Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP System Manager Reservation (camt.048)

Version 1.0, valid from November 2023

Revision 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	20.10.2022	First edition	All

Table 1: Revision history

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

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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.048" – 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.048" for the start of the SIC IP service as of November 2023.

1.2   Target audience

This Implementation Guideline is intended for use exclusively by the System Manager 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.048" for the SIC IP service is identical to that for the RTGS systems, and is published on the SIX Interbank Clearing Ltd website www.iso-payments.ch:

- ***camt.048.001.05.ch.01.xsd***

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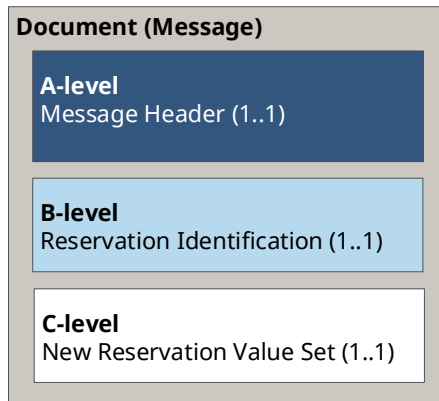
1.5   Reference documents

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 "Modify Reservation" message (camt.048) is sent from the System Manager to the SIC IP service to set, adjust, or delete a System Manager reservation amount.

The "Modify Reservation" message is based on the ISO 20022 XML schema "camt.048.001.05".

Document (Message)
A-level Message Header (1..1)
B-level Reservation Identification (1..1)
C-level New Reservation Value Set (1..1)

The "camt.048" message is essentially structured as follows:

- ***A-level***: Message level, "*Message Header*" element.
  This block is mandatory and must occur exactly once in the SIC IP service.

- ***B-level***: Reservation level, "*Reservation Identification*" element.
  This block is mandatory and must occur exactly once in the SIC IP service.

- ***C-level***: Amount level, "*New Reservation Value Set*" element.
  This block is mandatory and must occur exactly once in the SIC IP service.

Figure 1:   Basic message structure of the "camt.048" message

3 Business specifications

3.1 Message flow

A "camt.048" message is always acknowledged by the SIC IP service with a "camt.025" message.
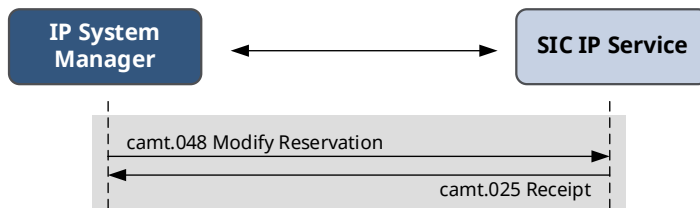

Figure 2:   Message flow for the IP System Manager Reservation message

3.2 Use cases

The "Modify Reservation" message is used by the System Manager in the following use case in the SIC IP service:

Use case	Input/Output	ISO 20022
IP System Manager reservation	I	camt.048

Table 2:   System Manager use cases for the "camt.048" message

3.3   Reservation types

The following reservation type is available for System Managers:

Limit type	Code value
IP System Manager reservation	IPSMRV

Table 3:   List of System Manager reservation types and their codes in the "camt.048" message

To allow for correct, type-specific definition and validation, a corresponding code value is provided in the *ModfyRsvatn/RsvatnId/Cur/Tp/Prtry* element for purposes of identification.
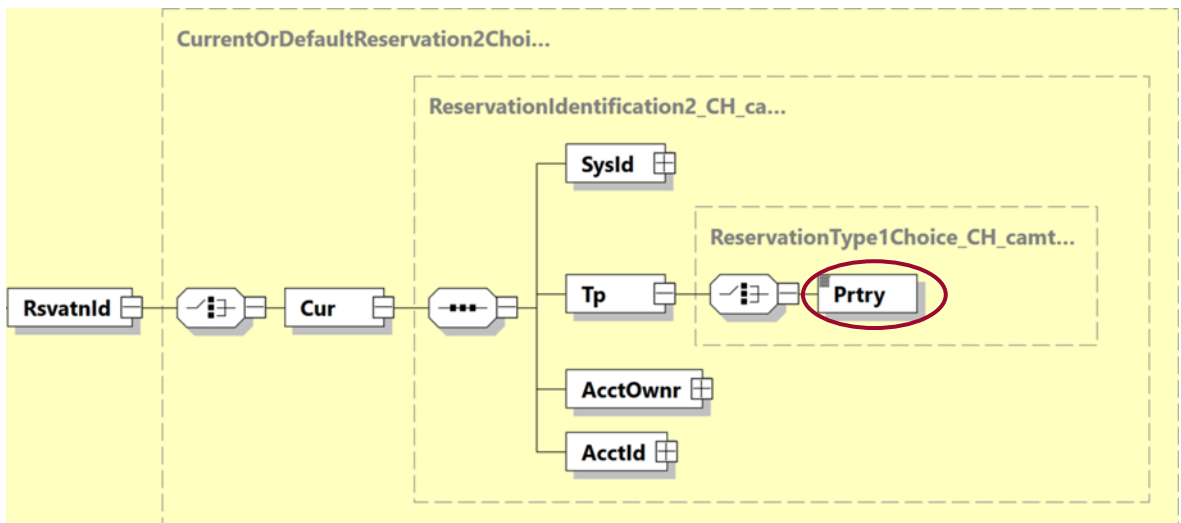

Figure 3:   Entering the System Manager reservation type in the "camt.048" message

3.4   Specifying the desired reservation amount

In the "camt.048" message, the reservation amount for the "IP System Manager reservation" is set with the *.../NewRsvatnValSet/Amt/AmtWthtCcy* element.
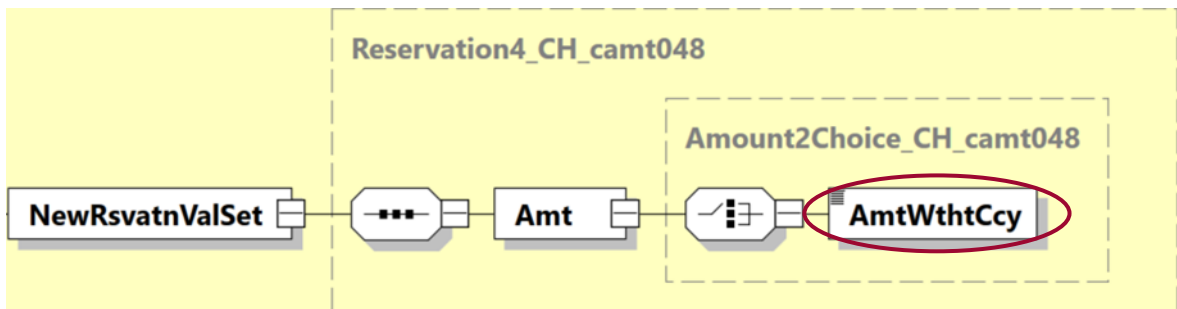

Figure 4:   Specifying the reservation amount

- Any possibly already existing reservation amount will be overwritten by a newly specified amount.
- If an existing reservation amount for "IP System Manager reservation" is to be deleted, then the amount value must be specified with the value "0" (zero).

3.5   References in the "Modify Reservation" (camt.048) message

The *.../MsgHdr/MsgId* reference element is included in the A-level as the unique message identification of the "camt.048" message.

Figure 5:   References in the "camt.048" message

3.6   Further business-related definitions

Information on the ISO 20022 Implementation Guidelines of the SIC RTGS service as 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 of SIC platform release 4.9 as of 18.11.2022.

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 in the "camt.048" message that are relevant to the SIC IP service.
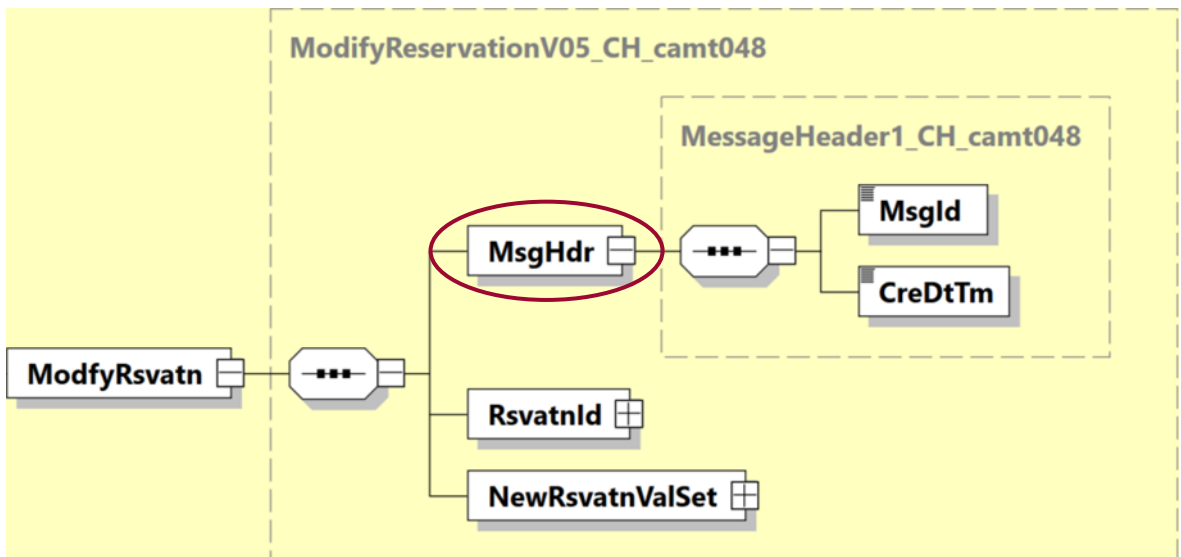
ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Document +Modify Reservation V05	ModfyRsvatn	1..1	1..1	
Message Header	MsgHdr	1..1	1..1	
Message Header +Message Identification	MsgId	1..1	1..1	**Message Identification** Only the restricted character set excluding spaces is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..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)

Table 4: Message Header (MsgHdr, A-level)

4.2   Reservation Identification (RsvatnId, B-level)

The "*Reservation Identification*" block (B-level of the message) contains information to identify the System Manager, the reservation type and the appropriate SIC IP settlement account.
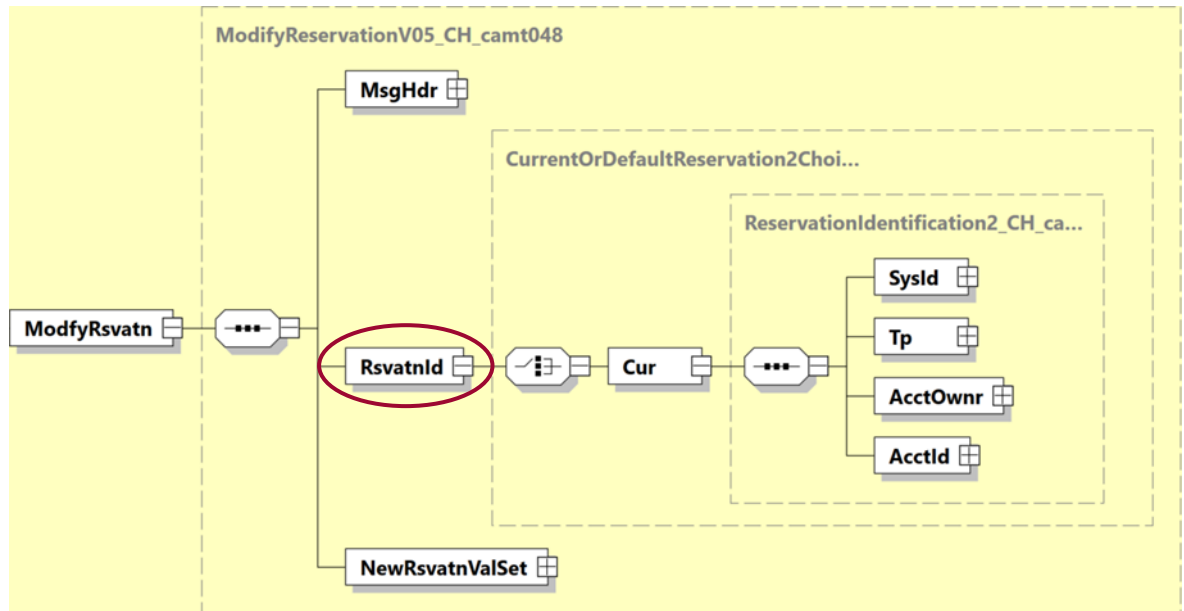

Figure 7:   Reservation Identification (RsvatnId)

The following table specifies all the elements of the "*Reservation Identification*" block of the "camt.048" 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
Reservation Identification	RsvatnId	1..1	1..1	
Reservation Identification +Current	Cur	1..1	1..1	
Reservation Identification +Current ++System Identification	SysId	0..1	1..1	
Reservation Identification +Current ++System Identification +++Market Infrastructure Identification	MktInfrstrctrId	1..1	1..1	**Market Infrastructure Identification**
Reservation Identification +Current ++System Identification +++Market Infrastructure Identification ++++Code	Cd	1..1	1..1	**Clearing System Identification (code)** Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used
Reservation Identification +Current ++Type	Tp	1..1	1..1	**Reservation Type**
Reservation Identification +Current ++Type +++Proprietary	Prtry	1..1	1..1	**Reservation Type Code (proprietary)** Identification of the reservation type, the following code values for reservation types are available: IPSMRV = IP System Manager reservation
Reservation Identification +Current ++Account Owner	AcctOwnr	0..1	1..1	**Account Owner** Identifies the System Manager. Required for authorization checking.
Reservation Identification +Current ++Account Owner +++Financial Institution Identification	FinInstnId	1..1	1..1	**Financial Institution Identification**

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Reservation Identification +Current ++Account Owner +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	**Identification of Account Owner (BIC)** Must not be used.
Reservation Identification +Current ++Account Owner +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	**Identification of Account Owner (proprietary)** Must be used. Must contain a valid identification of the System Manager. Must not be concatenated.
Reservation Identification +Current ++Account Owner +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	**Member Identification** SIC IID (=6n) of the System Manager.
Reservation Identification +Current ++Account Identification	AcctId	0..1	1..1	**Settlement Account Information**
Reservation Identification +Current ++Account Identification +++Other	Othr	1..1	1..1	**Identification of Settlement Account (proprietary)**
Reservation Identification +Current ++Account Identification +++Other ++++Identification	Id	1..1	1..1	**Account Number (proprietary)** Must contain the account number of an active IP settlement account (format =6n).

Table 5: Reservation Identification (RsvatnId, B-level)

4.3   New Reservation Value Set (NewRsvatnValSet, C-level)

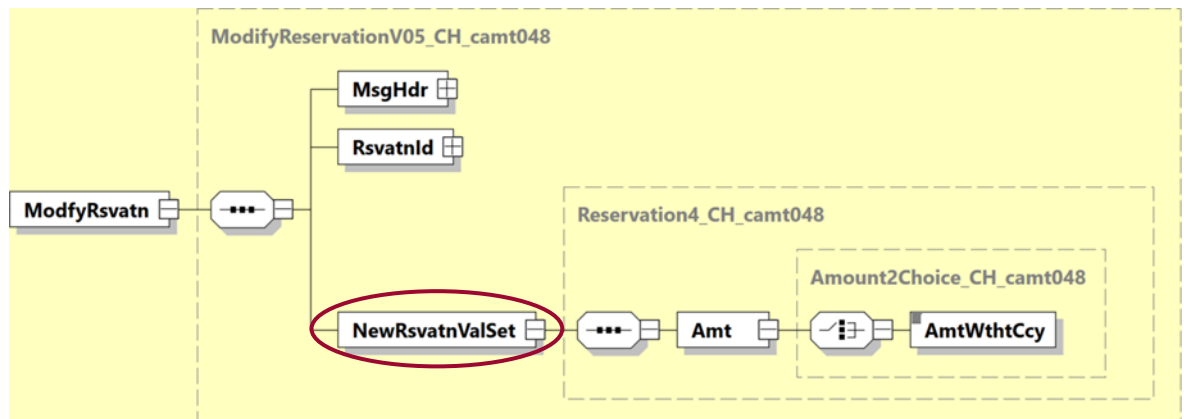The "*New Reservation Value Set* " block (C-level of the message) contains the reservation amount.

Figure 8:   New Reservation Value Set (NewRsvatnValSet)

The following table specifies all the elements of the "*New Reservation Value Set*" block of the "camt.048" 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
New Reservation Value Set	NewRsvatnValSet	1..1	1..1	
New Reservation Value Set +Amount	Amt	1..1	1..1	
New Reservation Value Set +Amount ++Amount Without Currency	AmtWthtCcy	1..1	1..1	**Liquidity Reservation Amount** Absolut value. The amount specified replaces any currently set value. An "IP System Manager Reservation" will reduce the "Available IP balance" of the specified IP settlement account by this amount.

Table 6: New Reservation Value Set (NewRsvatnValSet, C-level)