



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Return Request Rejection (camt.029)

Version 2.1, valid from November 2023

Change history

All the changes carried out in this document are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

Version	Date	Description of the change	Chapter
2.1	31.03.2023	Update, valid from November 2023	
		New CH schema version camt.029.001.09.ch.02.xsd (alignment with SIC RTGS service without functional impact on SIC IP service, details according to separate document "Overview and Change Log for the XML schemas")	1.4
		Revision of the definition in chapter "ISO definitions" due to new XML schema (alignment with SIC RTGS service, no functional change)	2
		Chapter "Further business-related definitions": Updated reference to SIC platform release 4.10 (previously: release 4.9)	3.6
		Element <code>.../Cx/Dtls/TxInfAndSts/Cx/StsRsnInf/AddtlInf</code> : Modification of code values for alignment with SIC RTGS service ("ATR053/" replaces "ATR6", "ATR057/" replaces "ATR5", "FRAD/" replaces "FRAD", "ATR072/" replaces "AT53", "ATR078/" replaces "AT59")	4.4
		Revision of the definition of level B, E, F, G, H and I (analogous to chapter 2, alignment with SIC RTGS service, no functional change)	4.2, 4.5, 4.6, 4.7, 4.8, 4.9
2.0	20.10.2022	Editorial update to the final document version, valid from November 2023 (removal of annotation "Stable working version", no functional changes)	
1.1	20.05.2022	Update (stable working version)	
		New chapter "Message flow" (clarification)	3.1
		New chapter ""Original Creation Date Time" (clarification)	3.5.2
1.0	28.02.2022	First edition (stable working version)	All

Table 1: Change history

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

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1 Introduction

1.1 Overview of the documentation structure

The Instant Payments Implementation Guidelines (IG) consist of several module documents – one each per ISO 20022 message type, e.g. this document 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 SIC IP service in the ISO 20022 message standard.

This Implementation Guideline is part of the specifications required for the operation of the SIC IP service and describes the use of the ISO 20022 message "camt.029" for the start of the SIC IP service as of November 2023.

1.2 Target audience

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

1.3 Change control

All modifications made to this document are listed in the change history (Table 1) showing the version, the date of the change, a brief description and references to the chapters concerned.

1.4 XML schema

The XML schema for "camt.029" for the SIC IP service is identical to that for the SIC RTGS service and is published on the www.iso-payments.ch website:

- ***camt.029.001.09.ch.02.xsd***

It should preferably be opened using specialized XML software.

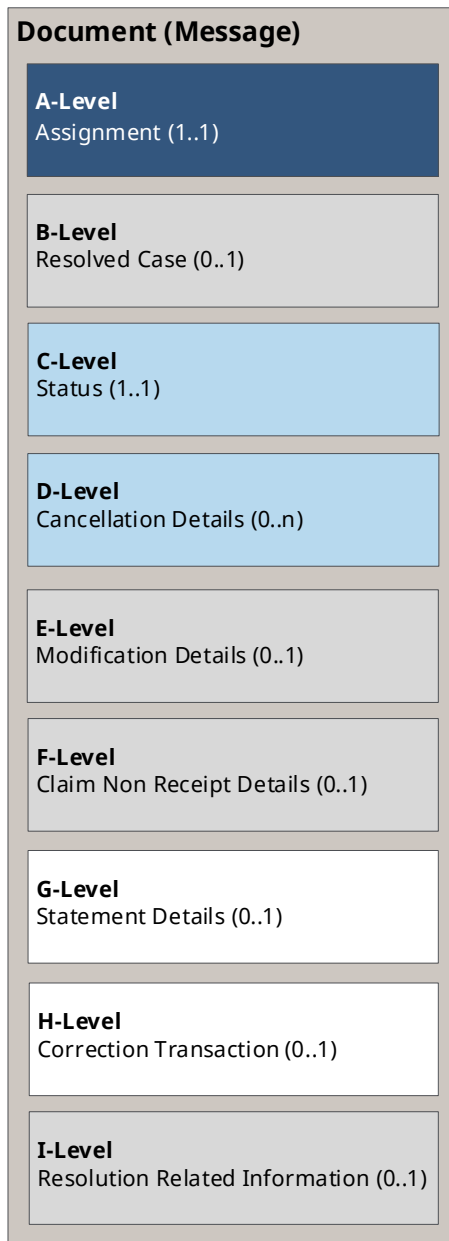
1.5 Reference documents

Information about participation in and operations of the SIC IP service are available in the "**SIC IP Service Handbook**".

2 ISO definitions

The "Resolution of Investigation" message (camt.029) is sent from the creditor agent (the instructed participant) to the SIC IP service and from the SIC IP service to the debtor agent (the instructing participant) in order to reject a received IP 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. In the SIC IP service, this block must not be used.
- **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 SIC IP service, this block is mandatory and only permitted once.
- **E-level:** "Modification Details" element. In the SIC IP service, this block must not be used.
- **F-level:** "Claim Non Receipt Details" element. In the SIC IP service, this block must not be used.
- **G-level:** "Statement Details" element. This block can occur 0..1 times in the ISO definition. In the SIC IP service, 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 SIC IP service, this block is not used and therefore not permitted.
- **I-level:** "Resolution Related Information" element. In the SIC IP service, this block must not be used.

Figure 1: Basic message structure of the "camt.029" message

3 Business specifications

3.1 Message flow

The "camt.029" message is transmitted by the sending participant to the SIC IP service, which validates the message and always acknowledges it with a "camt.025" message. The SIC IP service then delivers the "camt.029" message to the receiving participant, who must also acknowledge it with a "camt.025" message.

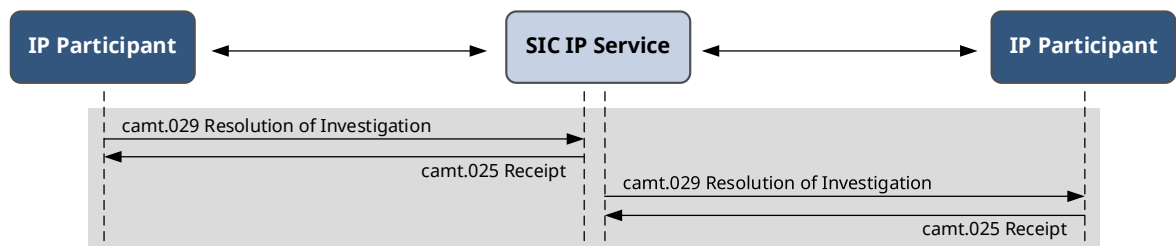


Figure 2: Message flow for the IP Return Request Rejection

3.2 Use cases

The "Resolution of Investigation" message is used in the following use case in the SIC IP service:

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

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

With the "IP return request rejection" use case, the creditor agent can reject an IP return request received from the debtor agent.

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

Checking IP customer payments in the SIC IP service

It is not checked by the SIC IP service whether the referenced IP customer payment had actually previously been processed in the SIC IP service.

3.3 Use of references in the IP return request rejection

3.3.1 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 SIC IP service, this is generated by the instructing participant (Assigner). The `<Id>` is used in combination with `<Assgnr>` in the SIC IP service for duplicate checking at the message level ("technical" duplicate checking).

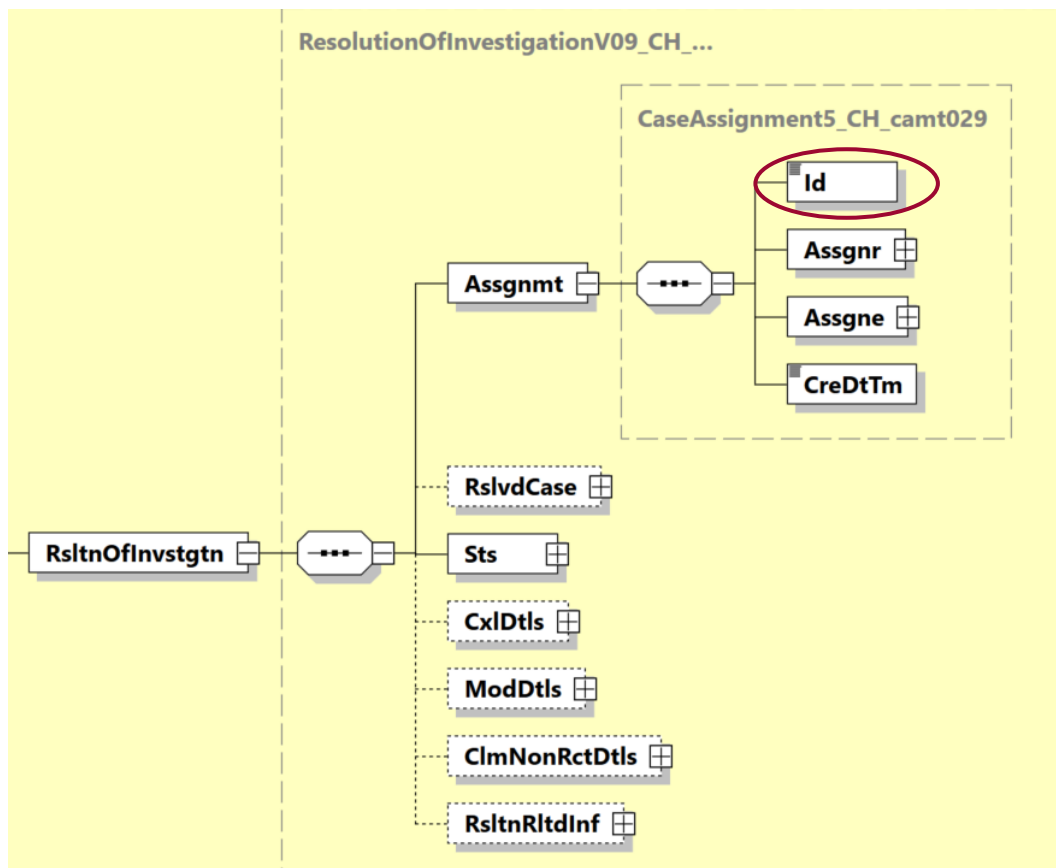


Figure 3: Message Identification (Identification)

3.3.2 Transaction reference

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

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

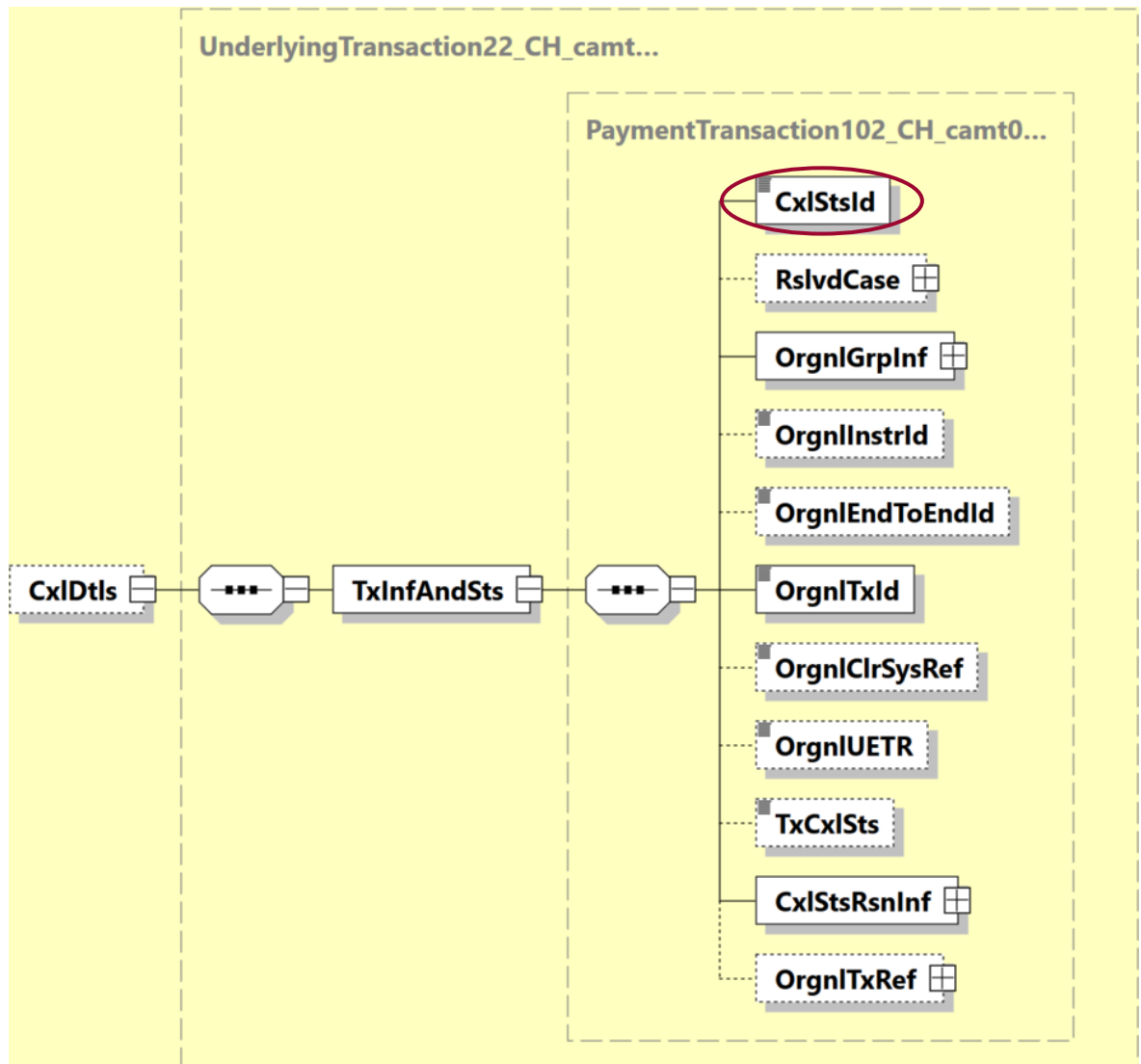


Figure 4: Identification of the IP return request rejection (Cancellation Status Identification)

3.4 References of the original payment

At the transaction level (D-level) of the IP return request rejection message, the references from the original payment are used as described below.

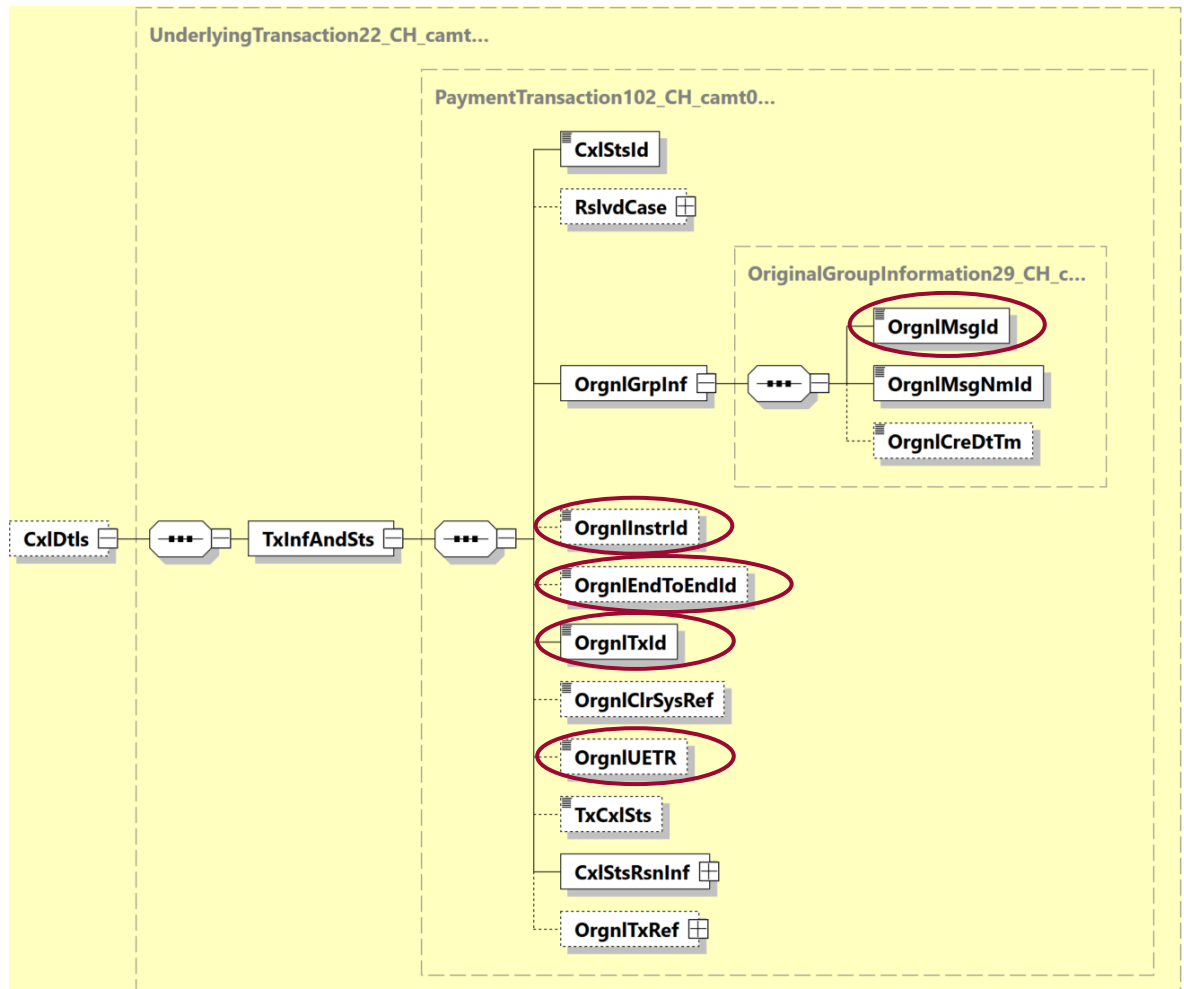


Figure 5: References of the original payment

3.4.1 "Original Message Identification"

The message identification of the original payment is mandatory and must be transmitted in the *<OrgnlMsgId>* element.

3.4.2 "Original Transaction Identification"

The transaction reference of the original payment is mandatory and must be transmitted in the *<OrgnlTxId>* element.

3.4.3 "Original UETR"

If a UETR was present in the original payment, it must be specified in the IP return request rejection (not checked by the SIC IP service). The UETR is transmitted in the *<OrgnlUETR>* element.

3.4.4 "Original Instruction Identification"

An additional transaction identification delivered in the original payment may be transmitted in the *<OrgnlInstrId>* element.

3.4.5 "Original End To End Identification"

A debtor's reference supplied in the original payment can optionally be transmitted in the *<OrgnlEndToEndId>* element.

3.5 Further information content from the original payment

Further information about the original payment is provided exclusively on the transaction level (D-level) for an IP return request rejection:

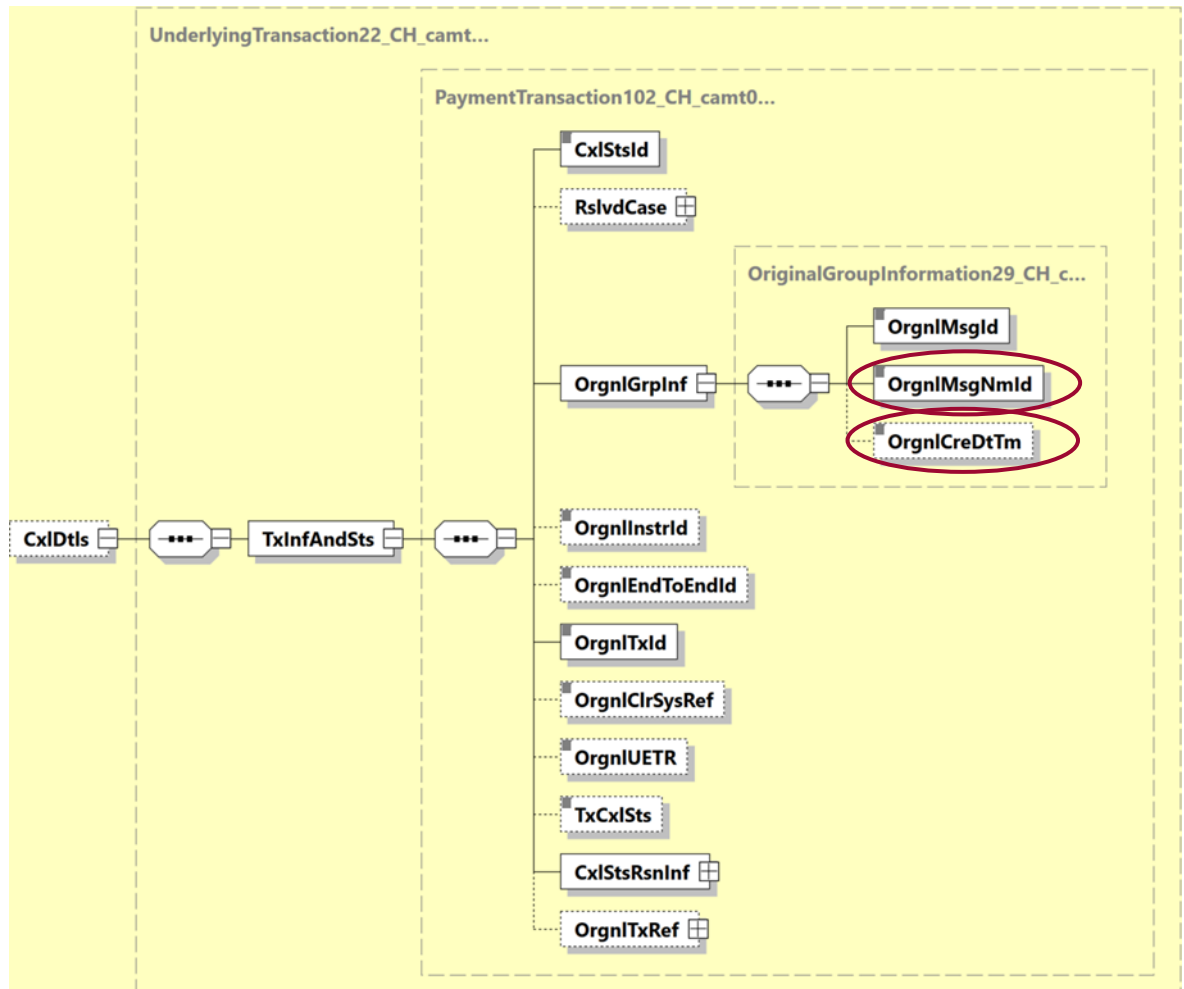


Figure 6: Elements with further information from the original payment

3.5.1 "Original Message Name Identification"

The message type of the original payment must be specified and is transmitted in the *<OrgnlMsgNmId>* element at the transaction level.

3.5.2 "Original Creation Date Time"

The creation date time of the original payment message can optionally be transmitted in the `<OrgnlCreDtTm>` element at the transaction level.

3.6 Further business-related definitions

Information about the ISO 20022 Implementation Guidelines of the SIC RTGS service applicable to SIC/euroSIC, which underlie those of the SIC IP service, is published on the www.iso-payments.ch website. The messages used for the launch of the SIC IP service as of November 2023 are based on the SIC/euroSIC Implementation Guidelines as per SIC Platform Release 4.10 on 17 November 2023.

4 Technical specifications

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:

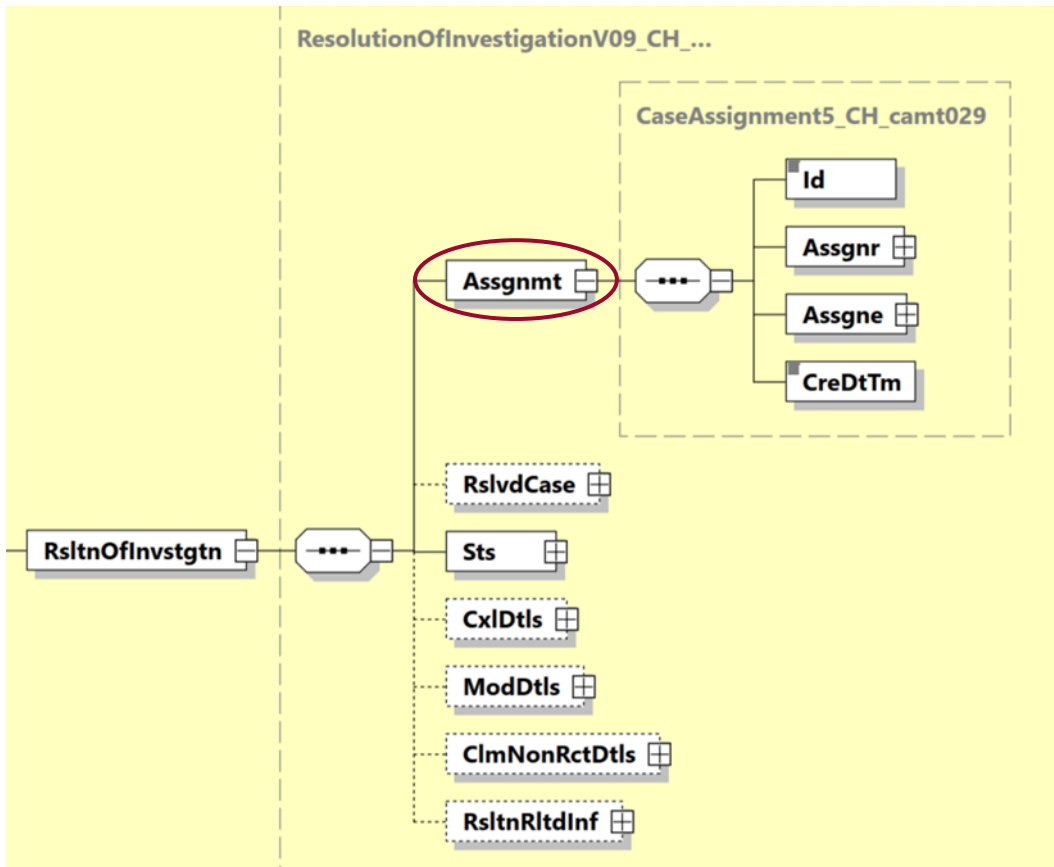


Figure 7: Assignment (Assgnmt)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
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	Message Identification 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 value dates. Permitted value dates are value date today and 1 days in the past. Note: For an IP return request rejection to be processed successfully, no duplicates must be detected at either message level or transaction level.
Assignment +Assigner	Assgnr	1..1	1..1	Instructing Participant Identification of the instructing participant. Is used together with <Id> for duplicate checking.
Assignment +Assigner ++Agent	Agt	1..1	1..1	Agent
Assignment +Assigner ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Assignment +Assigner ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	Identification of Instructing Participant (BIC) Must not be used.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) Must be used. Must contain a valid identification of an active participant. Must not be concatenated.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
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	Clearing System Identification Must be used to unambiguously identify the identification type.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) 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	Member Identification 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	Other Identification Must be used to identify the clearing system.
Assignment +Assigner ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Assignment +Assignee	Assgne	1..1	1..1	Instructed Participant Identification of the instructed participant.
Assignment +Assignee ++Agent	Agt	1..1	1..1	Agent
Assignment +Assignee ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Assignment +Assignee ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	Identification of Instructed Participant (BIC) Must not be used.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) Must be used. Must contain valid identification for an active participant.
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to identify the identification type.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
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	Clearing System Identification (code) 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	Member Identification 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	Other Organisation Identification
Assignment +Assignee ++Agent +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Message from SIC IP service to participant: In case of a concatenated SIC IID, the SIC IID of the instructed participant will be assigned by the service and provided in this element. Message from participant to SIC IP service: Must not be used.
Assignment +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time The SIC IP service accepts two forms of representation of a time: 1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) 2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)
Resolved Case	RslvdCase	0..1	0..1	Must not be used.

Table 3: Assignment (Assgnmt, A-level)

4.2 Resolved Case (RslvdCase, B-level)

The "Resolved Case" block (B-level of the message) must not be used in the SIC IP service.

4.3 Status (Sts, C-level)

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

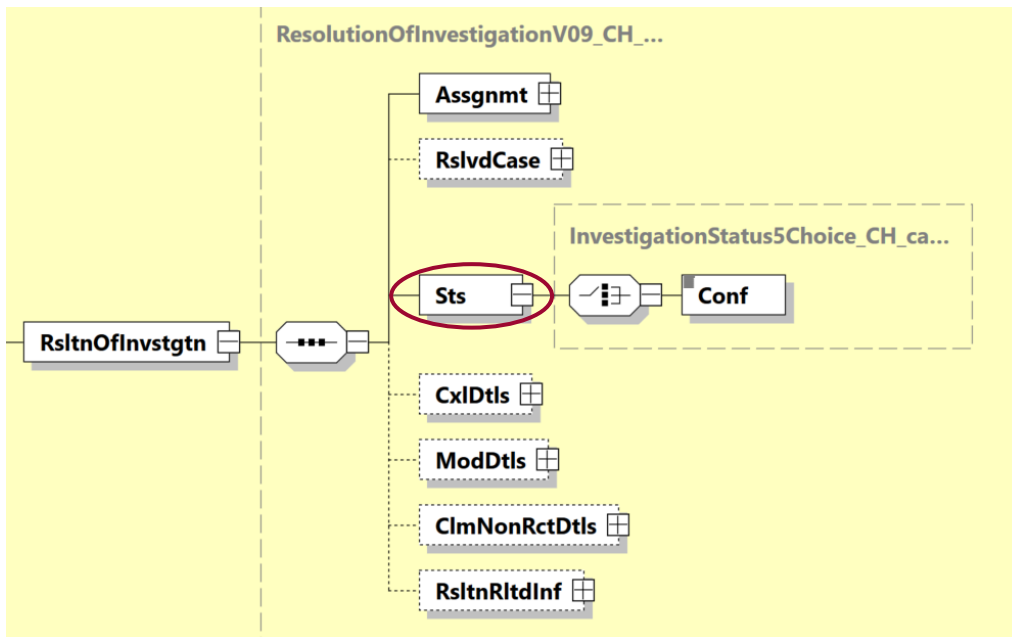


Figure 8: Status (Sts)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
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	Confirmation Only RJCR is permitted.

Table 4: Status (Sts, C-level)

4.4 Cancellation Details (CxIDtls, D-level)

The "Cancellation Details" block (D-level of the message) contains the following information about the IP return request rejection or the original payment within the "Transaction Information And Status" block:

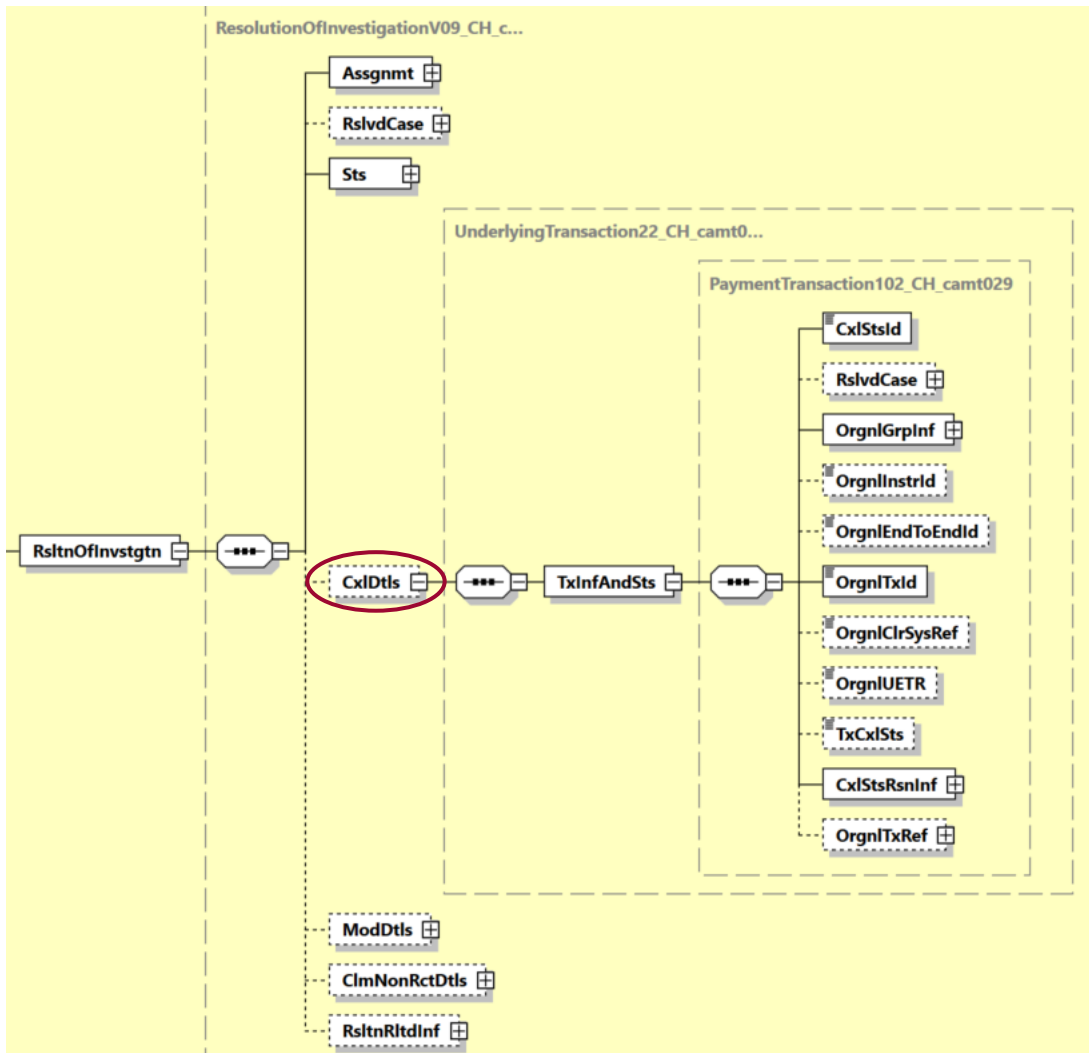


Figure 9: Cancellation Details (CxIDtls)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details	CxIDtls	0..n	0..1	Must be provided.
Cancellation Details +Transaction Information And Status	TxInfAndSts	0..n	1..1	Transaction Information And Status Information specifying the requested IP customer payment and the reason for the IP return request rejection.
Cancellation Details +Transaction Information And Status ++Cancellation Status Identification	CxIStsId	0..1	1..1	Cancellation Status Identification Unique identification of the IP return request rejection. 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 value dates. Permitted value dates are value date today and 1 day 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	Resolved Case Must not be used.
Cancellation Details +Transaction Information And Status ++Original Group Information	OrgnlGrpInf	0..1	1..1	Original Group Identification
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	Original Message Name Identification The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be verified by the SIC IP service): • pacs.008 Additional digits to indicate the complete message version (e.g. "pacs.008.001.09") are permitted but will not be validated by the SIC IP service.
Cancellation Details +Transaction Information And Status ++Original Group Information +++Original Creation Date Time	OrgnlCreDtTm	0..1	0..1	Original Creation Date Time
Cancellation Details +Transaction Information And Status ++Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Instruction Identification

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details +Transaction Information And Status ++Original End To End Identification	OrgnlEndToEndId	0..1	0..1	Original Debtor Reference
Cancellation Details +Transaction Information And Status ++Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification
Cancellation Details +Transaction Information And Status ++Original Clearing System Reference	OrgnlClrSysRef	0..1	0..1	Original Clearing System Reference Must not be used.
Cancellation Details +Transaction Information And Status ++Original UETR	OrgnlUETR	0..1	0..1	Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was present in the original payment, it should be forwarded unchanged (not checked by the SIC IP service). The UETR is only checked by the SIC IP service against the schema definition according to ISO 20022.
Cancellation Details +Transaction Information And Status ++Transaction Cancellation Status	TxCxlSts	0..1	0..1	Transaction Cancellation Status Must be used. Only code RJCR is permitted.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information	CxlStsRsnInf	0..n	1..1	Cancellation Status Reason Information
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator	Orgtr	0..1	1..1	Originator "Name" or "Identification" must be provided.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Name	Nm	0..1	0..1	Name This element must not be used at the same time as <Id>. Maximum of 70 characters permitted.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Postal Address	PstlAdr	0..1	0..1	Postal Address 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	Identification 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	Organisation Identification Must be present if <Id> was used. Only <Othr> permitted.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++Any BIC	AnyBIC	0..1	0..1	AnyBIC Must not be used.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification ++++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification) Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other	Othr	0..n	0..2	Other Organisation Identification Only one occurrence is allowed. Must be present if <OrgId> was used.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other +++++Identification	Id	1..1	1..1	Identification It is recommended to use SIC IID (not verified by the SIC IP service).
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other +++++Scheme Name	SchmeNm	0..1	0..1	Must not be used.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Identification +++++Organisation Identification +++++Other +++++Issuer	Issr	0..1	0..1	Issuer of the Identification Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Originator ++++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence Must not be used.
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason	Rsn	0..1	1..1	Reason
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Reason ++++Code	Cd	1..1	1..1	Reason for the cancellation status (code) The following values are permitted (will be verified by the SIC IP service): ARDT (Already Returned) AC04 (Closed Account Number) AM04 (Insufficient Funds) CUST (Customer Decision) LEGL (Legal Decision) NOAS (No Answer From Customer) NOOR (No Original Transaction Received)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Cancellation Details +Transaction Information And Status ++Cancellation Status Reason Information +++Additional Information	AddtlInf	0..n	0..13	Additional Information Must be used. Note: the action instructions listed below are not verified by the SIC IP service. Interbank IP return request rejection: the first occurrence must start with the value "ATR053/", followed by the reference of the IP 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 IP 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 IP 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 IP return request of the originator bank. If the reason given in the "camt.056" of the IP 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	Original Transaction Reference Must not be used.
Modification Details	ModDtIs	0..1	0..1	Must not be used.
Claim Non Receipt Details	ClmNonRctDtIs	0..1	0..1	Must not be used.
Resolution Related Information	RsItNRItdInf	0..1	0..1	Must not be used.

Table 5: Cancellation Details (CxlDtIs, D-level)

4.5 Modification Details (ModDtls, E-level)

The "*Modification Details*" block (E-level of the message) must not be used in the SIC IP service.

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

The "*Claim Non Receipt Details*" block (F-level of the message) must not be used in the SIC IP service.

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 SIC IP service.

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 SIC IP service.

4.9 Resolution Related Information (RsltRltInf, I-level)

The "*Resolution Related Information*" block (I-level of the message) must not be used in the SIC IP service.