e.g. Repo/SECOM/Eurex) are not affected by this restriction.

5.1.14 Renaming of various use cases (CR2025-SIC4-0011)

Reason for the adjustment

When SIC IP was introduced, the same technical use cases had to be named differently in SIC RTGS and SIC IP in order to differentiate between them. These differences are no longer necessary.

Description of the solution

Various use cases in SIC and euroSIC RTGS will be editorially renamed.

This table shows the affected use cases:

Designation Use case until Nov 2025	Designation Use case from Nov 2025	Message
Information use cases		
Query		
System status query	Service status query	Web portal only
Notification		
General system stop/general system restart notification	General service stop/general service restart notification	camt.019

Table 21:   Renaming use cases in SIC and euroSIC RTGS

Effects for the participants

The participants must make the necessary adjustments.

Note

The adjustment only affects the naming of the use cases. It does not result in any functional changes, which is why no explicit mention is made in the change history of the relevant *Implementation Guidelines*.

6 Adjustments in SIC IP from 21 November 2025

6.1 Adjustments due to change requests

6.1.1 Replacing the content of the element *<IntrBkSttlmDt>* with the current clearing day (CR2025-SIC4-0014)

Reason for the adjustment

Due to the change request CR2025-SIC4-0014, the behaviour of the IP service must be aligned with the behaviour of the RTGS service.

Description of the solution

The content of the element *<IntrBkSttlmDt>* will be ignored by the service during validation or replaced by the service in the message to be delivered with the current clearing day.

This table shows the messages affected:

Message type	IG designation	Use case	Service
pacs.004	IP returns	IP return	SIC IP
pacs.008	IP customer payments	IP customer payment	SIC IP
pacs.009	IP transfer payment	Transfer payment to the SIC IP service	SIC IP
pacs.009	IP transfer payment	Transfer payment from the SIC IP service	SIC IP
pacs.009	IP liquidity distribution system manager	IP liquidity distribution system manager	SIC IP

Table 22:   Messages affected regarding <IntrBkSttlmDt> or <SttlmDt> in SIC IP

Effects for instructing participants

The date in the element *<IntrBkSttlmDt>* will no longer be checked for a date range and will be replaced by the current clearing day.

Effects for instructed participants

The element *<IntrBkSttlmDt>* will now always contain the current clearing day.

Note

The IP execution confirmation (pacs.002 EXC002), which contains the settlement time point, remains unchanged.

6.1.2 Introduction of the hybrid address (CR2025-SIC4-0007)

Reason for the adjustment

SIC IP currently supports both unstructured and structured address representation in its ISO 20022 message definitions for mapping parties.

From November 2025, Swift CBPR+ will also introduce the hybrid address. After a 1-year transition phase, the unstructured address will no longer be permitted on the Swift network from November 2026.

If no adjustments are made in SIC IP, international interoperability will no longer be guaranteed, especially for payments and R messages (e.g. pacs.004 or camt.056), which can lead to rejections and additional operational costs for financial institutions.

Description of the solution

To ensure interoperability with international networks/schemes, the validation of addresses will be adjusted to enable hybrid address representation from release 2025.

In order to fulfil these general conditions on the one hand, but also to avoid unnecessary complexity in the systemically important financial market infrastructure on the other, the procedure will be as follows:

1) From November 2025, all validations for the use of permitted combinations of sub-elements of the component "PostalAddress" will be removed.

2) The responsibility for the correct representation of addresses, in particular for messages to be forwarded to other networks or from other networks (such as Swift CBPR+ and SEPA), will remain with the financial institutions, even if – at least in the sense of a transitional phase – no validations take place at SIC Ltd.

3) From November 2026, the minimum requirement of a structured or hybrid address representation is to be ensured via validation in SIC IP. Note: The minimum requirement for a structured or hybrid address is the mandatory delivery of the sub-elements *<TwnNm>* and *<Ctry>*.

This table shows the messages affected:

Message type	IG designation	Use case	Service
pacs.004	IP returns	IP return	SIC IP
pacs.008	IP customer payments	IP customer payment	SIC IP

Table 23:   Messages affected regarding hybrid addresses in SIC IP

Effects for the participants

The participants must make the necessary adjustments.

For further information on the implementation of structured or hybrid address representation, see also the following circulars:

- SIC A29/2024 of 21 October 2024: *Swiss Payments Standards: Introduction of the hybrid address and adjustment of the transition periods for the unstructured address and the ISO 20022 message versions*;

- SIC A34/2024 of 20 November 2024: *Publication: "Guidelines for the implementation of structured and hybrid addresses"*.

6.1.3 Discontinuation of the communication protocol V5 (CR2025-SIC4-0001)

Reason for the adjustment

The introduction of the dialogue ID at protocol level with release 5.1 on 15 November 2024 resulted in the new **version 6** of the "SIX Message Gateway Protocol". Since then, SIC IP has supported the old version 5 and the new version 6 of the communication protocol in parallel until November 2025.

In the Release Notes 2024, chapter 2.3.10 "Introduction of the dialogue ID at protocol level", it was announced that only the new **version 6** will be supported from November 2025.

Description of the solution

The communication protocol "SIX Message Gateway Protocol V5" will be discontinued. All participants will need to use the communication protocol "SIX Message Gateway Protocol V6". The necessary documents for the communication protocol V6 are available on the extranet under Documentation → Communication protocols.

Effects for the participants

The participants must make the necessary adjustments.

6.1.4 Extension of file name "Detailed IP recapitulation" (CR2025-SIC4-0004)

Reason for the adjustment

Participants are not always free to choose on which test environment, XCR_E or XCR_P, they want to test "Detailed IP recapitulation". The reason for this is that the file name does not differentiate between the test environment in which the file was created and sent.

Description of the solution

The service communication interface (marked in yellow) will be integrated into the file name of the use case "Detailed IP recapitulation".

In addition, the format of the clearing day will be standardised for all files and increased here from 6 to 8 digits (yellow marking).

The file name will be now structured as follows:

Format	Value/meaning
=1x	Test or production flag (only one of the two) T = Test environment P = Production
x	Recipient name (FTS mailbox name with variable length)
.	Fixed entry
=4x	Sender name SICX: SIC test environments SICP: SIC production
.	Fixed entry
=6x	File type designation: DETREC
.	Fixed entry
=6x	File type: detrec
-	Fixed entry
=5x	Service communication interface, e.g. XCI_E
-	Fixed entry
=6n	Settlement account
-	Fixed entry
=8n (yyyymmdd)	Date of the clearing day
-	Fixed entry
=6n	Sequence number (not ascending)
.	Fixed entry
=2x	Optional (if desired in master data): File name extension "gz" (zipped)
Example: TABC.SICX.DETREC.detrec-XCI_E-010002-20251121-123456.gz	

Table 24:   File name for "Detailed IP recapitulation"

Effects for the participants

The participants with "Detailed IP recapitulation" must make the necessary adjustments.

6.1.5 Discontinuation of bank master data version 2.1 (CR2025-SIC4-0006)

Reason for the adjustment

Version 3.0 of the bank master was made available with release 4.10 dated 17 November 2023. Version 2.1 will continue to run alongside the new version during a transition phase until 21 November 2025.

In Release Notes 2023, section 2.4.5 "Bank master: Version 2.1", it was announced that only version 3.0 of the bank master can be used from November 2025.

Description of the solution

The transition period will end. Version 2.1 will be discontinued on 21 November 2025.

Effects for the participants

Participants who use the bank master will need to use version 3.0 of the bank master by 21 November 2025 at the latest. Version 3.0 and the respective specifications are available on the website.

6.1.6 Introduction of SwiftNet Instant gateway for SIC IP (CR2025-SIC4-0013)

Reason for the adjustment

SIC IP does not yet offer access via Swift. Therefore, SIC participants with the Swift instant payments gateway cannot use it.

Description of the solution

The SwiftNet Instant gateway will be introduced for SIC IP. The communication via SwiftNet Instant will take place via the Alliance Gateway Instant (AGI) software. The messages in the ISO 20022 message standard will need to be supplemented with a header. The exact format will depend on the selected connection solution between AGI and the core banking application. The header will be required for routing the message via SwiftNet Instant.

The header of a message created by the standard participant and submitted in SIC IP will contain the following technical elements:

XML element	Comment on the content for submission by standard participants
MsgSignature	Ignored by SIC IP
Version	
Service	
Sender	Distinguished name (DN) of the participant
Receiver	Ignored by SIC IP
PrimitiveType	
MsgType	Message type, with the CH-specific namespace e.g. pacs.008.001.08.ch.02
MsgRef	Correlation ID of the message created by the participant
AdditionalInfo	Business version used to create the message; it is mandatory e.g. business version = 5.2
PossibleDuplicate	The content of the element is ignored by SIC IP; as with IP messages sent via the messaging gateway, the message is always treated as a possible duplicate
SendTimestamp	Ignored by SIC IP
ReceiveTimestamp	
MsgNetworkRef	

Table 25:   Relevant technical elements for submission in SIC IP

The header of a message delivered by SIC IP will contain the following technical elements that are delivered to the standard participant:

XML element	Comment on the content for delivery to standard participants
Version	Fixed value: 1
Service	Name of the SwiftNet Instant Messaging Service Fixed value for test environments: six.sic.ins!pu Fixed value for production: six.sic.ins

XML element	Comment on the content for delivery to standard participants
Sender	DN of SIC Ltd Fixed value per environment: | Environment	DN
XCI-E	cn=xci-e, o=tkzhchzz, o=swift
XCI-P	cn=xci-p, o=tkzhchzz, o=swift
VCI-E	cn=vci-e, o=tkzhchzz, o=swift
VCI-P	cn=vci-p, o=tkzhchzz, o=swift
ACI-E	cn=aci-e, o=tkzhchzz, o=swift
ACI-P	cn=aci-p, o=tkzhchzz, o=swift
PCI-P	cn=pci-p, o=tkzhchzz, o=swift	
Receiver	DN of the participant; basis: master data in SIC IP
MsgType	Message type, with addition of the Swiss reference e.g. pacs.008.001.08.ch.02
MsgRef	Correlation ID of the message created by SIC IP
AdditionalInfo	Business version used to create the message; it is always delivered e.g. business version = 5.2
PossibleDuplicate	Fixed value: Y

Table 26:   Relevant technical elements for delivery by SIC IP

Processes and receipts

The processes described in the SIC IP Service Handbook will apply, taking into account the special features for Swift participants. In the use case "IP customer payment", the instructed participant must send positive or negative IP feedback (code value POS002/NEG002). No further messages will have to be acknowledged. camt.025 receipts and pacs.002 receipts (code value OKA002/NOK002) will not be necessary.

Further details will be developed and communicated in the course of release 5.2.

Effects for the participants

The SIC participants with the Swift gateway will be contacted and informed about the onboarding to SIC IP.

Notes

The following rules apply when selecting the messaging gateway or Swift gateway:

a)   Participants with an average of more than 1,000 outgoing transactions and more than CHF 100 million turnover per clearing day must connect to the SIC system via the messaging gateway. This means that only transactions/turnovers submitted by the participants themselves are taken into consideration. Consequently, transactions/turnover from third-party systems (e.g. Repo/SECOM/Eurex) are not affected by this restriction. All other participants are allowed to use the Swift gateway.

b)   Rule a) or the obligation to use the messaging gateway applies cumulatively to both services.

c) In principle, a different gateway (messaging gateway and/or Swift) can be selected for each service, provided that rule a) is complied with.

6.1.7 Delivery options for "IP payments cancellation protocol" (CR2025-SIC4-0016)

Reason for the adjustment

In SIC IP, the optional use case "Detailed recapitulation" can only be obtained via file transfer (FTS) and the "IP payments cancellation protocol" only via messaging gateway.

Recapitulations or cancellation protocols potentially contain a lot of content and reduce the performance of the gateways that are important for payments. The delivery of these messages is therefore being reorganised.

Description of the solution

IP payments cancellation protocol: The delivery via the messaging gateway will no longer be permitted for participants with more than 1,000 outbound payments per day from the release in November 2026. Alternatively, it will be possible to obtain it via file transfer or Swift FileAct after the release on 21 November 2025.

This table shows the message affected:

Message type	IG designation	Use case	Code value	Service
camt.052	Recapitulations	IP payments cancellation protocol	IPCNCR	SIC IP

Table 27:   Message affected regarding delivery options in SIC IP

Effects for the participants

IP payments cancellation protocol: The affected participants must switch to file transfer by 30 September 2026. A migration project will be launched for this purpose.

Note

The limit of 1,000 outbound payments is counted per system, whereby both services (RTGS and IP) are counted together in the SIC system.

6.1.8   Adjustment to the "Status request IP customer payment" process (CR2025-SIC5-0018)

Reason for the adjustment

Since release 5.1 of 15 November 2024, "IP execution confirmation" and "IP cancellation information" have contained a distinction between debit and credit in the element "Additional Information".

If a participant sends IP customer payments to themselves (with the same SIC IID), they may also want to trigger a "Status request IP customer payment". However, "Status request IP customer payment" itself does not recognise a dedicated indicator for the role (instructing or instructed participant). This is done by specifying the SIC IID.

As both SIC IIDs are identical for IP customer payments made to themselves, SIC IP only sends the IP execution confirmation and the IP cancellation information to the instructing participant. This makes reconciliation more difficult for the participant concerned.

Description of the solution

If both SIC IIDs are identical in an IP customer payment, the following will apply: SIC IP will deliver both "IP execution confirmation" or "IP cancellation information" (credit/debit) for a "Status request IP customer payment".

Effects for the participants

The participants must make the necessary adjustments.

6.1.9 Extension of the code values for negative IP feedback (CR2025-SIC5-0019)

Reason for the adjustment

As part of the market launch of instant payments, it has become clear that the code values for negative IP feedback needed to be extended. The reason for this is that individual accounts may not be accessible for IP customer payments. Examples: Loan accounts, 3rd pillar accounts.

Description of the solution

a)   Inclusion of a new code value (yellow marking) in the message pacs.002 IP status report:

Code value	Code name pursuant to ISO 20022 External Code Set
AB05	TimeoutCreditorAgent
AB09	ErrorCreditorAgent
AC01	IncorrectAccountNumber
AG02	InvalidBankOperationCode
AG01	TransactionForbidden
AM02	NotAllowedAmount
AM05	Duplication
MS02	NotSpecifiedReasonCustomerGenerated
MS03	NotSpecifiedReasonAgentGenerated
RC01	BankIdentifierIncorrect
RR01	MissingDebtorAccountOrIdentification
RR02	MissingDebtorNameOrAddress
RR03	MissingCreditorNameOrAddress
RR04	RegulatoryReason

Table 28:   Permitted codes for the element "Reason"

This table shows the message affected:

Message type	IG designation	Type of status report	Code value	Service
pacs.002	IP status report	Negative IP feedback	NEG002	SIC IP

Table 29:   Message affected in SIC IP

b) Update of the document: SIC IP service: External test environments, chapter 3.2.1

Name	SIC IID	SIC QR IID	Amount	Code value for status report (pacs.002)	SIC error code / cancellation reason
SIC Offline Bank	099916	309707	all	NOK002	231
SIC Negative Bank	099263	309715	0.01	CNC002	TM01 (timeout)
			0.03		AB05
			0.04		AB09
			0.05		AC01
			0.06		AG02
			0.07		AM02
			0.08		AM05
			0.09		MS02
			0.10		MS03
			0.11		RC01
			0.12		RR01
			0.13		RR02
			0.14		RR03
			0.15		RR04
			0.16		AG01
SIC Generic Bank	099200	309720	all	EXC002	n/a

Table 30:   External test environments, chapter 3.2.1

Effects for the participants

The participants must make the necessary adjustments.

6.2 Conversions for releases

Reason for the adjustment

IP customer payments are processed around the clock (7x24x365), which presents a challenge for the release.

Solution description for clearing day 24 November 2025 in production

SIC IP will carry out any necessary conversion after the release implementation on 21 November 2025 from approx. 9 pm for the clearing day 24 November 2025.

Effects on the sending communication interface

- Clearing day 24 November 2025: depending on which business version a communication interface connects to, it can submit messages in accordance with release 2024 or release 2025.

- Incompatible payments will be rejected with a dedicated error code. Details will be announced at a later date by means of an update to the release notes.

- From clearing day 25 November 2025: a message must be submitted in accordance with release 2025.

Effects on the receiving communication interface

- Clearing day 24 November 2025: depending on which business version a communication interface connects to, the message will be delivered in accordance with release 2024 or release 2025.

- If several participants use the same communication interface (e.g. via the service office), they must ensure compatibility between the business versions in consultation with the service bureau.

- From clearing day 25 November 2025: The message will be delivered in accordance with release 2025.

The following applies to release 5.2 of 21 November 2025:

Clearing day	Business version	Messages in accordance with the Implementation Guidelines
Up to and including clearing day 21 November 2025	5.1	Release 2024
On clearing day 24 November 2025 (after implementation of release 5.2 in SIC IP on Friday, 21 November from approx. 9 pm)	5.1	Release 2024
	5.2	Release 2025
From clearing day 25 November 2025	5.2.	Release 2025

Table 31:   Valid business versions on the release day

Description of the solution for the test environments in 2025

In principle, the test environments run as a "normal clearing day", so it is necessary to use business version 5.2 from 1 July 2025.

However, there are certain constellations that can only occur on the release day. This can be tested on certain clearing days.

The release day will therefore be "simulated" in the XCI_E, ACI_E and VCI_E test environments on the following clearing days:

- Tuesday, 22 July 2025
- Tuesday, 26 August 2025
- Tuesday, 23 September 2025
- Tuesday, 28 October 2025

Note

No tests for conversions will be possible from clearing day 24 November 2025.

7   Implementation Guidelines for Interbank Messages

7.1   Corrective measures without change requests

7.1.1   Removal of status code "ACWC" from payment receipts (pacs.002)

Reason for the adjustment

This adjustment is related to CR2025-SIC4-0014 (see chapter 4.1.2) for the element "Interbank Settlement Date". Due to the fact that the submitted date entry will no longer be checked and be replaced by the current clearing day in the submitted payment message as a default behaviour, the status code "ACWC" (Accepted with Change) will no longer be used in payment receipts (pacs.002).

Description of the solution

The status code "ACWC" (Accepted with Change) will be removed from the pacs.002 message without replacement.

In future, the following cases will be interpreted as correct message submissions and acknowledged using the status code "ACCP" (Accepted Customer Profile):

- The information in the element "Interbank Settlement Date" does not correspond to the current clearing day.

- The (optional) information of an "earliest settlement time point" in the element "Debit Date Time" contains a time point with a valid representation format, but is before the submission time of the message. In this case, the "earliest settlement time point" is ignored and replaced by the submission time.

This table shows the messages affected:

Message type	IG designation	Service
pacs.002	Payment receipts	SIC RTGS euroSIC RTGS
pacs.004	Payment returns	SIC RTGS euroSIC RTGS
pacs.008	Customer payments	SIC RTGS euroSIC RTGS
pacs.009	Bank and third-party system payments	SIC RTGS euroSIC RTGS

Table 32:   Messages affected regarding the removal of status code "ACWC"

Effects for the participants

If participants have linked individual processes to the status code "ACWC" in receipt pacs.002, they need to make the necessary adjustments.

7.1.2   Adjustment of element *<Orgtr>* in payment receipts (pacs.002) for SIC and euroSIC RTGS

Reason for the adjustment

In the element "*Originator*" of a payment receipt (pacs.002), SIC Ltd is identified as the initiator of the receipt in the event of a receipt by the service to the sending participant of the underlying pacs message. In SIC or euroSIC RTGS, the BIC TKZHCHZZXXX is used for this purpose in the sub-element *.../Orgtr/Id/OrgId/AnyBIC*. This differs from the behaviour of SIC IP, which uses the IID 099990 in the sub-element *.../Orgtr/Id/OrgId/Othr/Id* to identify SIC Ltd.

Description of the solution

To unify the behaviour in the pacs.002 message, SIC Ltd will be identified in payment receipts of SIC RTGS or euroSIC RTGS by means of the IID 099990 in the element *.../Orgtr/Id/OrgId/Othr/Id*.

The following table shows the message affected:

Message type	IG designation	Service
pacs.002	Payment receipts	SIC RTGS euroSIC RTGS

Table 33:   Message affected regarding the adjustment in the element "Originator"

Effects for the participants

The participants must make the necessary adjustments.

7.2 Updated or new Implementation Guidelines

All details on the respective changes can be found in the change history of the *Implementation Guidelines* at www.iso-payments.ch.

Publication will take place at **the end of February 2025**, valid from the release date 21 November 2025.

7.2.1 Base document (all services)

Designation of Implementation Guidelines	Current version – Update date
Base document	2.5 – 28.02.2025

Table 34:   Update of the base document

7.2.2 Module documents for RTGS participants (SIC/euroSIC)

Designation of Implementation Guidelines	Current version – Update date
Payment receipts (pacs.002)	2.3 – 28.02.2025
Payment returns (pacs.004)	2.4 – 28.02.2025
Customer payments (pacs.008)	2.5 – 28.02.2025
Bank and third-party system payments (pacs.009)	2.4 – 28.02.2025
Status request (pacs.028)	2.2 – 28.02.2025
Settlement account query and query response (camt.003/camt.004)	2.3 – 28.02.2025
Transaction query and query response (camt.005/camt.006)	2.3 – 28.02.2025
Settlement order modification (camt.007)	2.1 – 28.02.2025
Cancellation (camt.008)	2.1 – 28.02.2025
Clearing day information (camt.019)	2.2 – 28.02.2025
Cash management receipts (camt.025)	2.4 – 28.02.2025
SEPA missing incoming payment query (camt.027)	2.1 – 28.02.2025
Return request rejection (camt.029)	2.3 – 28.02.2025
SEPA investigation resolution (camt.029)	2.3 – 28.02.2025
Liquidity reservation (camt.048)	2.1 – 28.02.2025
Recapitulations (camt.052)	2.3 – 28.02.2025
Settlement confirmation (camt.054)	2.3 – 28.02.2025
Return request (camt.056)	2.4 – 28.02.2025
SEPA value date adjustment request (camt.087)	2.1 – 28.02.2025
Individual debit stop and receipts (acmt.015/acmt.010/acmt.011)	1.1 – 28.02.2025
RTGS participant information (reda.015/reda.017)	1.2 – 28.02.2025

Table 35:   Updated module documents for RTGS participants (SIC/euroSIC)

7.2.3   Module documents for SIC IP participants

Designation of Implementation Guidelines	Current version – Update date
IP status report (pacs.002)	2.3 – 28.02.2025
IP returns (pacs.004)	2.3 – 28.02.2025
IP customer payments (pacs.008)	2.2 – 28.02.2025
IP status request (pacs.028)	2.3 – 28.02.2025
IP settlement account information (camt.003/camt.004)	2.3 – 28.02.2025
IP message query (camt.005/camt.006)	2.4 – 28.02.2025
IP limit management (camt.011)	2.1 – 28.02.2025
IP clearing day information (camt.019)	2.1 – 28.02.2025
IP cash management receipts (camt.025)	2.4 – 28.02.2025
Rejection of IP return request (camt.029)	2.3 – 28.02.2025
IP recapitulations (camt.052)	2.3 – 28.02.2025
IP return request (camt.056)	2.3 – 28.02.2025
Individual IP debit stop and receipts (acmt.015/acmt.010/acmt.011)	1.1 – 28.02.2025
IP participant information (reda.015/reda.017)	2.3 – 28.02.2025

Table 36:   Updated module documents for SIC IP participants

7.2.4   Cross-service module documents for participants (SIC RTGS/ SIC IP)

Designation of Implementation Guidelines	Current version – Update date
IP transfer payments (pacs.009)	2.2 – 28.02.2025

Table 37:   Updated cross-service module documents for participants (SIC RTGS/SIC IP)

7.2.5   Module documents for system managers

Designation of Implementation Guidelines	Current version – Update date
IP liquidity distribution system manager (pacs.009)	1.2 – 28.02.2025
Service steering by the system manager (acmt.015/acmt.010/acmt.011)	2.1 – 28.02.2025
Liquidity query of settlement accounts by the system manager (camt.003/camt.004)	2.1 – 28.02.2025
IP emergency limit system manager (camt.011)	1.1 – 28.02.2025
System manager reservation (camt.048)	2.1 – 28.02.2025
Sight deposit account transfers system manager (camt.050)	2.1 – 28.02.2025

Table 38:   Updated module documents for system managers

7.3   XML schemas

Due to the releases 4.12 and 5.2 of 21 November 2025, there are no adjustments to the XML schemas. The current XML schemas are therefore also valid after the releases of 21 November 2025.