



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Cash Management Receipts (camt.025)

Version 2.2, 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
2.2	30.06.2023	Update, valid from November 2023	
		Revision of the chapter "Technical specifications": <ul style="list-style-type: none"> .../RctDtls/OrgnlMsgId/MsgNmId and .../RctDtls/OrgnlMsgId/OrgtrNm: Insertion of the message type camt.048 (incorrectly not listed in previous version, only system manager is affected) .../RctDtls/OrgnlMsgId/OrgtrNm: Correction of the XPath of the element to be delivered from camt.011 (<AcctOwnr>, in previous version incorrectly <BillMtCtrPtyId>) 	4.2
2.1	31.03.2023	Update, valid from November 2023	
		New CH schema version camt.025.001.05.ch.02.xsd (alignment with SIC RTGS service, details according to separate document "Overview and Change Log for the XML schemas")	1.4
		Clarification under Notes in chapter "General" (addition of the attributes which must match the acknowledged message for a successful acknowledgement)	3.1
		Addition of the elements filled with UNKNOWN in chapter "Acknowledging messages that cannot be validated" (clarification, no functional change)	3.5
		Chapter "Further business": Updated reference to SIC platform release 4.10 (previously: release 4.9)	3.7
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 Figure 2 "Acknowledgement of cash management and reference data messages" (changed figure layout without functional change, replaces previous Figures 2 and 3)	3.1
		Error code reference revised to reflect the SIC IP Service Handbook (previously: SIC/euroSIC Handbook)	3.4, 3.6
		Revision of the "Technical specifications": <ul style="list-style-type: none"> .../RctDtls/ReqHdlg/StsCd: Error code reference revised to reflect the SIC IP Service Handbook 	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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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.025" – 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.025" 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.025" 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.025.001.05.ch.02.xsd*

It should preferably be opened using specialized XML software.

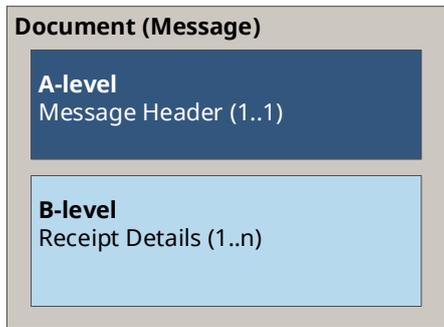
1.5 Reference documents

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

2 ISO definitions

The "Receipt" message (camt.025) is sent from the participant to the SIC IP service and from the SIC IP service to the participant to acknowledge that a camt or reda message has been received.

The "Receipt" message is based on the ISO 20022 XML schema "camt.025.001.05".



The "camt.025" message is essentially structured as follows:

- **A-level:** Message level, "Message Header" element. This block must occur exactly once.
- **B-level:** Transaction level, "Receipt Details" element. This block must occur exactly once.

Figure 1: Basic message structure of the "camt.025" message

3 Business specifications

3.1 General

The "Receipt" message is used in the SIC IP service for acknowledging cash management (information and control messages) and reference data messages (information message) as follows:

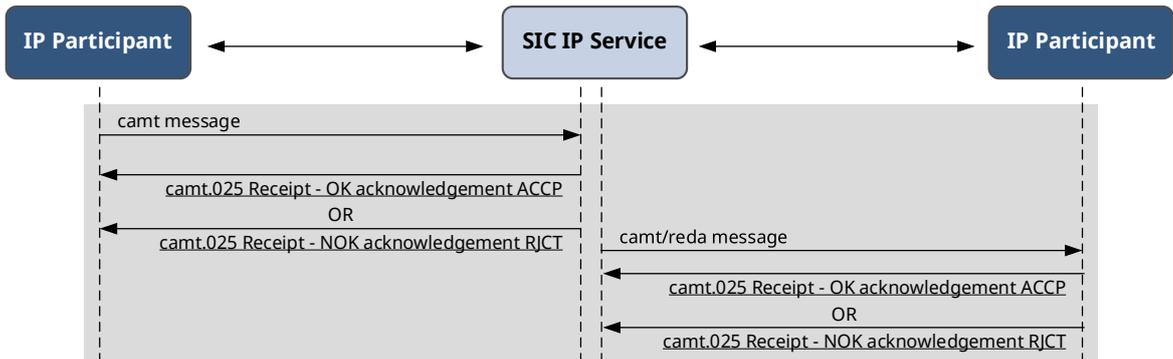


Figure 2: Acknowledgement of cash management and reference data messages

Notes:

- All camt and reda messages will be acknowledged with a "camt.025".
- For a successful OK acknowledgement (camt.025 with status ACCP) from the participant to the RTGS systems, the following element contents must match the corresponding attributes of the acknowledged message:
 - *RctDtls/OrgnlMsgId/MsgId* (original message identification)
 - *RctDtls/OrgnlMsgId/MsgNmId* (original message name identification)
 - *RctDtls/OrgnlMsgId/OrgtrNm* (member identification, not mandatory for all acknowledged message types, details according to element definition in chapter 4.2)
- NOK messages ("camt.025" with the status RJCT) from the participant to the SIC IP service must only be sent in the event of an error found when authenticating the message that has been received.

3.2 References in the "Receipt" message (camt.025)

Along the processing chain, two references are sent in the "camt.025" message:

A-level: MsgHdr/MsgId – unique message identification for the "camt.025" message

B-level: RctDtls/OrgnlMsgId/MsgId – message identification for the acknowledged message

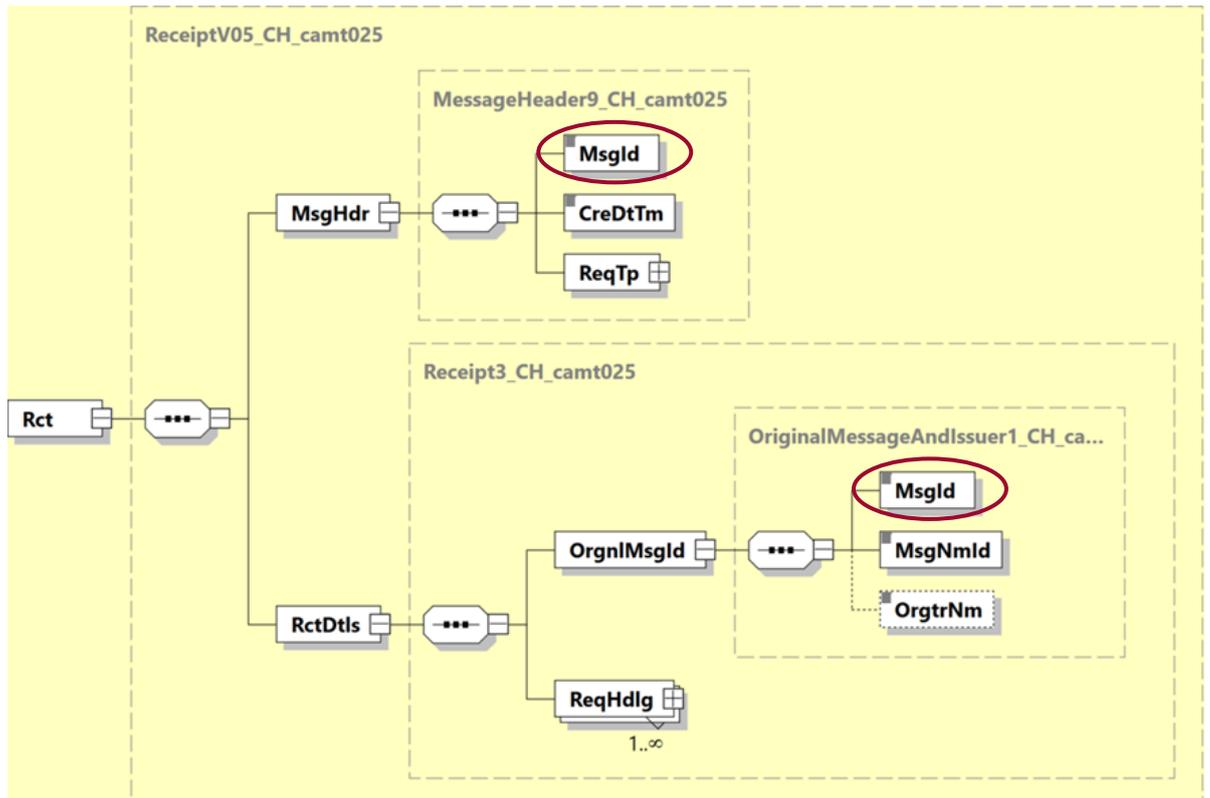


Figure 3: References in the "camt.025" message

3.3 Naming of the parties

In the "camt.025" message, in the *RctDtls/OrgnlMsgId/OrgtrNm* element, in the case of an acknowledgement from the SIC IP service to the participant, the participant is identified who sent the message to be acknowledged, or, in the case of an acknowledgement from the participant to the SIC IP service, the acknowledging participant.

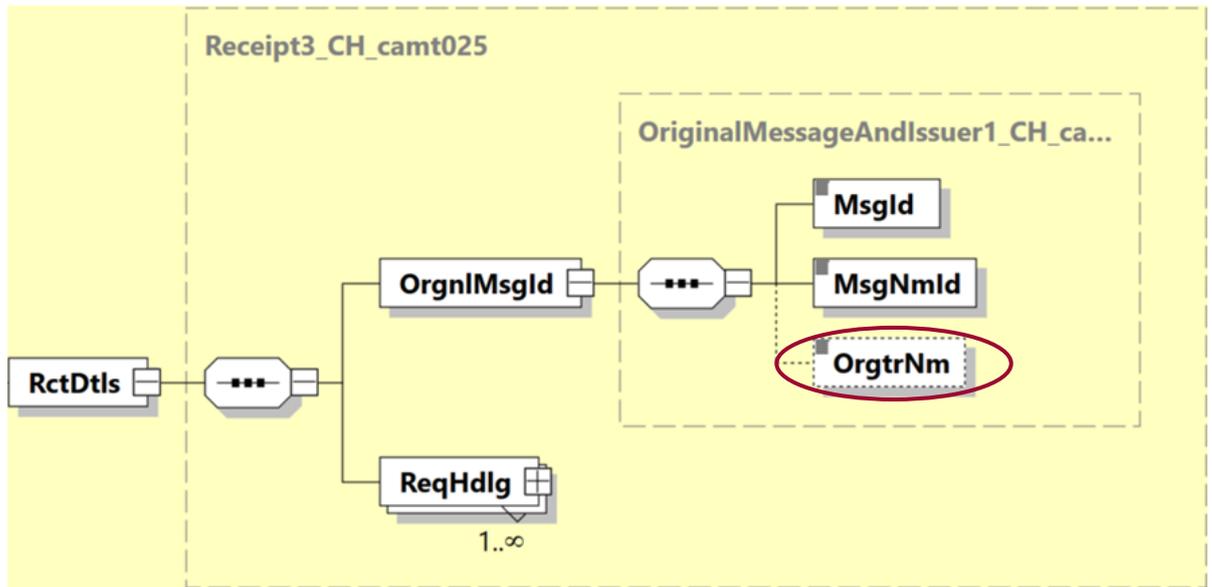


Figure 4: Details of participants

Participants are identified solely using the relevant SIC IID.

3.4 Transaction status

The transaction status of the message being acknowledged is shown in the "camt.025" message in the <ReqHdlg> element. This element must be sent once and may only contain the sub-element <StsCd>:

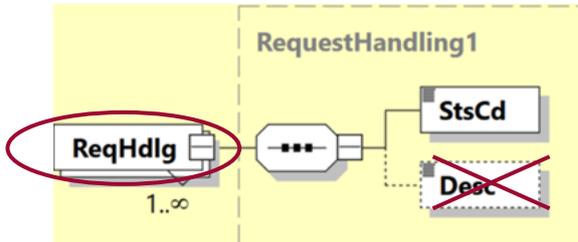


Figure 5: Indicating the transaction status

The following status values are provided for in the ReqHdlg/StsCd element:

Code	Description
ACCP (Accepted Customer Profile)	Received message is correct.
RJCT (Rejected)	Received message cannot be validated.

Table 2: Permitted status values in the ReqHdlg/StsCd element

In the case of a NOK acknowledgement from the SIC IP service to the participant, not only are further instances of the <ReqHdlg> element sent, each containing a 3-digit error code in the <StsCd> element (as specified in the "SIC IP Service Handbook"), but with also in the <Desc> element the XPath for the incorrect element in the message being acknowledged:

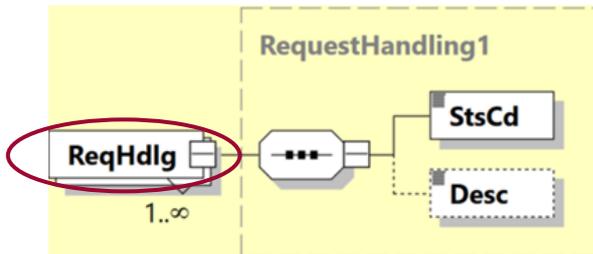


Figure 6: Indicating the error code and XPath in an acknowledgement by the SIC IP service

3.5 Acknowledging messages that cannot be validated

If a message that is sent cannot be validated for technical reasons (e.g. blank message, no XML message), this is notified by the SIC IP service with a generic NOK message.

To show the status of the message, the code RJCT is entered in the sub-element `<StsCd>` in the first instance of the `<ReqHdlg>` element.

In a second instance of the `<ReqHdlg>` element, the SIC error code "118" is entered in the `<StsCd>` sub-element (see chapter 3.6 below) and "n/a" in the `<Desc>` sub-element.

At the same time, the following mandatory elements will be filled with the value UNKNOWN:

- `RctDtls/OrgnlMsgId/MsgId` (original message identification)
- `RctDtls/OrgnlMsgId/MsgNmId` (original message name identification)
- `RctDtls/OrgnlMsgId/OrgtrNm` (member identification)

Note about schema violations

If a message that is sent cannot be validated due to a schema violation, the SIC error code "221" is used in a similar procedure as in this section.

3.6 Error codes

In the "camt.025" message, the 3-digit error codes are used in accordance with the "SIC IP Service Handbook".

3.7 Further business-related definitions

Information on the ISO 20022 Implementation Guidelines for 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 of 17 November 2023.

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:

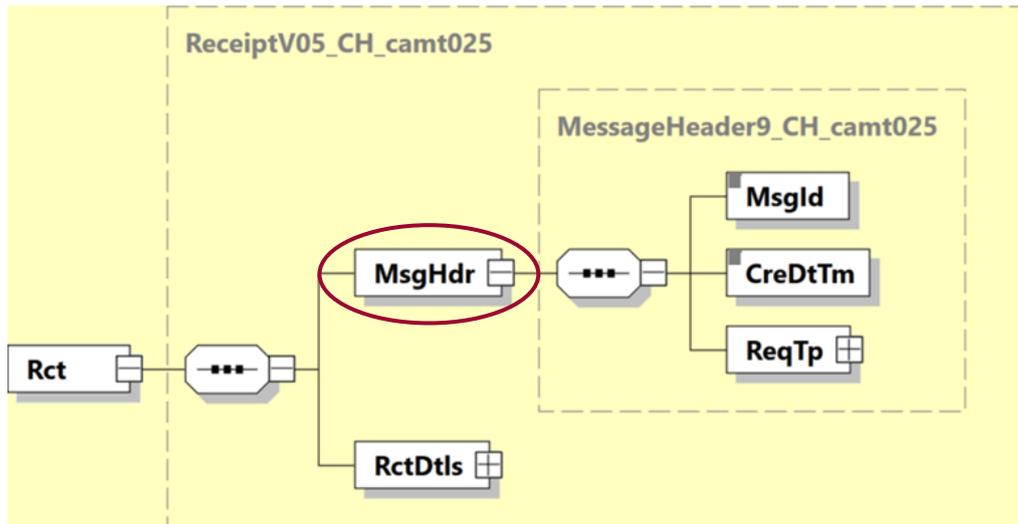


Figure 7: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" block of the "camt.025" 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
Document +Receipt V05	Rct	1..1	1..1	
Message Header	MsgHdr	1..1	1..1	
Message Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the restricted character set for references (excluding spaces) is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	Creation Date Time Messages sent from participant to SIC IP service: 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) Messages sent from SIC IP service to participant: Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.
Message Header +Request Type	ReqTp	0..1	1..1	
Message Header +Request Type ++Proprietary	Prtry	1..1	1..1	
Message Header +Request Type ++Proprietary +++Identification	Id	1..1	1..1	Clearing System Identification (proprietary) Is always used, contains identification of the clearing system. The following code values are available: SIC IP service (CHF only) = value SIP is used

Table 3: Message Header (MsgHdr, A-level)

4.2 Receipt Details (RctDtIs, B-level)

The "Receipt Details" block (B-level of the message) contains the information about the message being acknowledged.

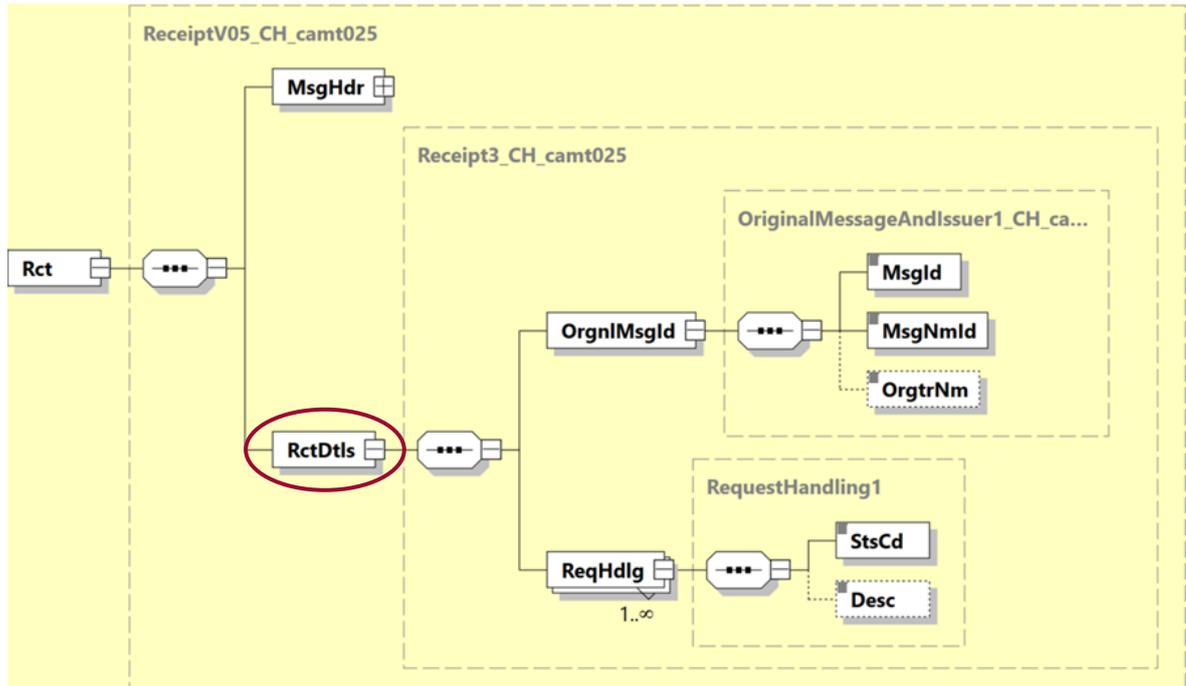


Figure 8: Receipt Details (RctDtIs)

The following table specifies all the elements of the "Receipt Details" block of the "camt.025" 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
Receipt Details	RctDtIs	1..n	1..1	
Receipt Details +Original Message Identification	OrgnlMsgId	1..1	1..1	
Receipt Details +Original Message Identification ++Message Identification	MsgId	1..1	1..1	Original Message Identification If the message identification of the message being acknowledged is not available, fill in with the value UNKNOWN.
Receipt Details +Original Message Identification ++Message Name Identification	MsgNmId	0..1	1..1	Original Message Name Identification The first 8 digits of the message type must mandatory be present. The following values are permitted (will be validated by the SIC IP service): camt.004 camt.011 camt.019 camt.029 camt.048 (for System Manager only) camt.052 camt.056 reda.017 The element contains UNKNOWN if the type of the original message could not be identified. Additional digits to indicate the complete message version (e.g. "camt.019.001.07") are permitted but will not be validated by the SIC IP service.
Receipt Details +Original Message Identification ++Originator Name	OrgtrNm	0..1	0..1	Member Identification If the element <MsgNmId> contains the value camt.011, camt.029, camt.048 or camt.056 this element must be provided. For all other message types, the element may be omitted. If provided, the content of this element will be ignored. For camt.011 and camt.048 the information can be obtained from AcctOwrr/FinInstnId/ClrSysMmbId/MmbId, for camt.029 and camt.056 the information can be obtained from Assgrr/Agt/FinInstnId/ClrSysMmbId/MmbId. The element contains UNKNOWN if the type of the original message could not be identified.
Receipt Details +Request Handling	ReqHdlg	0..n	1..n	Status Reason Information At least one <ReqHdlg> block must be created to show the transaction status of the received message. Message from participant to SIC IP service: Exactly one <ReqHdlg> block must be present. NOK message from SIC IP service to participant: One additional <ReqHdlg> block containing information about the reason for rejection will be created for each identified error.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Receipt Details +Request Handling ++Status Code	StsCd	1..1	1..1	<p>Transaction Status or Status Report Reason</p> <p>The following ISO codes are used to indicate the transaction status of the received message: ACCP = Received message is correct. RJCT = The message contains errors and could not be processed.</p> <p>NOK message from the SIC IP service to the participant: Proprietary 3-digit SIC error codes will be provided in this element within an additional <ReqHdlg> block for each identified error. Error codes in accordance with the SIC IP Service Handbook.</p>
Receipt Details +Request Handling ++Description	Desc	0..1	0..1	<p>Erroneous Element</p> <p>Location of the incorrect element as an XPath. Use only permitted in NOK messages from the SIC IP service to participants. Must not be used in the <ReqHdlg> instance containing the transaction status (ACCP/RJCT). "n/a" will be provided if the error cannot be unambiguously assigned to one element.</p>

Table 4: Receipt Details (RctDtls, B-level)