



# **Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages**

SIC IP Service

IP Clearing Day Information (camt.019)

Version 2.0, valid from November 2023

## Change history

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

Version	Date	Description of the change	Chapter
2.0	20.10.2022	Editorial update to the final document version, valid from November 2023 (removal of annotation "Stable working version", no functional changes)	
1.1	20.05.2022	Update (stable working version)	
		New CH schema version camt.019.001.07.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.4
		New chapter "Message flow" (clarification)	3.1
		Note added that the message is sent immediately after the occurrence of the event for all event types (clarification)	3.3
		Revision of "Technical specifications": <ul style="list-style-type: none"> <li>.../RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt: Clarification of the definition of the delivered time or date in the sub-elements &lt;FctvTm&gt;, &lt;StartTm&gt; and &lt;EndTm&gt;.</li> </ul>	4.2
1.0	28.02.2022	First edition (stable working version)	All

Table 1: Change history

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## General notes

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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](mailto: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.019" – 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.019" 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.019" for the SIC IP service is identical to that for the SIC RTGS Service, and is published on the SIX Interbank Clearing Ltd website [www.iso-payments.ch](http://www.iso-payments.ch):

- *camt.019.001.07.ch.02.xsd*

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

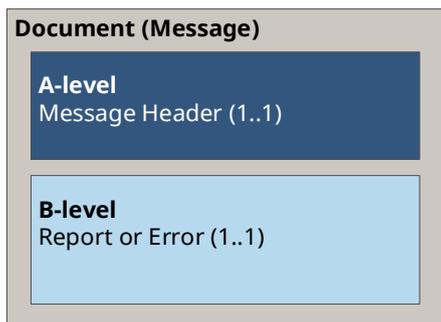
## 1.5 Reference documents

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

## 2 ISO definitions

The "Return Business Day Information" message (camt.019) is sent from the SIC IP service to the participants, to inform participants about events on that IP clearing day (IP clearing day change), or about other SIC IP events (General IP settlement stop/General IP settlement restart or General IP service stop/ General IP service restart).

The "Return Business Day Information" message is based on the ISO 20022 XML schema "camt.019.001.07".



The "camt.019" message is essentially structured as follows:

- **A-level:** Message level, "*Message Header*" element. This block must occur exactly once.
- **B-Level:** Transaction level, "*Report or Error*" element. This block must occur exactly once.

Figure 1: Basic message structure of the "camt.019" message

## 3 Business specifications

### 3.1 Message flow

The "camt.019" message is delivered exclusively by the SIC IP service to the participant and must then always be acknowledged by the participant with a "camt.025" message.

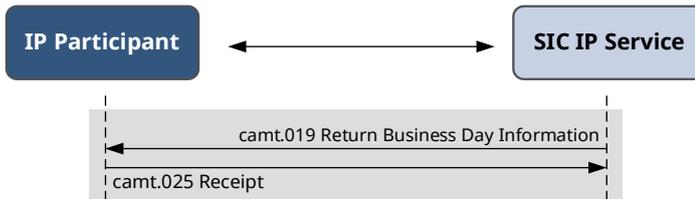


Figure 2: Message flow for the IP Clearing Day Information

### 3.2 Use cases

The "Return Business Day Information" message is used in the following use cases in the SIC IP service:

Use case	Input/Output	ISO 20022
IP clearing day change information	O	camt.019
General IP settlement stop/ General IP settlement restart notification	O	camt.019
General IP service stop/ General IP service restart notification	O	camt.019

Table 2: Use cases for the "camt.019" message

The "Input/Output" column in the table indicates whether the message was created by the participant (I) or by the SIC IP service (O).

### 3.3 Event types

The use cases in the "camt.019" message are distinguished by entering the event type in the <QryNm> element in the "Message Header":

Event type	Code value	Use case
IP clearing day change	IPCDCI	IP clearing day change information
General IP settlement stop/ General IP settlement restart	IPHLTI	General IP settlement stop/ General IP settlement restart notification
General IP service stop/ General IP service restart	IPSSTI	General IP service stop/ General IP service restart notification

Table 3: Event types and their code values in the "camt.019" message

#### Notes:

- For all event types, the "camt.019" message is sent to all participants by the SIC IP service immediately after the corresponding event has occurred.
- In what follows in this document, the event types are always referenced by their code values.

### 3.4 References in the "Return Business Day Information" message (camt.019)

Along the processing chain, one reference is sent in the "camt.019" message:

**A-Level:** *MsgHdr/MsgId* – unique message identification for the "camt.019" message

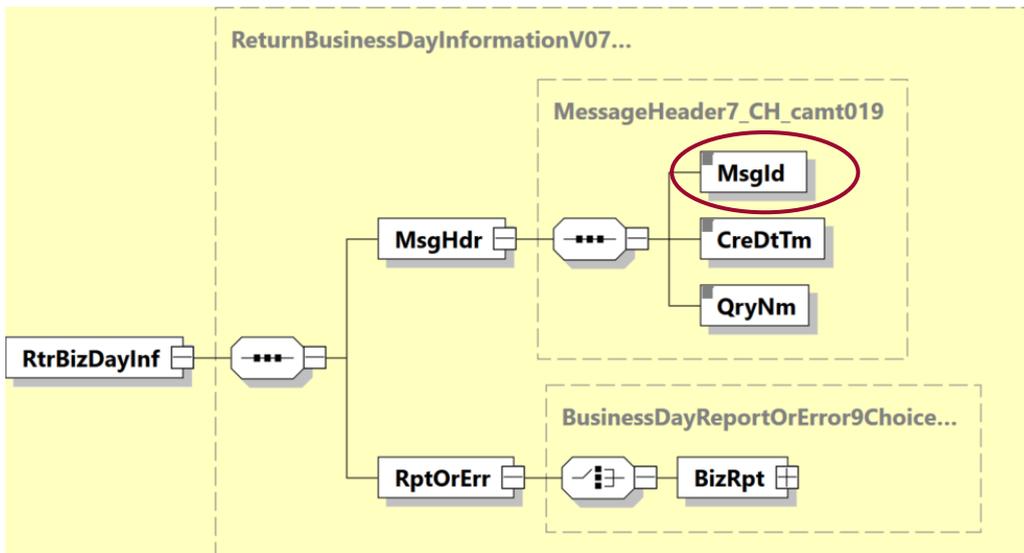


Figure 3: References in the "camt.019" message

### 3.5 Time of the IP clearing day change

In the "IP clearing day change information" (IPDCI) use case, the `.../Evt/SchlddTm` element provides the time at which the system manager's message to start day-end processing arrived in the SIC RTGS Service (which also initiates the IP clearing day change). The time of the IP clearing day change is provided in the `.../Evt/FctvTm` element.

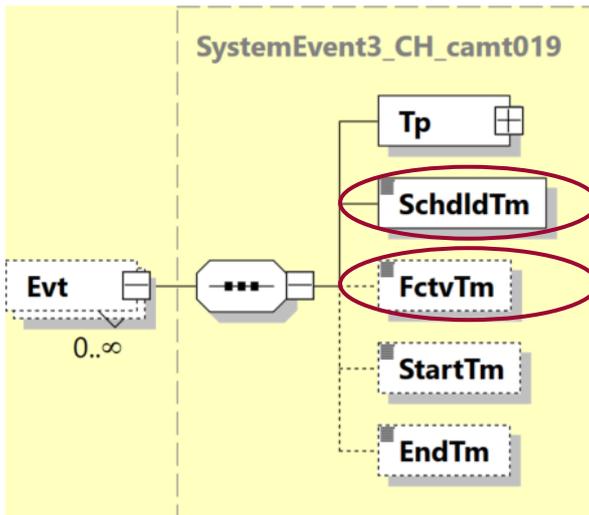


Figure 4: Time of the clearing day change

### 3.6 Code values for SIC IP service events

In the "camt.019" message, the event types IPHLTI and IPSSTI are specified in more detail using codes in the `.../ClsrInf/Rsn/Prtry` element:

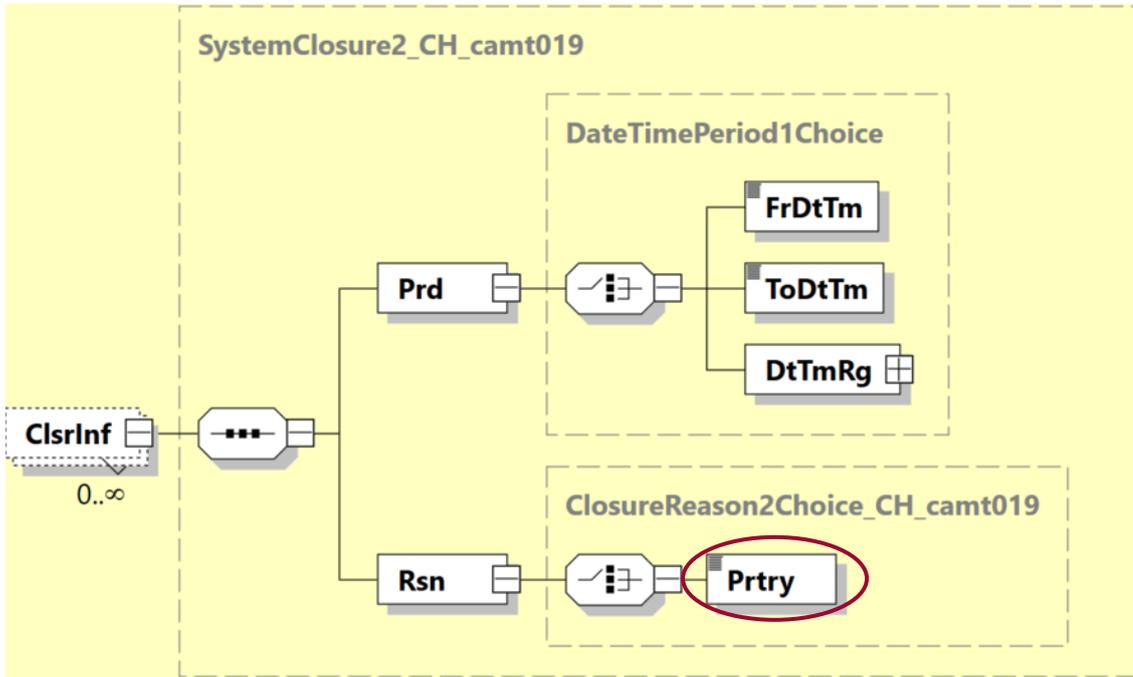


Figure 5: Entering codes to describe SIC IP service events

The following code values are defined:

Code value	Event
GSTS	General IP settlement stop
GSTR	General IP settlement restart
GSYS	General IP service stop
GSYR	General IP service restart

Table 4: Code values for SIC IP service events

### 3.7 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](http://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 4.9 on 18 November 2022.

## 4 Technical specifications

### 4.1 Message Header (MsgHdr, A-level)

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

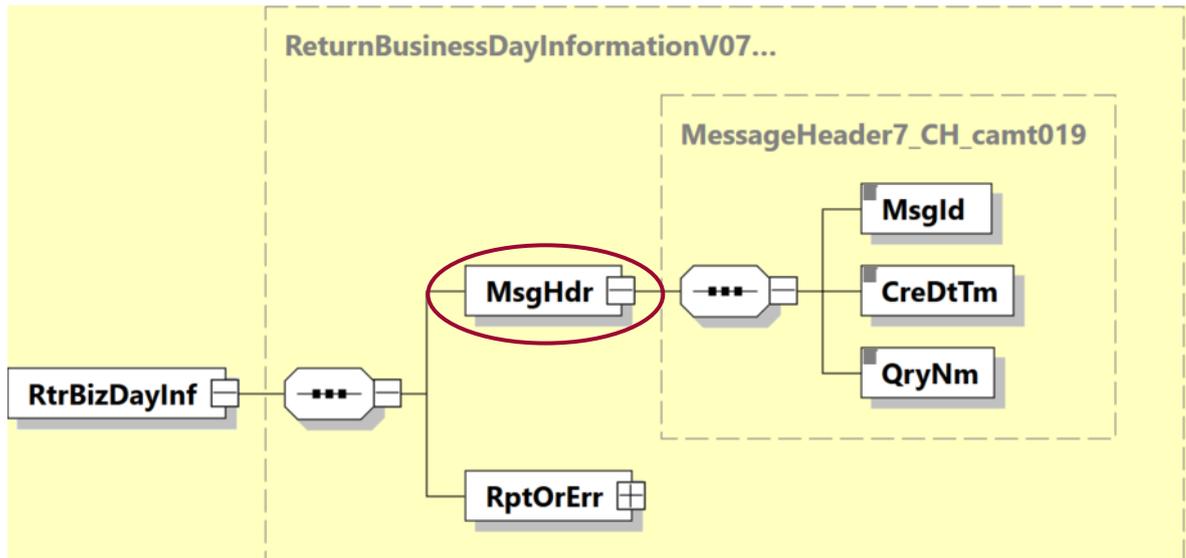


Figure 6: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" block of the "camt.019" message that are relevant in the context of the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments			
Message Item	XML Tag	Mult	Mult	Definition	Event Type-specific Definition	
Document +Return Business Day Information V07	RtrBizDayInf	1..1	1..1			
Message Header	MsgHdr	1..1	1..1			
Message Header +Message Identification	MsgId	1..1	1..1	<b>Message Identification</b> Only the restricted character set for references (excluding spaces) is permitted for this element.		
Message Header +Creation Date Time	CreDtTm	0..1	1..1	<b>Creation Date Time</b> Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.		
Message Header +Query Name	QryNm	0..1	1..1	<b>Event Type</b> Identification of the event type; the following code values are available: IPCDCI = IP clearing day change IPHLTI = General IP settlement stop / general IP settlement restart IPSSSTI = General IP service stop / general IP service restart		

Table 5: Message Header (MsgHdr, A-level)

## 4.2 Report or Error (RptOrErr, B-level)

The "Report or Error" block (B-level of the message) contains the information about the IP clearing day change or SIC IP events.

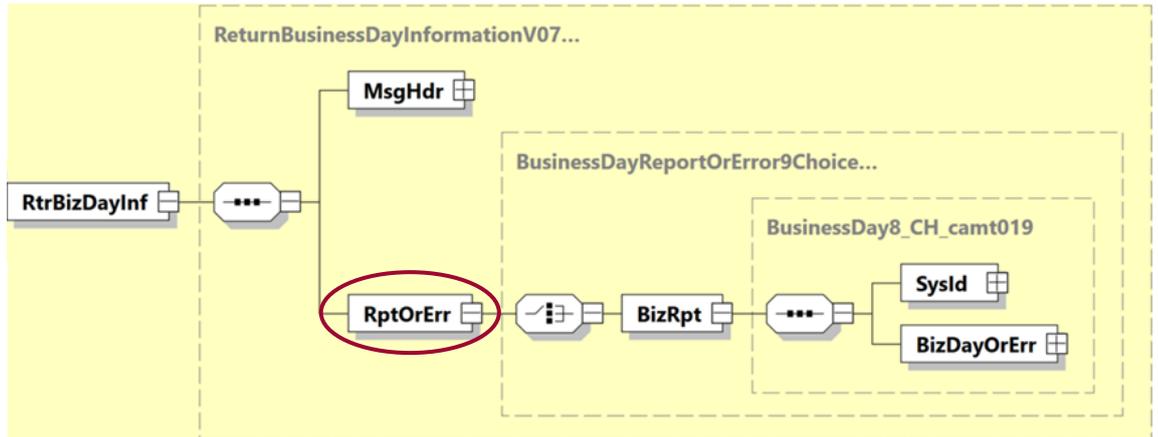


Figure 7: Report or Error (RptOrErr)

To show information about the IP clearing day change, the `.../BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt` sub-element is used:

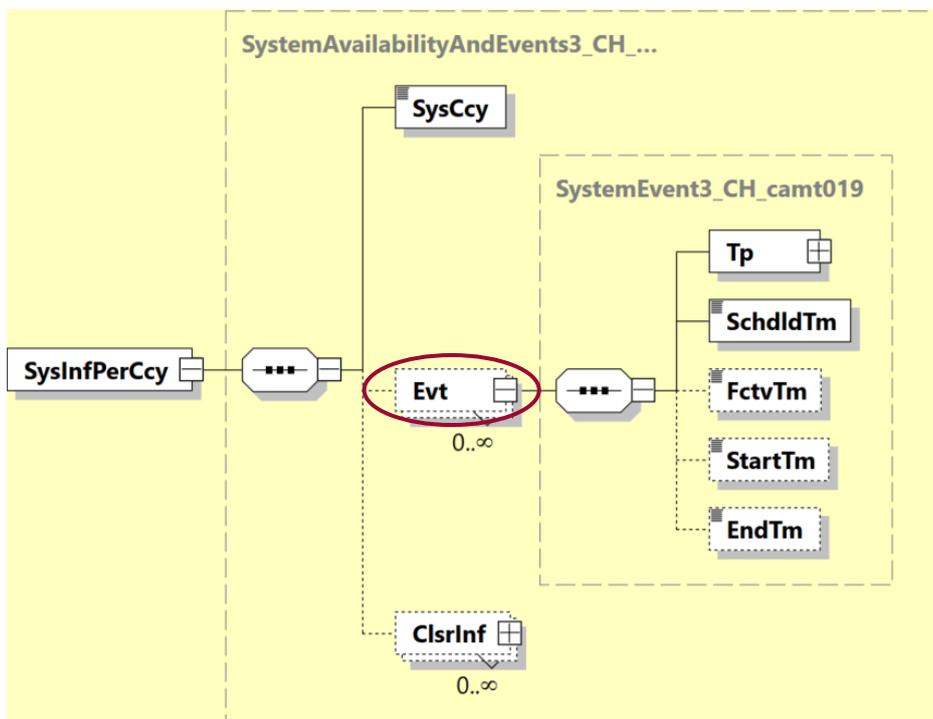


Figure 8: Showing the IP clearing day change information in the Event (Evt) element

To show information about SIC IP events, the `.../BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/ClsrInf` sub-element is used:

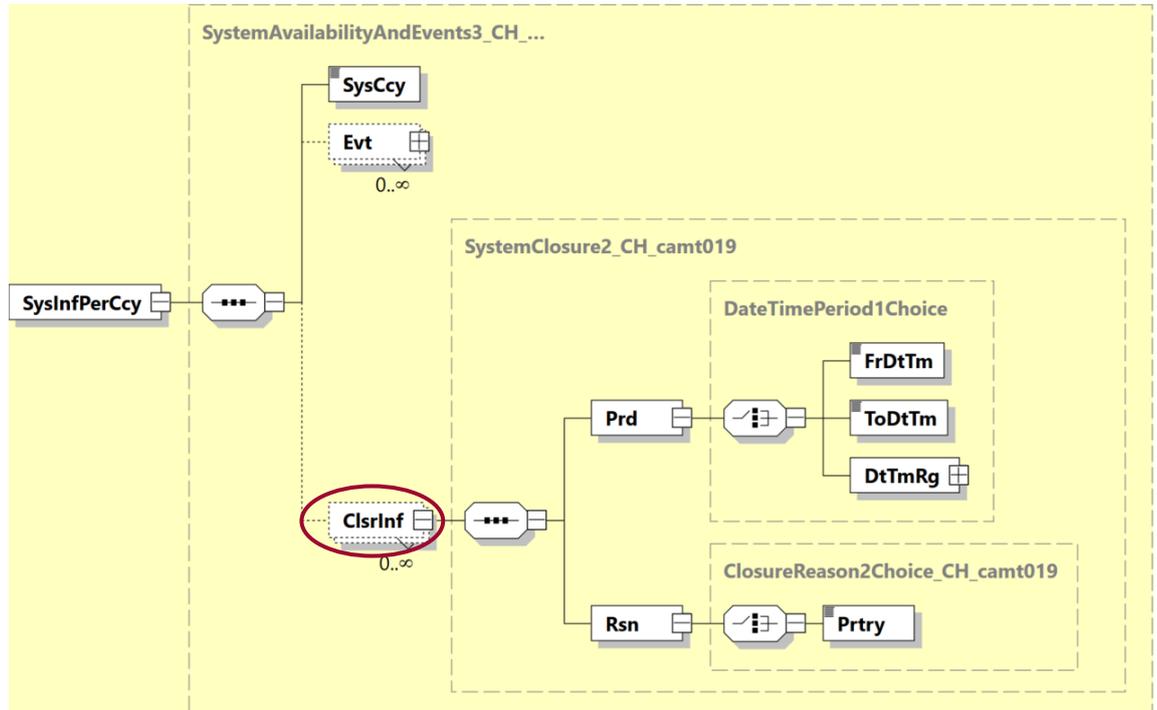


Figure 9: Showing SIC IP events in the Closure Information (ClsrInf) element

The following table specifies all the elements of the "Report or Error" block of the "camt.019" message that are relevant in the context of the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments			
Message Item	XML Tag	Mult	Mult	Definition	Event Type-specific Definition	
Report Or Error	RptOrErr	1..1	1..1			
Report Or Error +Business Report	BizRpt	1..n	1..1			
Report Or Error +Business Report ++System Identification	SysId	1..n	1..1			
Report Or Error +Business Report ++System Identification +++Market Infrastructure Identification	MktInfrstrctrId	1..1	1..1	<b>Market Infrastructure Identification</b>		
Report Or Error +Business Report ++System Identification +++Market Infrastructure Identification ++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used		
Report Or Error +Business Report ++Business Day Or Error	BizDayOrErr	1..1	1..1			
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information	BizDayInf	1..1	1..1	<b>Business Day Information</b>		
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information +++System Status	SysSts	0..1	0..1	<b>Message Delivery Status</b> Not used.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments			
Message Item	XML Tag	Mult	Mult	Definition	Event Type-specific Definition	
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency	SysInfPerCcy	0..n	1..1			
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++System Currency	SysCcy	0..1	1..1	<b>Currency</b> Always CHF for the SIC IP service.		
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Event	Evt	0..n	0..n	<b>Business Day Event Information</b> Information about the IP clearing day change. Max. 1 occurrence is provided.	IPCDCI: Always used. IPHLTI: Not used. IPSSTI: Not used.	
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Event +++++Type	Tp	1..1	1..1	<b>System Event</b> The <Prtry> element will be provided.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments			
Message Item	XML Tag	Mult	Mult	Definition	Event Type-specific Definition	
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Event +++++Type +++++Proprietary	Prtry	1..1	1..1			
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Event +++++Type +++++Proprietary +++++Identification	Id	1..1	1..1	<b>System Event Code (proprietary)</b> The following code will be provided: CDC (= clearing day change)		
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Event +++++Type +++++Proprietary +++++Scheme Name	SchmeNm	0..1	0..1	Is not used by the SIC IP service (retained in the message definition for possible future use).		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments			
Message Item	XML Tag	Mult	Mult	Definition	Event Type-specific Definition	
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Event ++++++Type +++++++Proprietary +++++++Issuer	Issr	0..1	0..1	Is not used by the SIC IP service (retained in the message definition for possible future use).		
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Event +++++Scheduled Time	SchlddTm	1..1	1..1	<b>Scheduled Time</b> Documents the time at which the system manager's message to start day-end processing arrived in the SIC RTGS service (which also initiates the IP clearing day change).  Note: Is identical with time in element <FctvTm> of message camt.019 with event type TEVINFIN (start of end-of-day processing) of SIC RTGS service.		
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Event +++++Effective Time	FctvTm	0..1	0..1	<b>Effective Time</b> Time of the IP clearing day change that has taken place. Always present if <Evt> was used. Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.		
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Event +++++Start Time	StartTm	0..1	0..1	<b>New Clearing Day</b> Date of the new clearing day which started at the time of the IP clearing day change (= <FctvTm>). Always present if <Evt> was used. Only date specification is used, time specification is padded with zeros.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments			
Message Item	XML Tag	Mult	Mult	Definition	Event Type-specific Definition	
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Event ++++++End Time	EndTm	0..1	0..1	<b>Past Clearing Day</b> Date of the past clearing day which ended at the time of the IP clearing day change (= <FctvTm>). Always present if <Evt> was used. Only date specification is used, time specification is padded with zeros.		
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Closure Information	ClsrInf	0..n	0..n	<b>Stop or Restart Information</b> Information about a general IP settlement stop / general IP settlement restart or general IP service stop / general IP service restart. Max. 1 occurrence is provided.	IPCDCI: Not used. IPHLTI: Always used. IPSSTI: Always used.	
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Closure Information ++++++Period	Prd	0..1	1..1			
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Closure Information ++++++Period +++++++From Date Time	FrDtTm  {Or	1..1	1..1	<b>Input Timestamp</b> Documents the reception time of the system manager message regarding general IP settlement stop / general IP settlement restart or general IP service stop / general IP service restart in the SIC IP service.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Event Type-specific Definition
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Closure Information ++++++Period +++++++To Date Time	ToDtTm	1..1	1..1	Is not used by the SIC IP service (retained in the message definition for possible future use).	
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Closure Information ++++++Period +++++++Date Time Range	DtTmRg Or}	1..1	1..1	Is not used by the SIC IP service (retained in the message definition for possible future use).	
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Closure Information ++++++Reason	Rsn	1..1	1..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments			
Message Item	XML Tag	Mult	Mult	Definition	Event Type-specific Definition	
Report Or Error +Business Report ++Business Day Or Error +++Business Day Information ++++System Information Per Currency +++++Closure Information ++++++Reason +++++++Proprietary	Prtry	1..1	1..1	<b>Event Code</b> Code to identify the SIC IP service event.	IPHLTI: GSTS = General IP settlement stop GSTR = General IP settlement restart IPSSTI: GSYS = General IP service stop GSYR = General IP service restart	

Table 6: Report or Error (RptOrErr, B-level)