



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

**System Manager IP Settlement Accounts Liquidity Query
(camt.003/camt.004)**

Version 1.1, 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 |
|---------|------------|--|---------|
| 1.1 | 31.03.2023 | Update, valid from November 2023 | |
| | | Correction of the code value in Table 5 for "Available IP balance (current)": ALVBC instead of ALVBS | 3.6.1 |
| | | Code value "DBIT" added for balance type ALVBC in Table 5, incl. note in explanations for category "Balances" | 3.6.1 |
| | | Chapter "Further business-related definitions": Updated reference to SIC platform release 4.10 (previously: release 4.9) | 3.7 |
| | | Element <i>.../RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Prtry</i> : Modification of the defined account statuses incl. their code values (alignment with steering action types from message acmt.015) | 4.2.3 |
| | | Element <i>.../RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Prtry</i> : Modification of valid code values from category "Balances" (AVLBC/LQRSM instead of AVLBS/AVLBC, correction for alignment with code values according to Table 5) | 4.2.3 |
| 1.0 | 20.10.2022 | First edition | All |

Table 1: Revision history

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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 types "camt.003" and "camt.004" – 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 "camt.003" and "camt.004" messages 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 schemas

The XML schemas for "camt.003" and "camt.004" for the SIC IP service are identical to those for the SIC RTGS Service, and are published on the www.iso-payments.ch website:

- *camt.003.001.07.ch.02.xsd*
- *camt.004.001.08.ch.02.xsd*

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

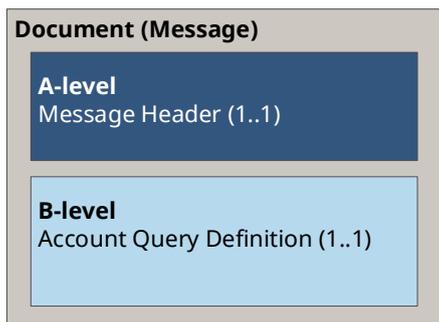
1.5 Reference documents

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 query message "Get Account" (camt.003) is sent by the System Manager to the SIC IP service to obtain information about the liquidity of IP settlement accounts. It is used on the basis of the ISO 20022 XML schema "camt.003.001.07".

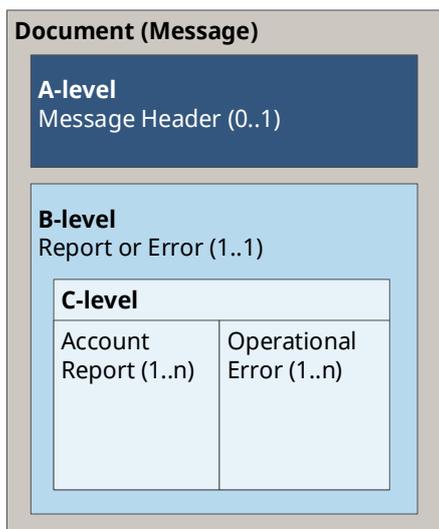
In response to the "camt.003" query message, the SIC IP service always sends the "Return Account" (camt.004) message to the System Manager. It is used on the basis of the ISO 20022 XML schema "camt.004.001.08".



The "camt.003" message is essentially structured as follows:

- **A-level:** Message level: "Message Header" element. This block must occur exactly once.
- **B-level:** Transaction level: "Account Query" element. This block must occur exactly once.

Figure 1: Basic message structure of the "camt.003" message



The "camt.004" 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.
- **C-level:** Report level: Consisting of either the "Account Report" block element (can occur n times) or the "Operational Error" block element (can occur at most once in the SIC IP service in the query response).

Figure 2: Basic message structure of the "camt.004" message

3 Business specifications

3.1 Message flow

In the "IP settlement accounts liquidity query" use case, the "camt.003" message is used by the System Manager to query the liquidity of IP settlement accounts. The query message is always answered by the SIC IP service with the "camt.004" message. This message contains either the query result or an error message.

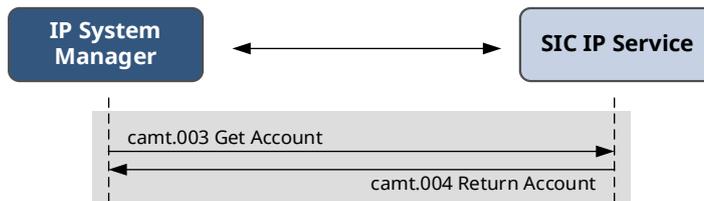


Figure 3: Message flow for the IP settlement accounts liquidity query message

3.2 Use cases

The "Get Account" and "Return Account" messages are used by the System Manager in the SIC IP service in the following use case:

| Use case | Input/Output | ISO 20022 |
|--|--------------|-------------------|
| IP settlement accounts liquidity query | I/O | camt.003/camt.004 |

Table 2: System Manager use case for the "camt.003" and "camt.004" message types

3.3 Transaction types

The following transaction type is available for the System Manager:

| Limit type | Code value |
|--|------------|
| IP settlement accounts liquidity query | IPSMLQ |

Table 3: System Manager transaction type and its code in the "camt.003" and "camt.004" messages

To allow for correct, transaction type-specific definition and validation, a corresponding code value is provided in both messages.

The identification of the transaction type in the "camt.003" message is provided as a code value in the `.../AcctQryDef/AcctCrit/NewCrit/NewQryNm` element.

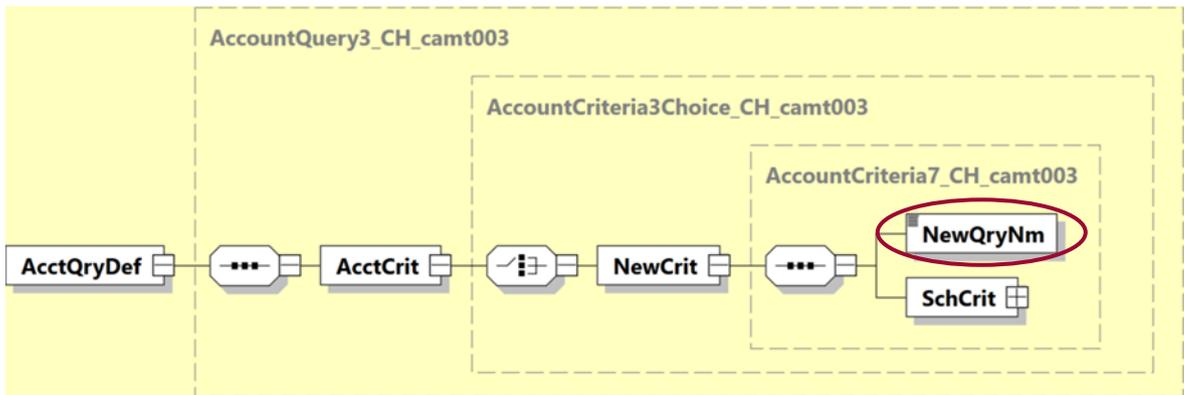


Figure 4: Specifying the System Manager transaction type in the "camt.003" message

The identification of the transaction type in the "camt.004" message is provided as a code value in the `.../MsgHdr/QryNm` element.

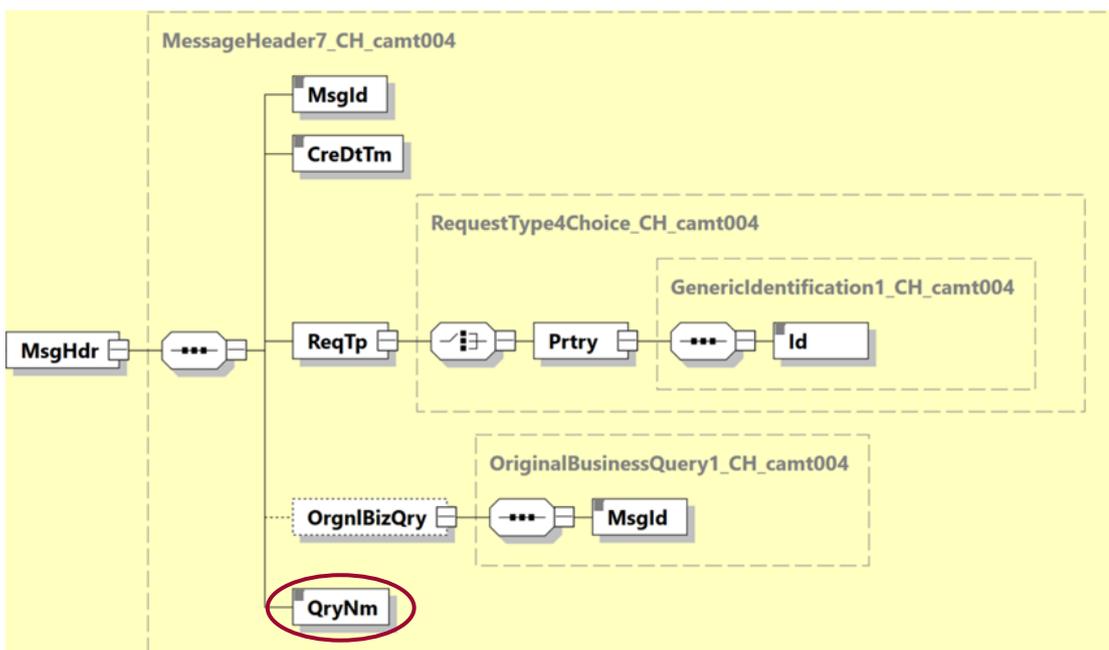


Figure 5: Specifying the System Manager transaction type in the "camt.004" message

3.4 Use of References

3.4.1 References in the "Get Account" (camt.003) message

"Message Identification" (A-level)

In the "camt.003" message, the `.../MsgHdr/MsgId` reference value is provided in the A-level by the System Manager as the unique message identification.

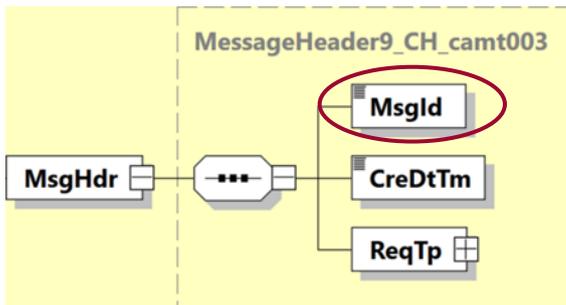


Figure 6: Message Identification in the "camt.003" message

3.4.2 References in the "Return Account" (camt.004) message

"Message Identification" (A-level)

In the "camt.004" message, the SIC IP service contains the `.../MsgHdr/MsgId` reference element as the unique message identification of the A-level.

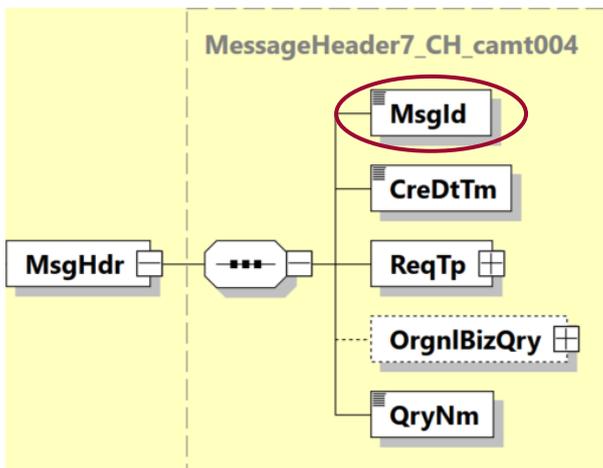


Figure 7: Message Identification in the "camt.004" message

Message identification of the query message in the "Original Business Query" element

In the "camt.004" response message, the message identification of the original "camt.003" query message is returned in the `.../OrgnlBizQry/MsgId` element.

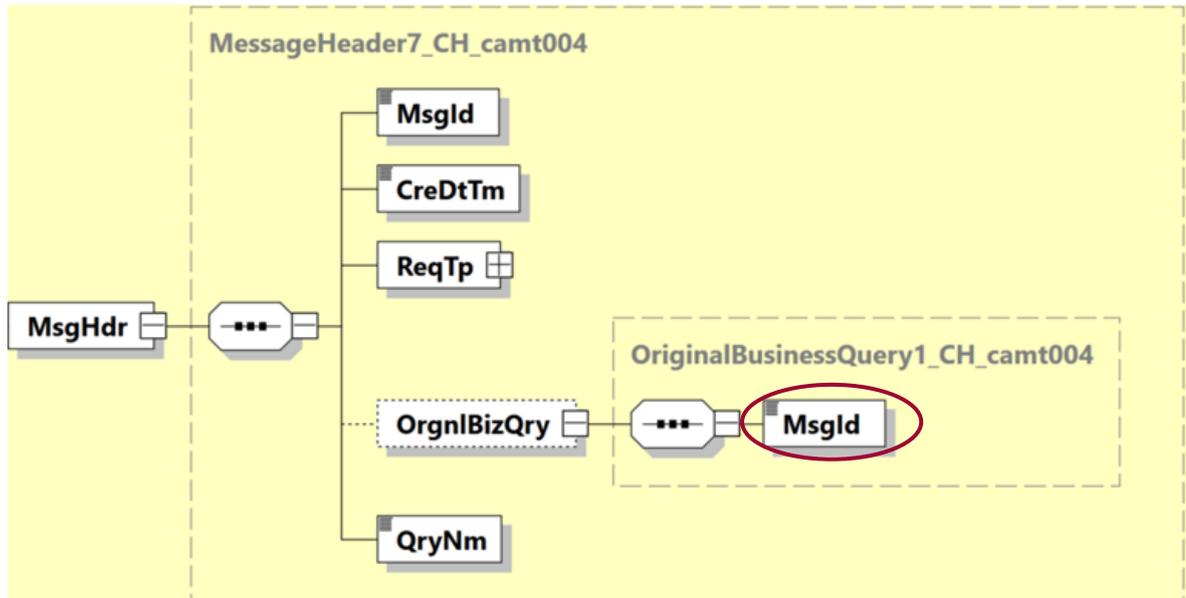


Figure 8: Message Identification of the query message inside the "camt.004" message

3.5 Query criteria for the "Get Account" (camt.003)

Query criteria are specified in the B-level of the "camt.003" message in the .../AcctCrit/NewCrit/SchCrit element.

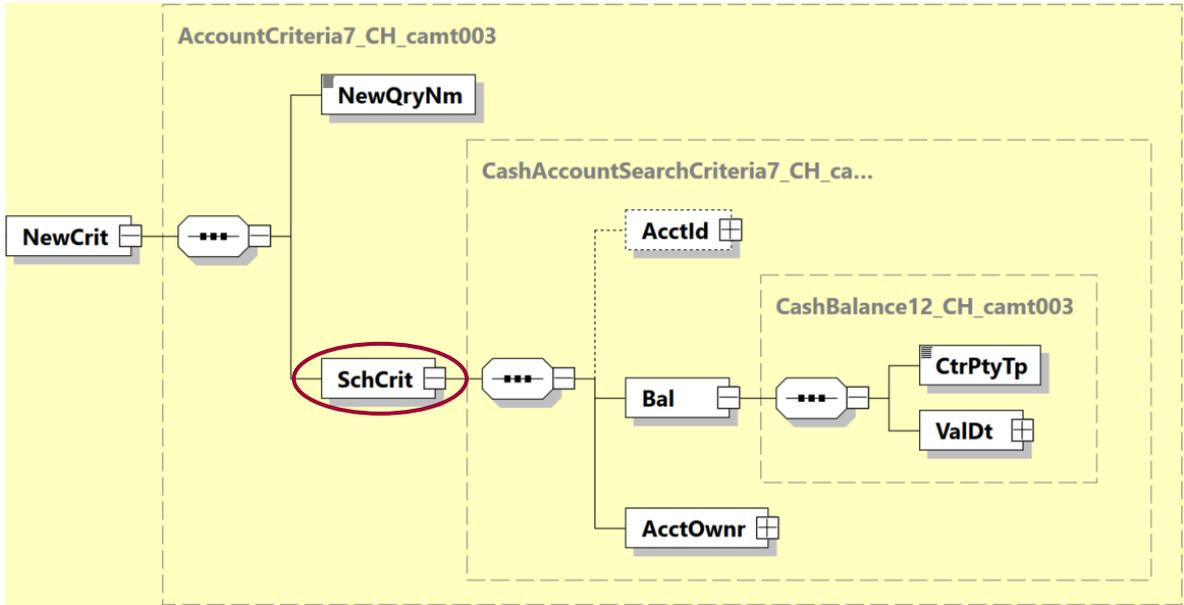


Figure 9: Specifying the query criteria in the "camt.003" message (Search Criteria)

| Element | Description |
|---------------|---|
| <AcctId> | Identification of the IP settlement account (optional) |
| <Bal>/<ValDt> | The settlement date at which balance amounts are to be returned |
| <AcctOwnr> | Identification of the System Manager |

Table 4: Query criteria in the "camt.003" message

3.6 Use of the "Report Or Error" (camt.004)

For transaction type IPACQY, the query result is delivered in the *RtrAcct/RptOrErr* element as follows:

- Account details for the requested IP settlement accounts are delivered in several repetitions of the *RtrAcct/RptOrErr/AcctRpt* element.
- The query results are sorted numerically in ascending order by IP settlement account number.
- If the optional query criterion of an IP settlement account in the *<AcctId>* element was used in the query message, the query result starts with this IP settlement account.
- If an error occurred during the query, the error information is supplied in the *RtrAcct/RptOrErr/OprlErr* element.

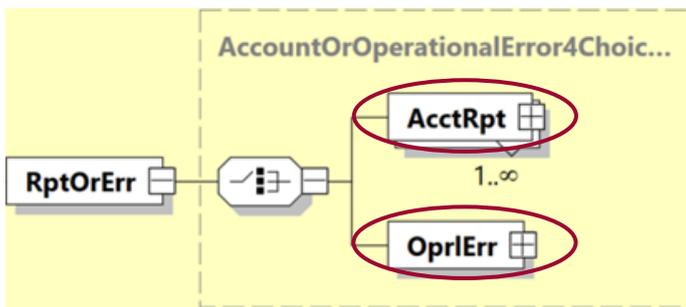


Figure 10: Report or error information in the "camt.004" message (*RptOrErr*)

3.6.1 Balances in the "Multilateral Balance" (camt.004) element

For each balance, a single instance of the *.../AcctRpt/AcctOrErr/Acct/MulBal* element is delivered in the "camt.004" message.

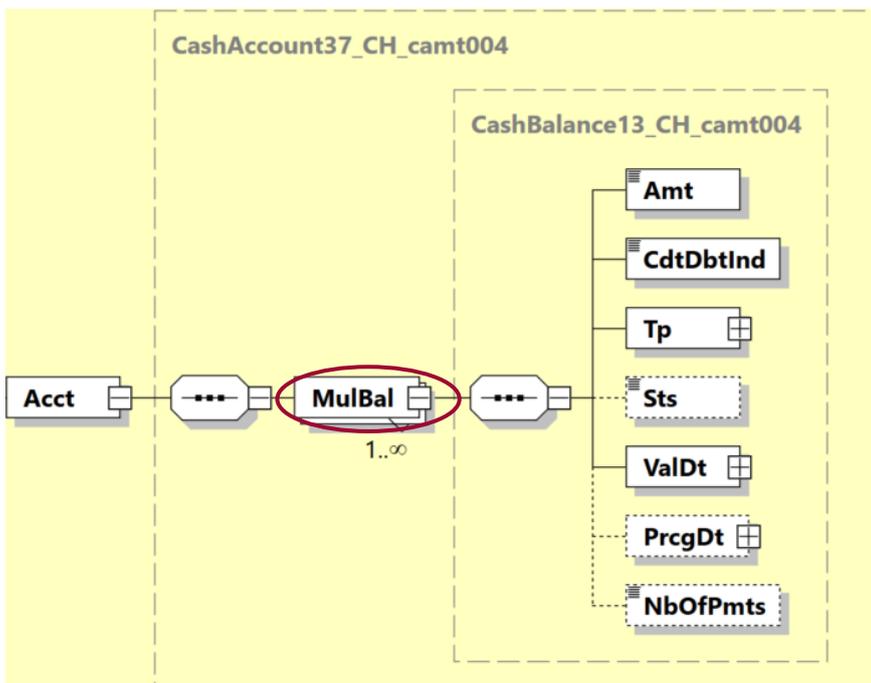


Figure 11: Balance information in the "camt.004" message (*Multilateral Balance*)

The individual balance types are identified by the `.../MulBal/Tp/Prtry` and `.../MulBal/CdtDbtInd` elements.

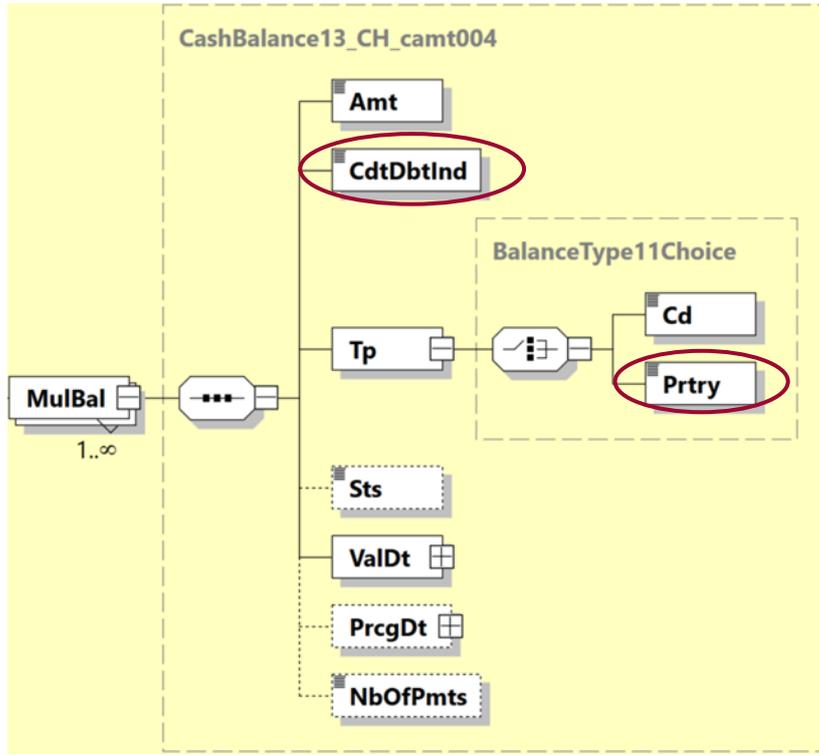


Figure 12: Balance type in the "camt.004" message (Credit Debit Indicator, Type/Proprietary)

The following codes are defined:

| Code value (.../Tp/Prtry) | Balance/Limit type | Credit/Debit (CdtDbtInd) |
|------------------------------|--------------------------------------|-----------------------------|
| "Balances" category | | |
| AVLBC | Available IP balance (current) | CRDT/DBIT* |
| LQRSM | IP reservation of the System Manager | DBIT |
| "Limits" category | | |
| IPDLMI | IP defence limit (incoming) | CRDT |
| IPDLMO | IP defence limit (outgoing) | CRDT |

Table 5: Codes for the balance/limit types in the "camt.004" message (Tp/Prtry, CdtDbtInd)

Category "Balances"

If there are no corresponding values for a balance, a zero value (0) is returned for the corresponding balance.

* For the balance type AVLBC, a negative balance (<CdtDbtInd> = DBIT) occurs exclusively for the IP transit account. For IP settlement accounts of standard participants, on the other hand, only a positive balance (<CdtDbtInd> = CRDT) can occur for this balance type.

Category "Limits"

Values are only delivered if corresponding limits exist.

3.6.2 Error information in the "Operational Error" element (camt.004)

In case of an incorrect query, an error code is supplied in the response message in the .../OprlErr/Err/Prtry element:

| Code value | Event |
|------------|---|
| NRSLT | No data matching the query criteria was found |
| NAUTH | Query is not permitted |
| QYINV | Invalid query criteria |

Table 6: Error codes in the query response in the "camt.004" message (OprlErr)

3.7 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 4.10 as of 17 November 2023.

4 Technical specifications

4.1 "Get Account" message (GetAcct, camt.003)

4.1.1 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:

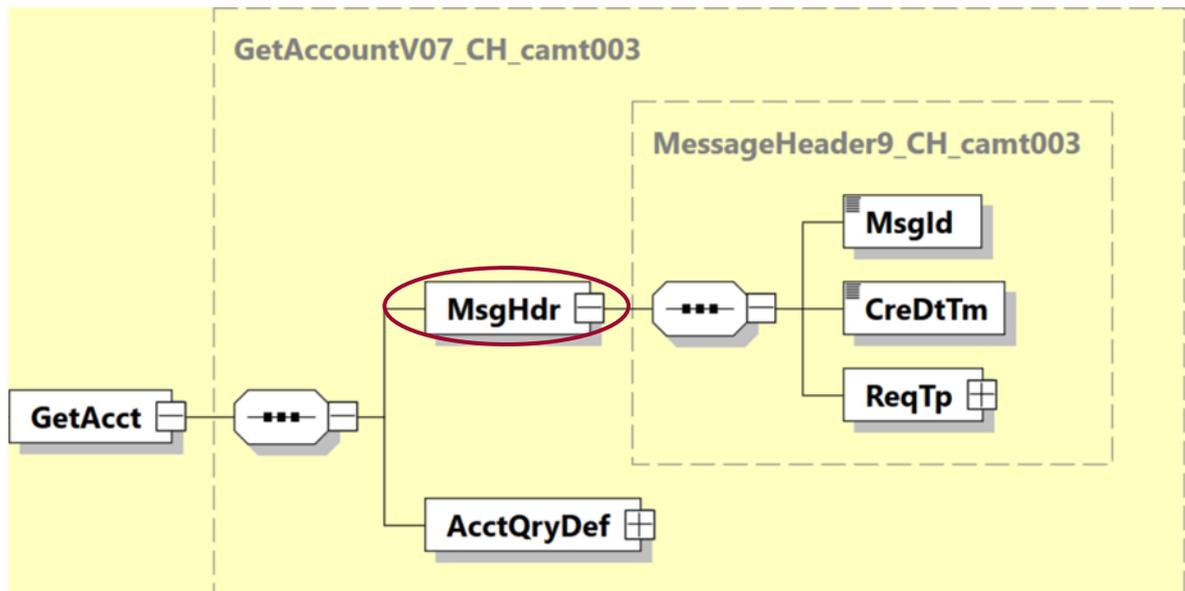


Figure 13: Message Header (MsgHdr) "camt.003"

The following table specifies all the elements of the "Message Header" block in the "camt.003" 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 +Get Account V07 | GetAcct | 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) |
| 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) Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used |

Table 7: camt.003 – Message Header (MsgHdr, A-level)

4.1.2 Account Query Definition (AcctQryDef, B-level)

The "Account Query Definition" block (B-level of the message) occurs once and contains the following elements:

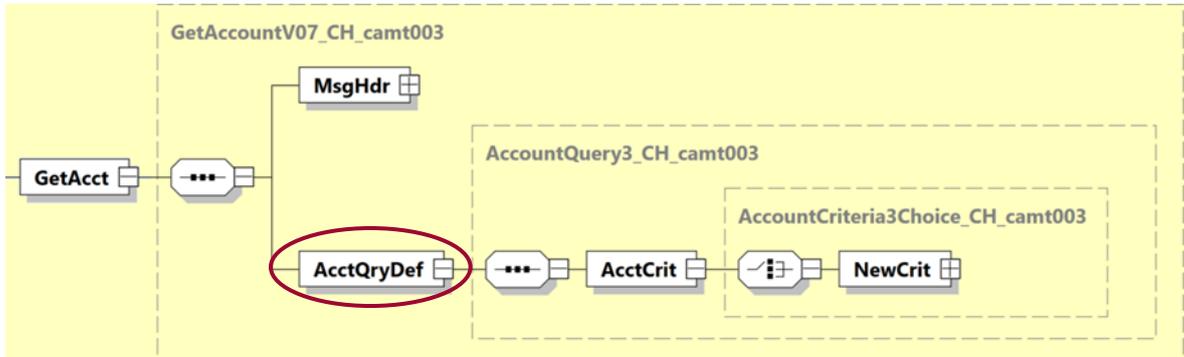


Figure 14: Account Query Definition (AcctQryDef) "camt.003"

The search criteria for the query are specified in the .../AcctCrit/NewCrit/SchCrit sub-element.

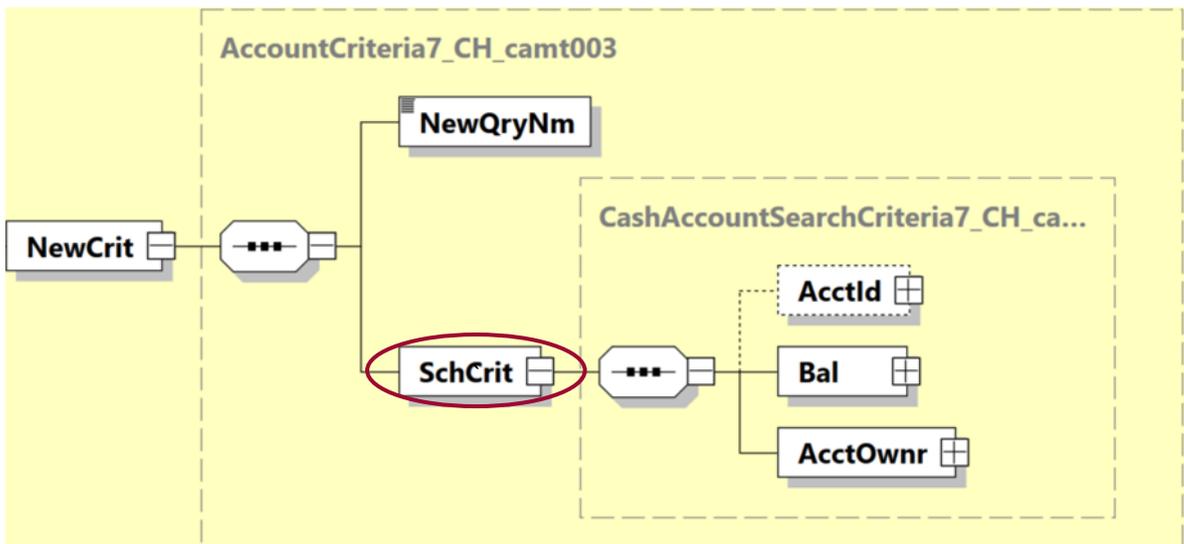


Figure 15: Search Criteria (SchCrit) "camt.003"

The following table specifies all the elements of the "Account Query Definition" block of the "camt.003" 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 |
| Account Query Definition | AcctQryDef | 0..1 | 1..1 | |
| Account Query Definition +Account Criteria | AcctCrit | 0..1 | 1..1 | |
| Account Query Definition +Account Criteria ++New Criteria | NewCrit | 1..1 | 1..1 | |
| Account Query Definition +Account Criteria ++New Criteria +++New Query Name | NewQryNm | 0..1 | 1..1 | Query Type Must be used to identify the query type. The following codes are defined: IPSQLQ - IP settlement accounts liquidity query |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria | SchCrit | 0..n | 1..1 | Search Criteria |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification | AcctId | 0..n | 0..1 | Settlement Account Information Can be used optionally. If an IP settlement account is supplied in this element, the query result starts with that IP settlement account. |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification ++++Equal | EQ | 1..1 | 1..1 | Comparison Operator |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification ++++Equal +++++Other | Othr | 1..1 | 1..1 | Identification of Settlement Account (proprietary) |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|----------|------|--|---|--|
| Message Item | XML Tag | Mult | Mult | Definition | |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal +++++Other +++++Identification | Id | 1..1 | 1..1 | Account Number (proprietary) Must contain the account number of an active IP settlement account (format =6n). | |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance | Bal | 0..n | 1..1 | Selection Criteria Balance | |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Counterparty Type | CtrPtyTp | 1..1 | 1..1 | Counter Party Type Only code MULT may be provided. | |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date | ValDt | 0..n | 1..1 | Selection Criteria Settlement Date | |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date +++++Date | Dt | 1..1 | 1..1 | | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|----------|------|--|---|--|
| Message Item | XML Tag | Mult | Mult | Definition | |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date +++++Date +++++Equal Date | EQDt | 1..1 | 1..1 | Settlement Date Must be a valid banking business day. Must not be more than 2 banking business days in the past. Eligible balances for the specified date will be selected. | |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner | AcctOwnr | 0..1 | 1..1 | Account Owner Identifies the System Manager. Required for authorization checking. | |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification | Id | 0..1 | 1..1 | Identification | |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification +++++Organisation Identification | OrgId | 1..1 | 1..1 | Account Owner Identification | |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification +++++Organisation Identification +++++Any BIC | AnyBIC | 0..1 | 0..1 | Identification of Account Owner (BIC) Must not be used. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|---|---------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification ++++++Organisation Identification +++++++Other | Othr | 0..n | 0..1 | Identification of Account Owner (proprietary) Must be used. Must contain a valid identification of the System Manager. Must not be concatenated. |
| Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification ++++++Organisation Identification +++++++Other +++++++Identification | Id | 1..1 | 1..1 | Member Identification SIC IID (=6n) of the System Manager. |

Table 8: camt.003 – Account Query Definition (AcctQryDef, B-level)

4.2 "Return Account" message (RtrAcct, camt.004)

4.2.1 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:

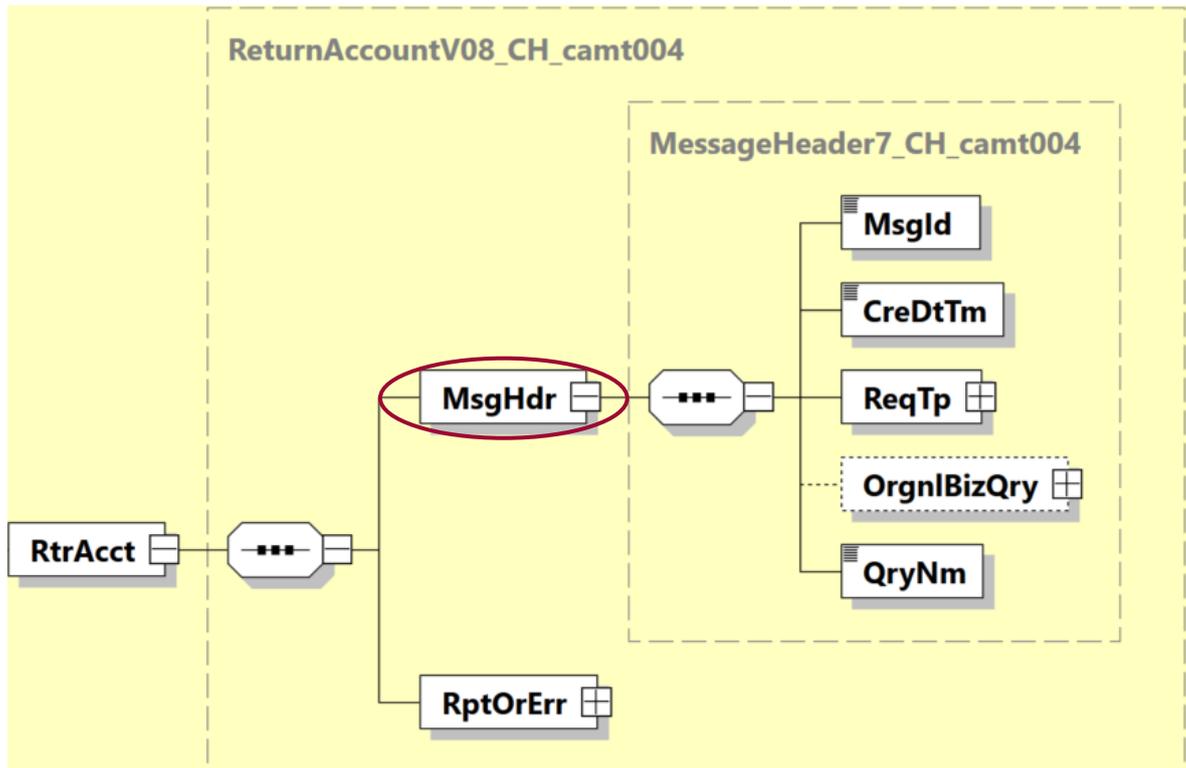


Figure 16: Message Header (MsgHdr) "camt.004"

The following table specifies all the elements of the "Message Header" block in the "camt.004" 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 +Return Account V08 | RtrAcct | 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 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) Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used |
| Message Header +Original Business Query | OrgnlBizQry | 0..1 | 0..1 | Always used. |
| Message Header +Original Business Query ++Message Identification | MsgId | 1..1 | 1..1 | Original Message Identification |
| Message Header +Query Name | QryNm | 0..1 | 1..1 | Transaction Type Always used to identify the transaction type. The following codes are defined: IPSMLQ - IP settlement accounts liquidity query |

Table 9: camt.004 – Message Header (MsgHdr, A-level)

4.2.2 Report or Error (RptOrErr, B-level)

The "Report or Error" block (B-level of the message) occurs exactly once in the message and contains the following elements:

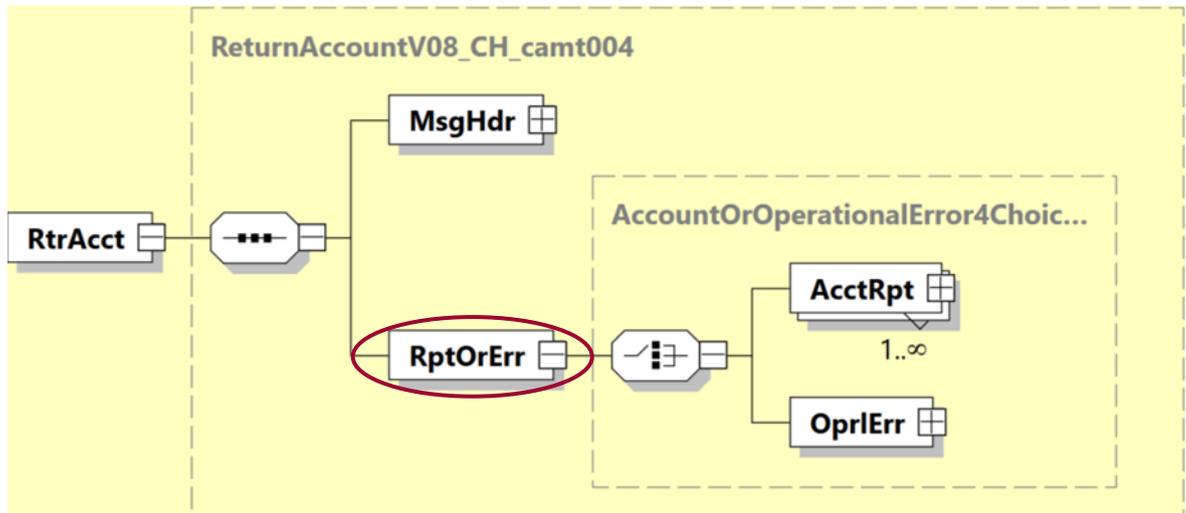


Figure 17: Report or Error (RptOrErr) "camt.004"

The following table specifies all the elements of the "Report or Error" block of the "camt.004" 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 |
| Report Or Error | RptOrErr | 1..1 | 1..1 | Report or Error Either one <AcctRpt> element (per IP settlement account) returning account information or one <OprlErr> element containing error information will be delivered. |

Table 10: *camt.004 – Report or Error (RptOrErr, B-level)*

4.2.3 Account Report / Operational Error (AcctRpt/OprlErr, C-level)

The C-level of the message occurs once and consists of either several instances of the "Account Report" element or one instance of the "Operational Error" element:

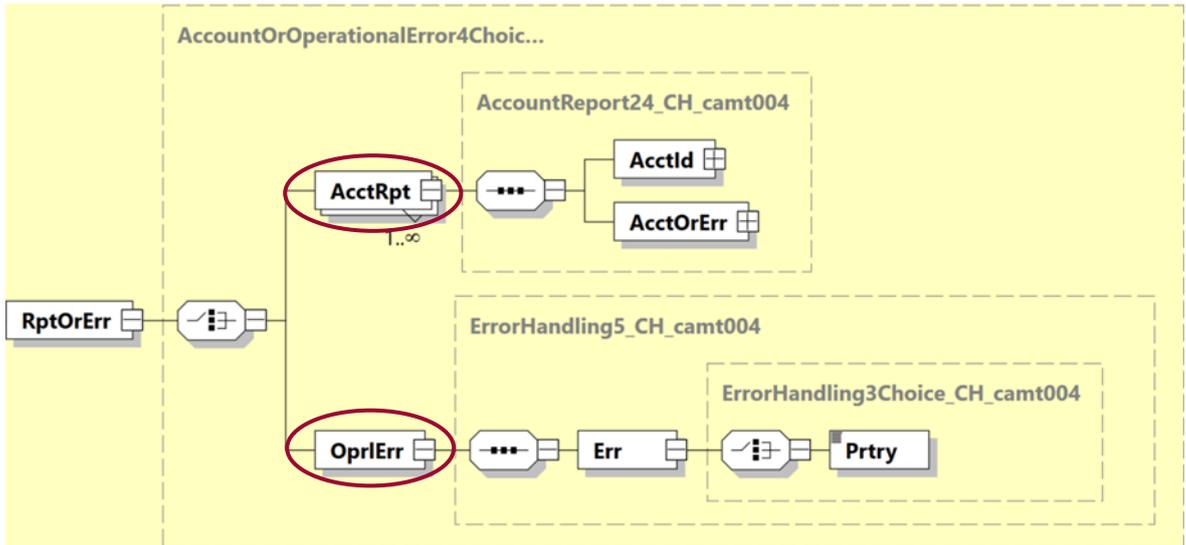


Figure 18: Account Report or Operational Error (AcctRpt or OprlErr) "camt.004"

The following table specifies all the elements of the "Account Report" and "Operational Error" blocks of the "camt.004" 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 | |
| Account Report | AcctRpt | 1..n | 1..n | Account Report Contains the account information of the queried IP settlement account. One <AcctRpt> element is supplied per IP settlement account. | |
| Account Report +Account Identification | AcctId | 1..1 | 1..1 | Settlement Account Identification | |
| Account Report +Account Identification ++Other | Othr | 1..1 | 1..1 | Identification of Settlement Account (proprietary) | |
| Account Report +Account Identification ++Other +++Identification | Id | 1..1 | 1..1 | Account Number (proprietary) Contains the account number of an active IP settlement account (format =6n). | |
| Account Report +Account Or Error | AcctOrErr | 1..1 | 1..1 | Additional Account Information | |
| Account Report +Account Or Error ++Account | Acct | 1..1 | 1..1 | | |
| Account Report +Account Or Error ++Account +++Name | Nm | 0..1 | 0..1 | Name of the Account Always used. | |
| Account Report +Account Or Error ++Account +++Type | Tp | 0..1 | 0..1 | Account Status Always used. | |
| Account Report +Account Or Error ++Account +++Type ++++Proprietary | Prtry | 1..1 | 1..1 | Account Status (proprietary) The following codes are defined: ACTV - Active (no limitation) IDBS - Individual IP Debit Stop ILDS - Individual IP Liquidity Distribution Stop ISTS - Individual IP Settlement Stop | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|---------------|------|--|--|--|
| Message Item | XML Tag | Mult | Mult | Definition | |
| Account Report +Account Or Error ++Account +++Multilateral Balance | MulBal | 0..n | 1..n | Balance Information Provides the corresponding values for each balance type. | |
| Account Report +Account Or Error ++Account +++Multilateral Balance ++++Amount | Amt | 1..1 | 1..1 | Amount | |
| Account Report +Account Or Error ++Account +++Multilateral Balance ++++Credit Debit Indicator | CdtDbtInd | 1..1 | 1..1 | Credit Debit Indicator Qualifies the amount provided in the <Amt> element as a credit or debit amount. | |
| Account Report +Account Or Error ++Account +++Multilateral Balance ++++Type | Tp | 0..1 | 1..1 | Balance Type | |
| Account Report +Account Or Error ++Account +++Multilateral Balance ++++Type +++++Code | Cd {Or | 1..1 | 1..1 | Balance Type (code) Not used. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|------------------|------|--|---|--|
| Message Item | XML Tag | Mult | Mult | Definition | |
| Account Report +Account Or Error ++Account +++Multilateral Balance ++++Type +++++Proprietary | Prtry Or} | 1..1 | 1..1 | Payment Type or Balance Type (proprietary) The following code values are used for category "Balances": AVLBC = Available IP balance (current) LQRSM = IP System Manager reservation Note: Amounts of the category "Balances" are always delivered. If there are no corresponding values for a balance, a zero value (0) is delivered. The following code values are used for category "Limits": IPDLMI = IP defence limit (incoming) IPDLMO = IP defence limit (outgoing) Note: Amounts of the category "Limits" are only delivered if corresponding limits exist. | |
| Account Report +Account Or Error ++Account +++Multilateral Balance ++++Status | Sts | 0..1 | 0..1 | Status Code Not used. | |
| Account Report +Account Or Error ++Account +++Multilateral Balance ++++Value Date | ValDt | 0..1 | 1..1 | | |
| Account Report +Account Or Error ++Account +++Multilateral Balance ++++Value Date +++++Date | Dt | 1..1 | 1..1 | Settlement Date | |
| Account Report +Account Or Error ++Account +++Multilateral Balance ++++Processing Date | PrcgDt | 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 |
| Account Report +Account Or Error ++Account +++Multilateral Balance ++++Number Of Payments | NbOfPmts | 0..1 | 0..1 | Number of Payments Not used. |
| Operational Error | OprlErr Or} | 1..n | 1..1 | Error If the query can not be performed for any reason, an error will be returned. |
| Operational Error +Error | Err | 1..1 | 1..1 | |
| Operational Error +Error ++Proprietary | Prtry | 1..1 | 1..1 | Error Code (proprietary) The reason for the error is specified by a proprietary error code. The following error codes are defined: NRSLT: No data matching the query criteria was found NAUTH: Query is not permitted QYINV: Invalid query criteria |

Table 11: *camt.004 – Account Report or Operational Error (AcctRpt or OprlErr, C-level)*