



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP System Manager Emergency Limit (camt.011)

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

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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.011" – 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.011" 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.011" for the SIC IP service

- ***camt.011.001.07.ch.01.xsd***

is published at gate.sic.ch/cug/en/home/projects/sic5.html on the SIX Interbank Clearing Ltd extranet.

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

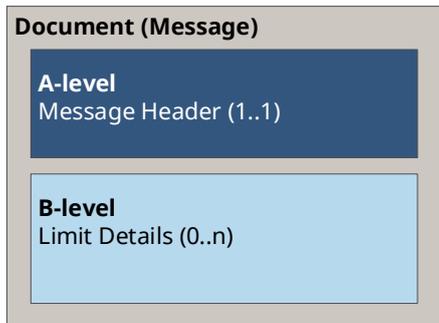
1.5 Reference documents

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 Limit" message (camt.011) is sent by the System Manager to the SIC IP service to set an amount limit for IP customer payments in the SIC IP service (in emergencies).

The "Modify Limit" message is based on the ISO 20022 XML schema "camt.011.001.07".



The "camt.011" 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:** Limit level, "*Limit Details*" element. This block can occur n times in the ISO definition. In the SIC IP service, this block is mandatory and allowed only once.

Figure 1: Basic message structure of the "camt.011" message

3 Business specifications

3.1 Message flow

A "camt.011" message is always acknowledged by the SIC IP service with a "camt.025" message.

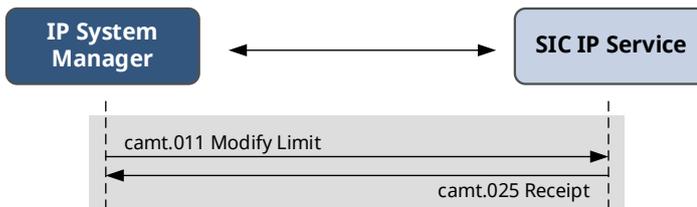


Figure 2: Message flow for the IP System Manager Emergency Limit message

3.2 Use cases

The "Modify Limit" 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 emergency limit	I	camt.011

Table 2: System Manager use case for the "camt.011" message

3.3 Limit types

The following limit type is available for System Managers:

Limit type	Code value
IP System Manager emergency limit	IPSMEL

Table 3: List of System Manager limit types and their codes in the "camt.011" message

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

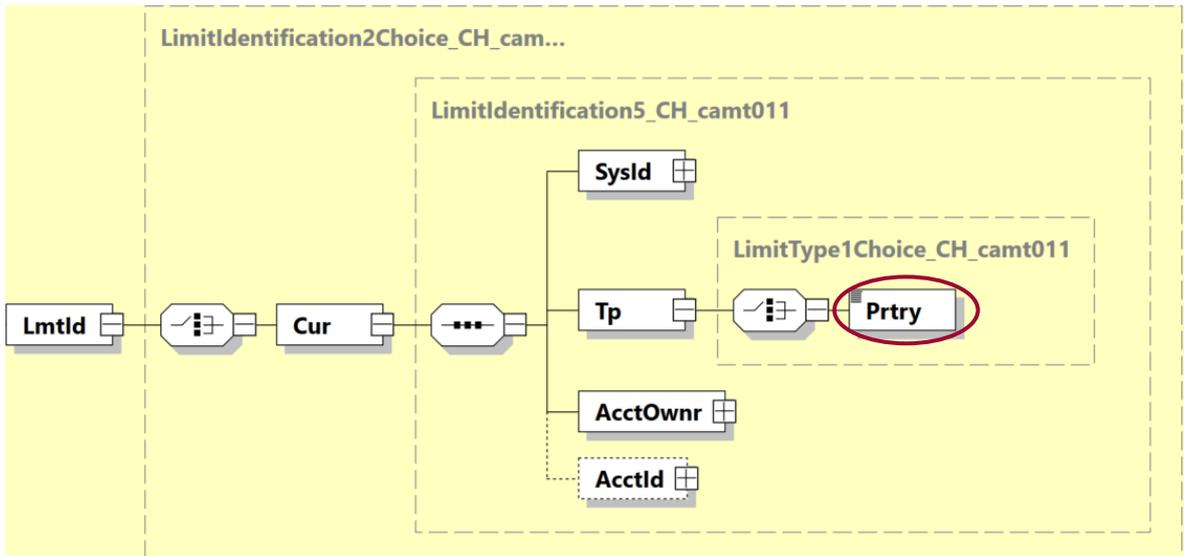


Figure 3: Entering the System Manager limit type in the "camt.011" message

3.4 Specifying the desired limit amount

In the "camt.011" message, the amount limit for the "IP System Manager emergency limit" is set with the `.../LmtDtls/NewLmtValSet/Amt/AmtWthCcy` element.

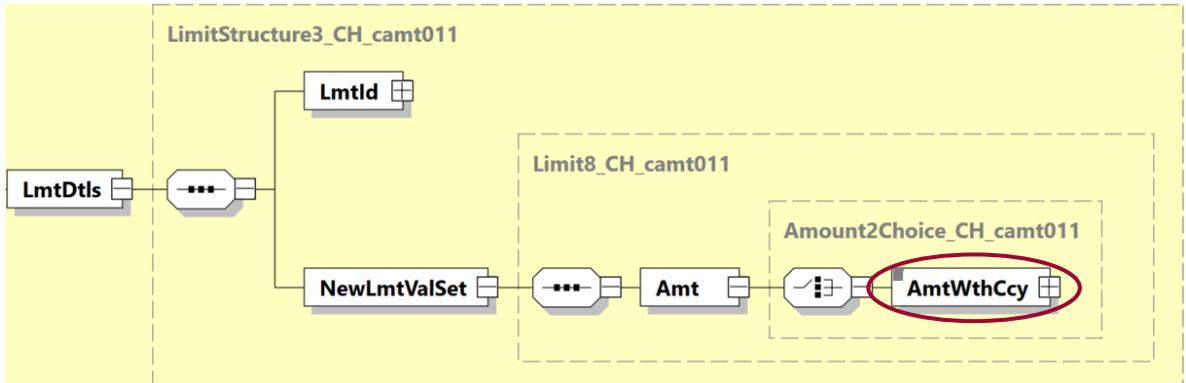


Figure 4: Specifying the amount limit

- Any possibly already existing amount limit will be overwritten by a newly specified amount.
- If an existing amount limit for "IP System Manager emergency limit" is to be deleted, then the amount value must be specified with the maximum value "9999999999999999" (18 digits, without decimal places).
- If the "IP System Manager emergency limit" is to be used to reject all IP customer payments, then the value must be set to "0" (zero).

3.5 References in the "Modify Limit" (camt.011) message

The `.../MsgHdr/MsgId` reference element is included in the A-level as the unique message identification of the "camt.011" message.

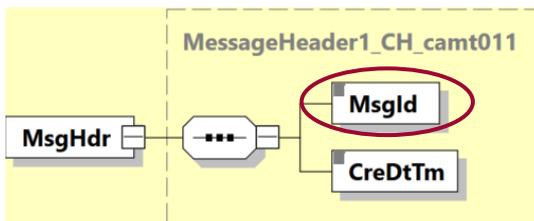


Figure 5: References in the "camt.011" message

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:

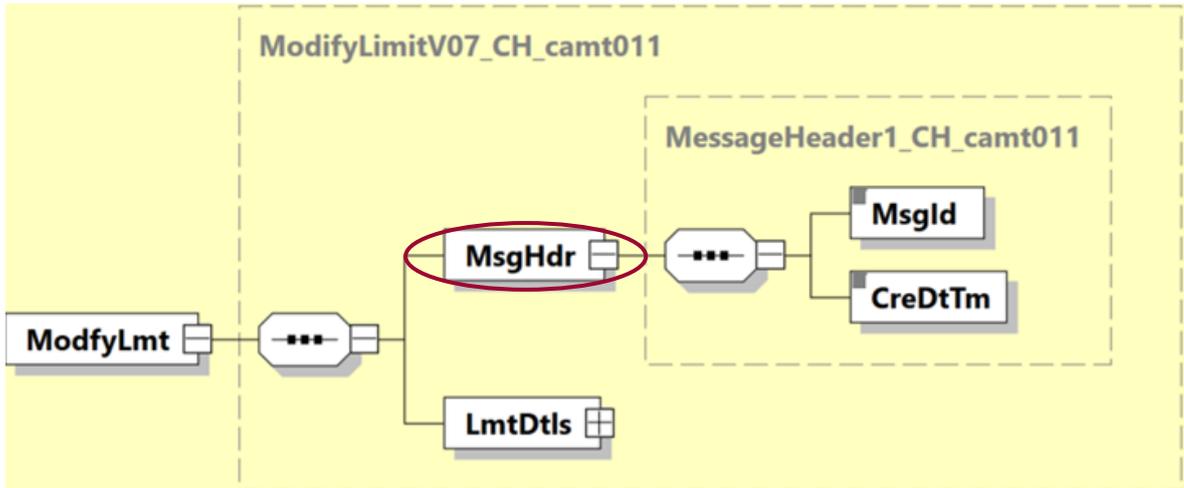


Figure 6: Message Header (MsgHdr)

The following table specifies all the elements of the "Message Header" block in the "camt.011" 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 Limit V07	ModfyLmt	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 Limit Details (LmtDtls, B-level)

The "Limit Details" block (B-level of the message) contains information to identify the System Manager, the limit type and the desired amount limit.

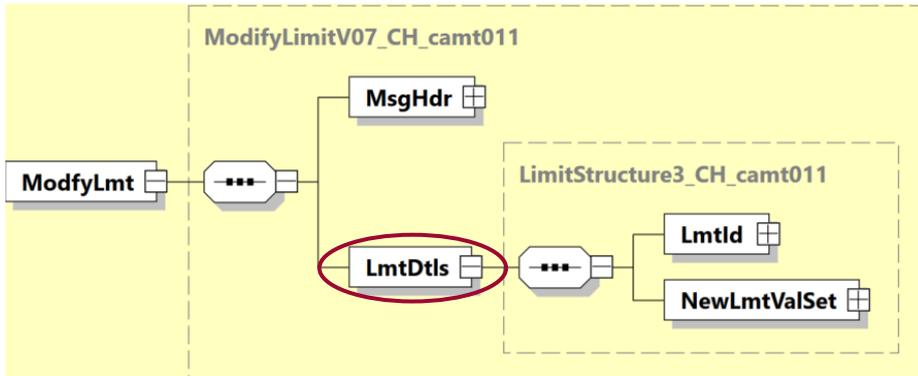


Figure 7: Limit Details (LmtDtls)

The following table specifies all the elements of the "Limit Details" block of the "camt.011" 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	
Limit Details	LmtDtls	0..n	1..1	Limit Details	
Limit Details +Limit Identification	LmtId	1..1	1..1		
Limit Details +Limit Identification ++Current	Cur	1..1	1..1		
Limit Details +Limit Identification ++Current +++System Identification	SysId	0..1	1..1		
Limit Details +Limit Identification ++Current +++System Identification ++++Market Infrastructure Identification	MktInfrstrctrId	1..1	1..1	Market Infrastructure Identification	
Limit Details +Limit 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	
Limit Details +Limit Identification ++Current +++Type	Tp	1..1	1..1	Limit Type	
Limit Details +Limit Identification ++Current +++Type ++++Proprietary	Prtry	1..1	1..1	Limit Type (proprietary) Identification of the limit type, the following code values for limit types are available: IPSMEL = IP System Manager emergency limit	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	
Limit Details +Limit Identification ++Current +++Account Owner	AcctOwnr	0..1	1..1	Account Owner Identifies the System Manager. Required for authorization checking.	
Limit Details +Limit Identification ++Current +++Account Owner ++++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Limit Details +Limit Identification ++Current +++Account Owner ++++Financial Institution Identification +++++BICFI	BICFI	0..1	0..1	Identification of Account Owner (BIC) Must not be used.	
Limit Details +Limit 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.	
Limit Details +Limit 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.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	
Limit Details +Limit Identification ++Current +++Account Identification	AcctId	0..1	0..1	Settlement Account Information Must not be used.	
Limit Details +Limit Identification ++Current +++Account Identification ++++Other	Othr	1..1	1..1	Identification of Settlement Account (proprietary) Must not be used.	
Limit Details +Limit Identification ++Current +++Account Identification ++++Other +++++Identification	Id	1..1	1..1	Account (proprietary) Must not be used.	
Limit Details +New Limit Value Set	NewLmtValSet	1..1	1..1		
Limit Details +New Limit Value Set ++Amount	Amt	1..1	1..1		
Limit Details +New Limit Value Set ++Amount +++Amount With Currency	AmtWthCcy	1..1	1..1	Limit Amount Absolut value. The amount specified replaces any currently set value. IP customer payments with amounts above the IP System Manager emergency limit will be rejected by the SIC IP service.	
	@ Ccy			Currency Code Only CHF permitted.	

Table 5: Limit Details (LmtDtls, B-level)