



# **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 .../RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Prtry: Modification of the defined account statuses incl. their code values (alignment with steering action types from message acmt.015)	4.2.3
		Element .../RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Prtry: 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

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

**SIX Interbank Clearing Ltd**  
Hardturmstrasse 201  
CH-8005 Zurich  
E-Mail: [operations.sic@six-group.com](mailto:operations.sic@six-group.com)  
[www.six-group.com](http://www.six-group.com)

## General notes

SIX Interbank Clearing Ltd ("**SIC Ltd**") reserves the right to modify this document, as the need arises, at any time without prior notice.

SIC Ltd reserves all rights for this document including the rights of photomechanical reproduction, storage on electronic media and the translation into foreign languages.

Although great care has been taken in the compilation and preparation of this work to ensure accuracy, errors and omissions cannot be entirely ruled out. SIC Ltd cannot be held liable for any decision made or action taken in reliance on the information in this document or for any consequential, special or similar damages.

To improve readability, the use of masculine and feminine forms of language are avoided wherever possible. All personal designations are to be regarded as gender neutral.

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).

## Table of contents

<b>Revision history</b>	<b>2</b>
<b>General notes</b>	<b>3</b>
<b>Table of contents</b>	<b>4</b>
<b>Table of tables</b>	<b>5</b>
<b>Table of figures</b>	<b>6</b>
<b>1 Introduction</b>	<b>7</b>
1.1 Overview of the documentation structure	7
1.2 Target audience	7
1.3 Change control	7
1.4 XML schemas	7
1.5 Reference documents	7
<b>2 ISO definitions</b>	<b>8</b>
<b>3 Business specifications</b>	<b>9</b>
3.1 Message flow	9
3.2 Use cases	9
3.3 Transaction types	10
3.4 Use of References	11
3.4.1 References in the "Get Account" (camt.003) message	11
3.4.2 References in the "Return Account" (camt.004) message	11
3.5 Query criteria for the "Get Account" (camt.003)	13
3.6 Use of the "Report Or Error" (camt.004)	14
3.6.1 Balances in the "Multilateral Balance" (camt.004) element	14
3.6.2 Error information in the "Operational Error" element (camt.004)	16
3.7 Further business-related definitions	16
<b>4 Technical specifications</b>	<b>17</b>
4.1 "Get Account" message (GetAcct, camt.003)	17
4.1.1 Message Header (MsgHdr, A-level)	17
4.1.2 Account Query Definition (AcctQryDef, B-level)	19
4.2 "Return Account" message (RtrAcct, camt.004)	24
4.2.1 Message Header (MsgHdr, A-level)	24
4.2.2 Report or Error (RptorErr, B-level)	26
4.2.3 Account Report / Operational Error (AcctRpt/OpriErr, C-level)	28

## Table of tables

Table 1:	Revision history .....	2
Table 2:	System Manager use case for the "camt.003" and "camt.004" message types .....	9
Table 3:	System Manager transaction type and its code in the "camt.003" and "camt.004" messages .....	10
Table 4:	Query criteria in the "camt.003" message .....	13
Table 5:	Codes for the balance/limit types in the "camt.004" message (Tp/Prtry, CdtDbtInd) .....	16
Table 6:	Error codes in the query response in the "camt.004" message (OprlErr).....	16
Table 7:	camt.003 – Message Header (MsgHdr, A-level) .....	18
Table 8:	camt.003 – Account Query Definition (AcctQryDef, B-level) .....	23
Table 9:	camt.004 – Message Header (MsgHdr, A-level) .....	25
Table 10:	camt.004 – Report or Error (RptOrErr, B-level) .....	27
Table 11:	camt.004 – Account Report or Operational Error (AcctRpt or OprlErr, C-level).....	32

## Table of figures

Figure 1:	Basic message structure of the "camt.003" message .....	8
Figure 2:	Basic message structure of the "camt.004" message .....	8
Figure 3:	Message flow for the IP settlement accounts liquidity query message .....	9
Figure 4:	Specifying the System Manager transaction type in the "camt.003" message .....	10
Figure 5:	Specifying the System Manager transaction type in the "camt.004" message .....	10
Figure 6:	Message Identification in the "camt.003" message.....	11
Figure 7:	Message Identification in the "camt.004" message.....	11
Figure 8:	Message Identification of the query message inside the "camt.004" message .....	12
Figure 9:	Specifying the query criteria in the "camt.003" message (Search Criteria).....	13
Figure 10:	Report or error information in the "camt.004" message (RprtOrErr) .....	14
Figure 11:	Balance information in the "camt.004" message (Multilateral Balance) .....	14
Figure 12:	Balance type in the "camt.004" message (Credit Debit Indicator, Type/Proprietary).....	15
Figure 13:	Message Header (MsgHdr) "camt.003" .....	17
Figure 14:	Account Query Definition (AcctQryDef) "camt.003" .....	19
Figure 15:	Search Criteria (SchCrit) "camt.003" .....	19
Figure 16:	Message Header (MsgHdr) "camt.004" .....	24
Figure 17:	Report or Error (RptOrErr) "camt.004" .....	26
Figure 18:	Account Report or Operational Error (AcctRpt or OprlErr) "camt.004" .....	28

# 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](http://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.

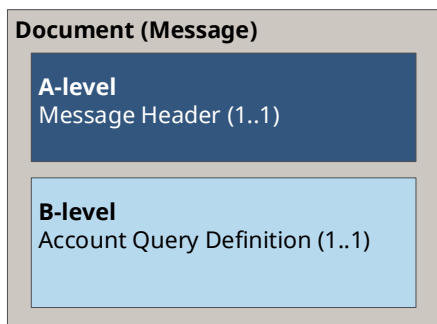
## 1.5 Reference documents

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".

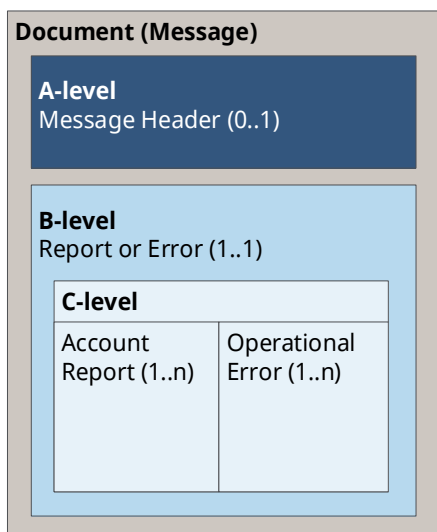
In response to the "camt.003" query message, the SIC IP service always sends the "Return Account" (camt.004) message to the System Manager. It is used on the basis of the ISO 20022 XML schema "camt.004.001.08".



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.

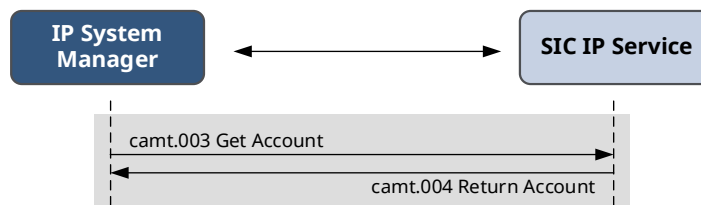


Figure 3: Message flow for the IP settlement accounts liquidity query message

### 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.

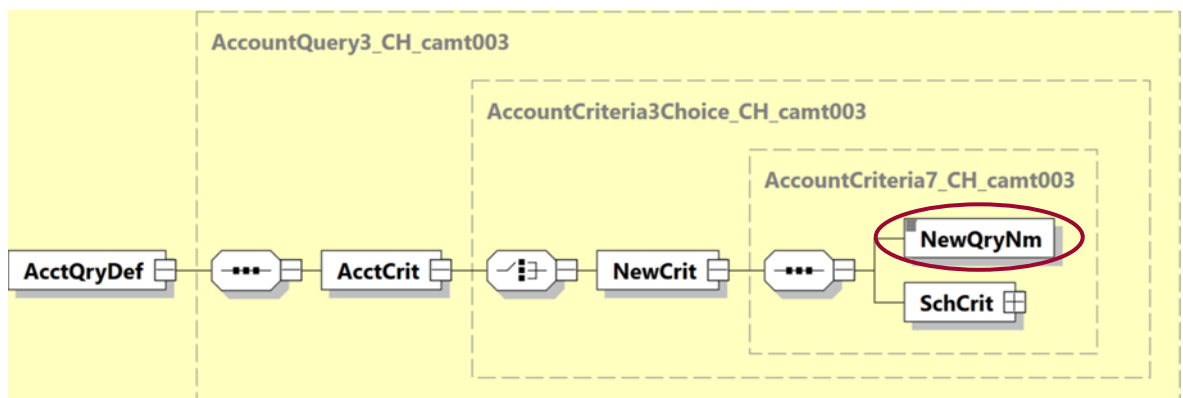


Figure 4: Specifying the System Manager transaction type in the "camt.003" message

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

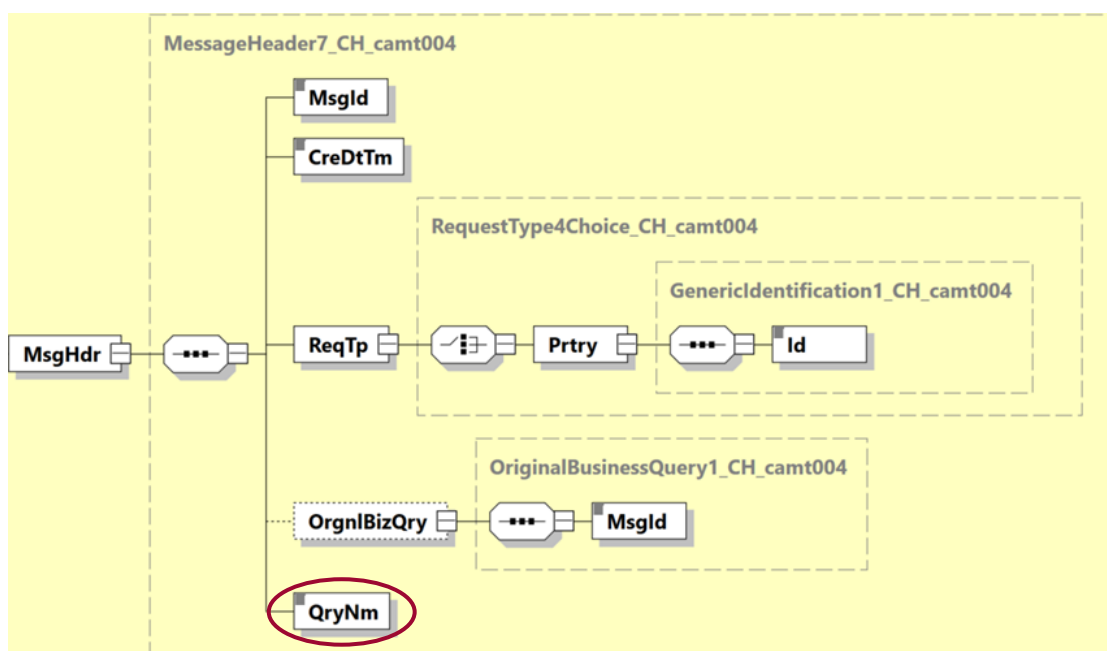


Figure 5: Specifying the System Manager transaction type in the "camt.004" message

## 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.

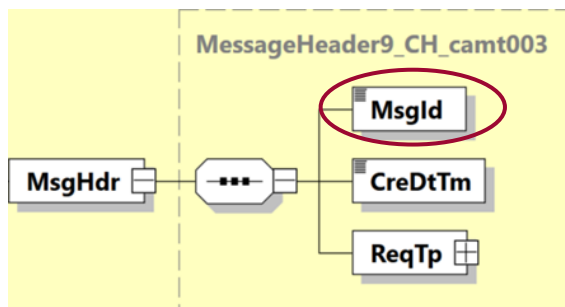


Figure 6: Message Identification in the "camt.003" message

### 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.

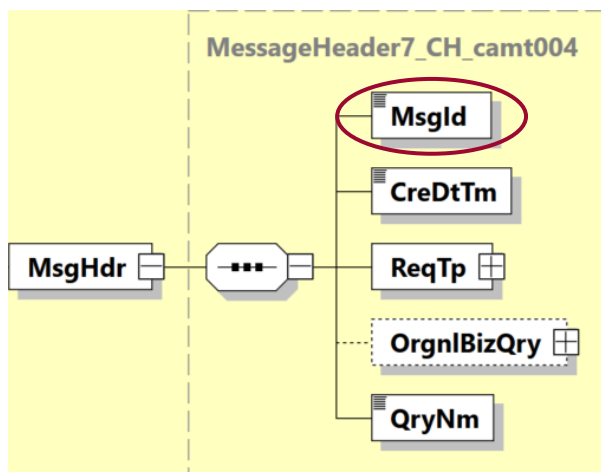


Figure 7: Message Identification in the "camt.004" message

### 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.

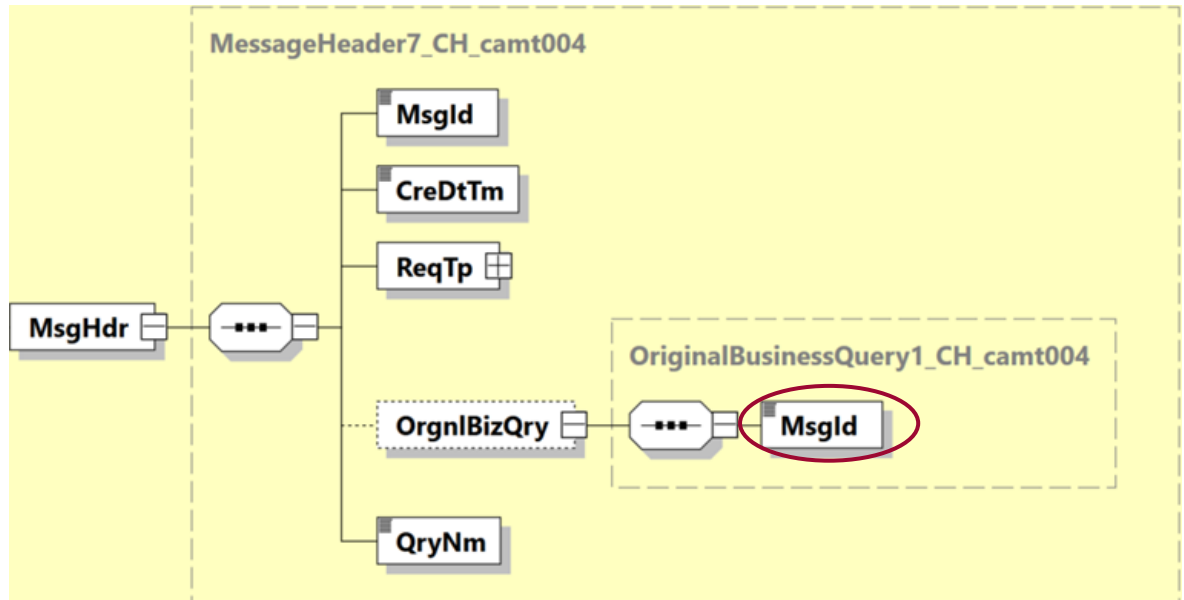


Figure 8: Message Identification of the query message inside the "camt.004" message

### 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.

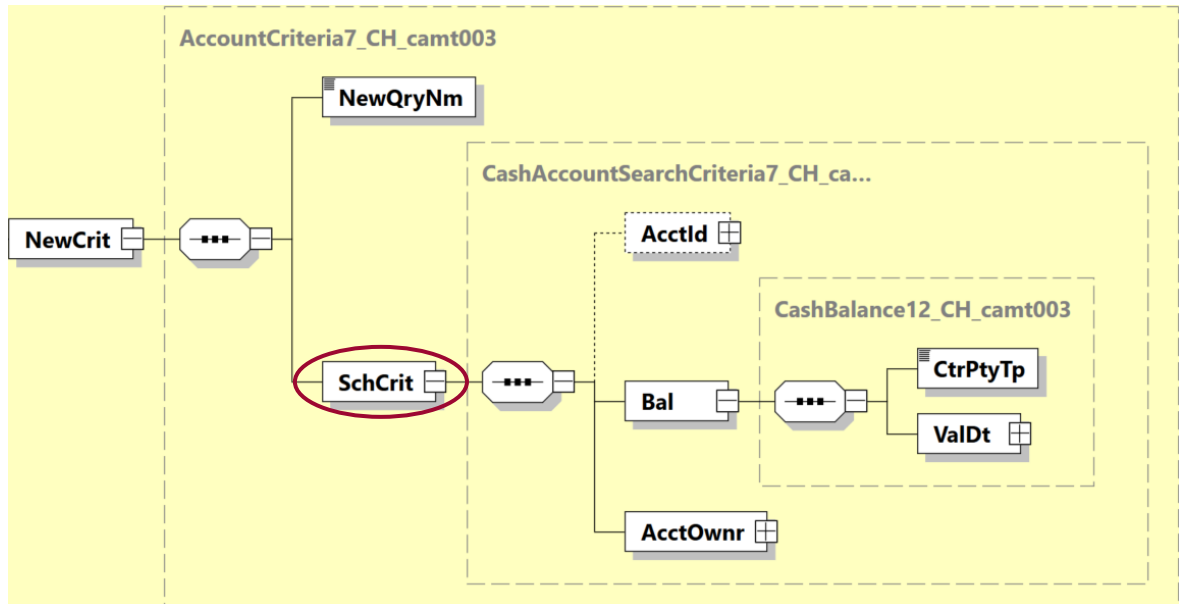


Figure 9: Specifying the query criteria in the "camt.003" message (Search Criteria)

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.

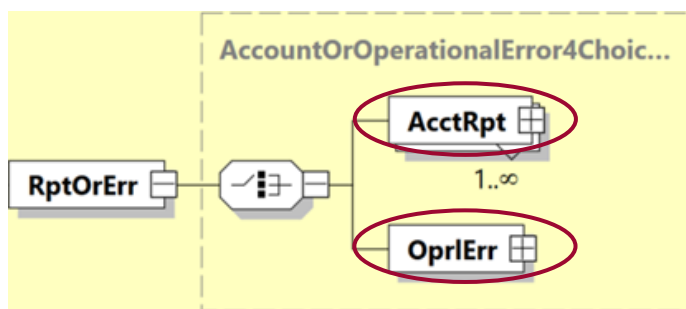


Figure 10: Report or error information in the "camt.004" message (*RptOrErr*)

#### 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.

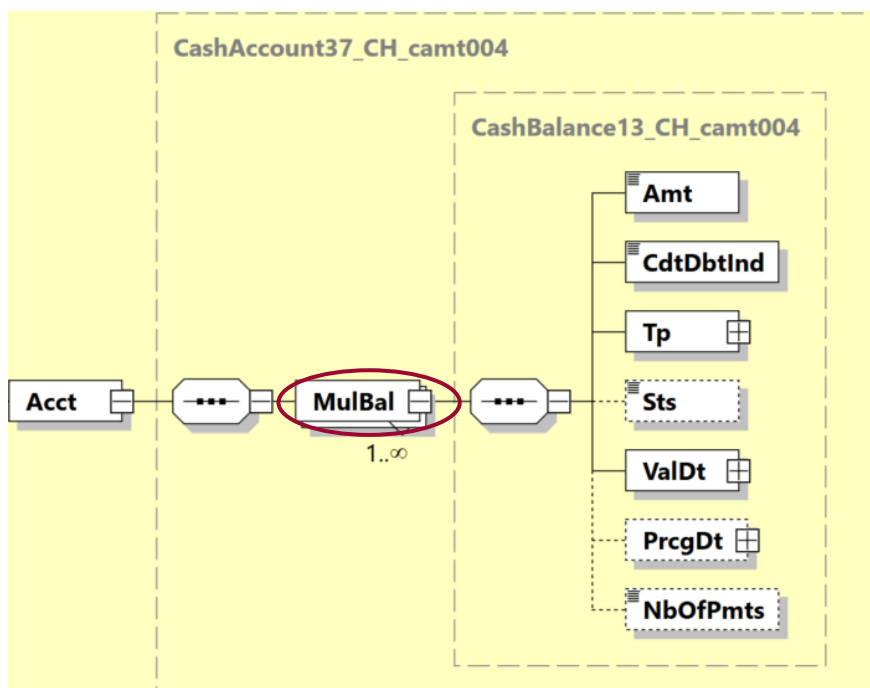


Figure 11: Balance information in the "camt.004" message (*Multilateral Balance*)

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

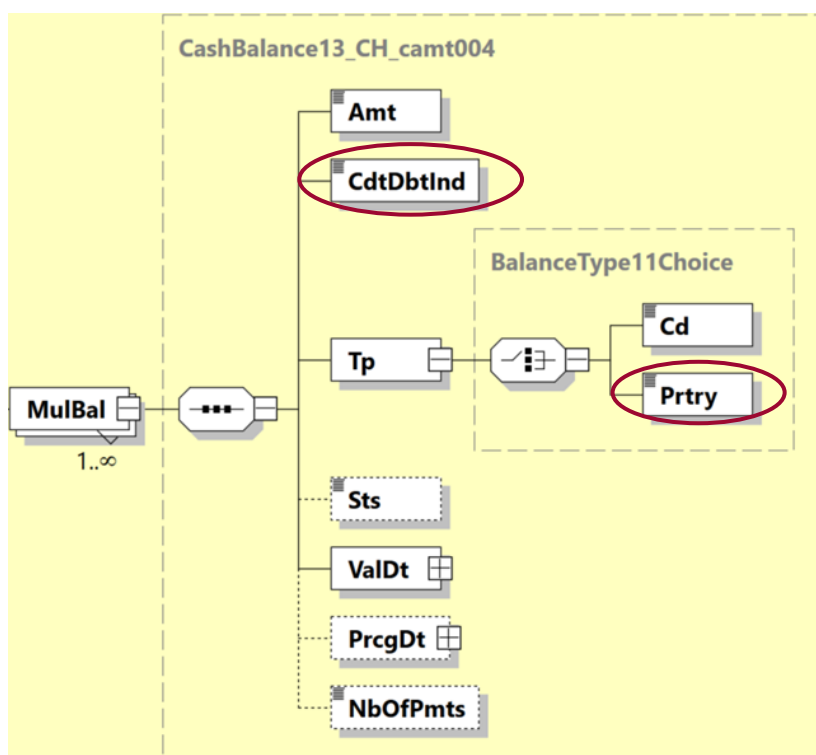


Figure 12: Balance type in the "camt.004" message (Credit Debit Indicator, Type/Proprietary)

The following codes are defined:

Code value (.../Tp/Prtry)	Balance/Limit type	Credit/Debit (CdtDbtInd)
<b>"Balances" category</b>		
AVLBC	Available IP balance (current)	CRDT/DBIT*
LQRSM	IP reservation of the System Manager	DBIT
<b>"Limits" category</b>		
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](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 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:

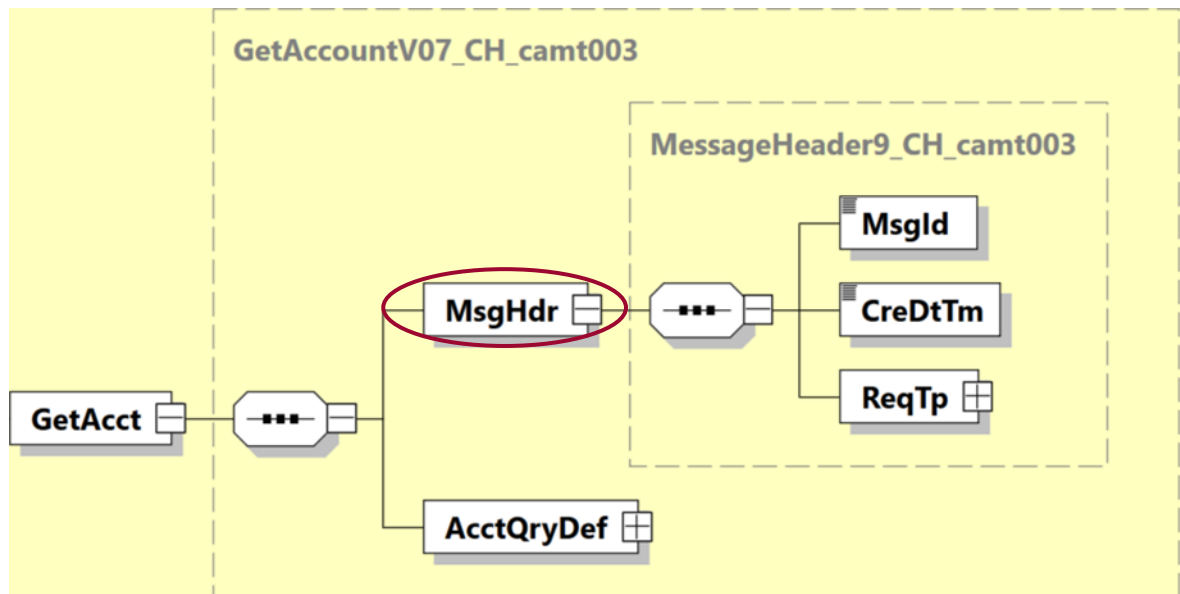


Figure 13: Message Header (MsgHdr) "camt.003"

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	<b>Message Identification</b> Only the restricted character set excluding spaces is permitted for this element.
Message Header +Creation Date Time	CreDtTm	0..1	1..1	<b>Creation Date Time</b> 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	<b>Clearing System Identification (proprietary)</b> 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:

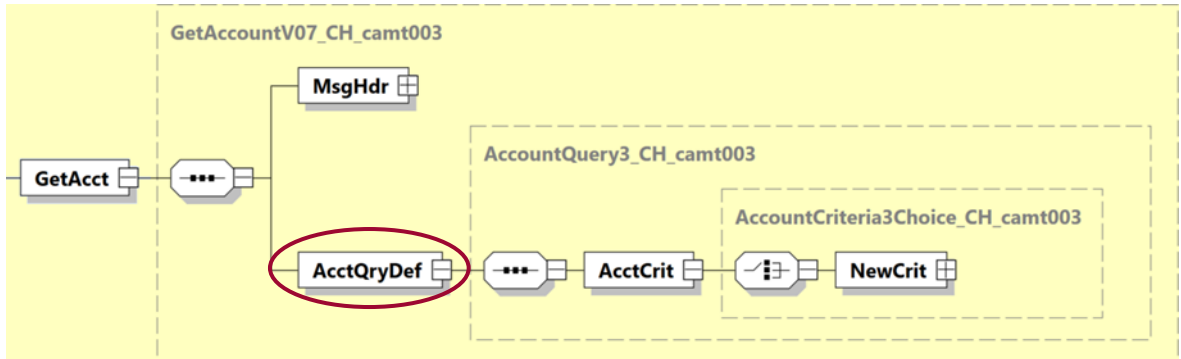


Figure 14: Account Query Definition (AcctQryDef) "camt.003"

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

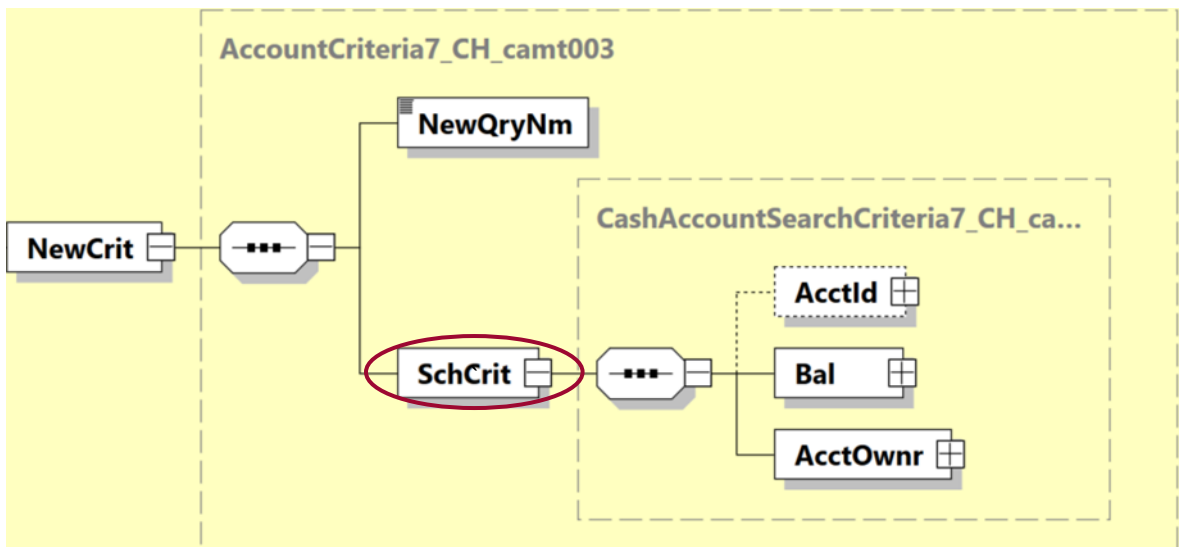


Figure 15: Search Criteria (SchCrit) "camt.003"

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	<b>Query Type</b> Must be used to identify the query type. The following codes are defined: IPSMLQ - IP settlement accounts liquidity query
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria	SchCrit	0..n	1..1	<b>Search Criteria</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification	AcctId	0..n	0..1	<b>Settlement Account Information</b> 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	<b>Comparison Operator</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Identification +++++Equal +++++Other	Othr	1..1	1..1	<b>Identification of Settlement Account (proprietary)</b>

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	<b>Account Number (proprietary)</b> 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	<b>Selection Criteria Balance</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Counterparty Type	CtrPtyTp	1..1	1..1	<b>Counter Party Type</b> Only code MULT may be provided.
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Balance +++++Value Date	ValDt	0..n	1..1	<b>Selection Criteria Settlement Date</b>
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	<b>Settlement Date</b> 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	<b>Account Owner</b> 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	<b>Identification</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification +++++Organisation Identification	OrgId	1..1	1..1	<b>Account Owner Identification</b>
Account Query Definition +Account Criteria ++New Criteria +++Search Criteria ++++Account Owner +++++Identification +++++Organisation Identification +++++Any BIC	AnyBIC	0..1	0..1	<b>Identification of Account Owner (BIC)</b> 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	<b>Identification of Account Owner (proprietary)</b> 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	<b>Member Identification</b> 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:

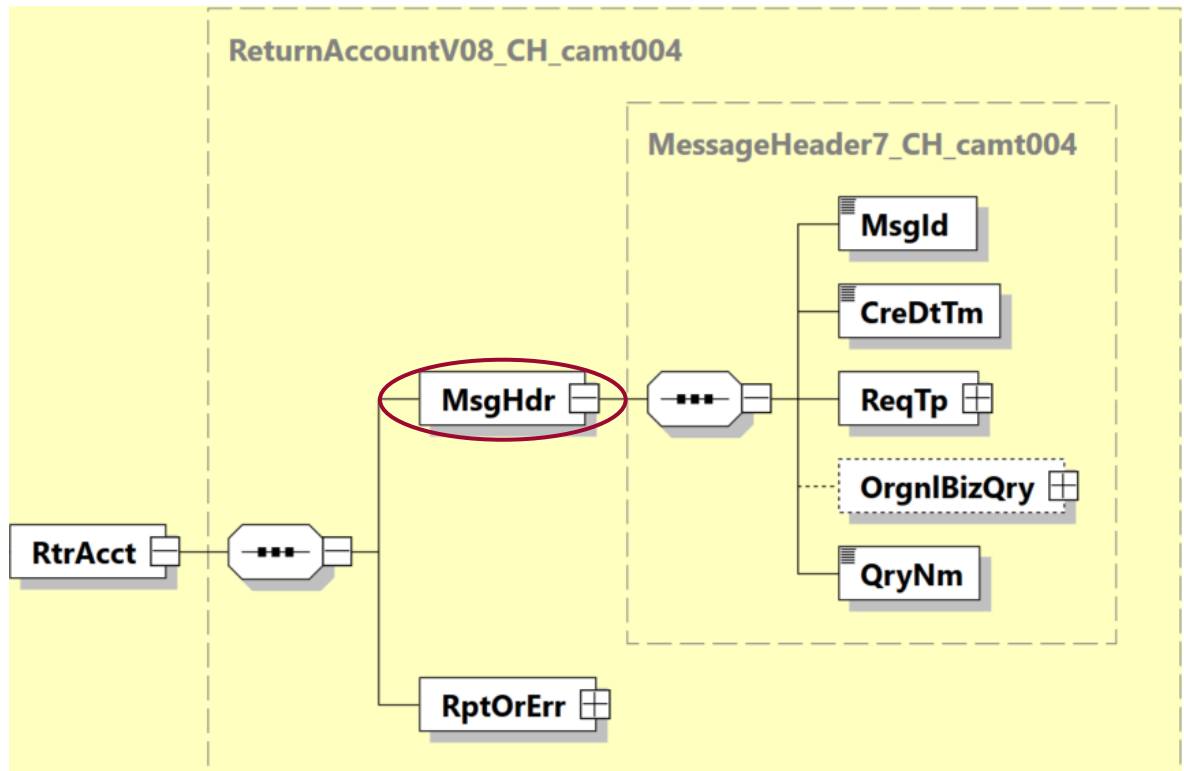


Figure 16: Message Header (MsgHdr) "camt.004"

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	<b>Message Identification</b> Only the restricted character set 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 +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	<b>Clearing System Identification (proprietary)</b> 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	<b>Original Message Identification</b>
Message Header +Query Name	QryNm	0..1	1..1	<b>Transaction Type</b> 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:

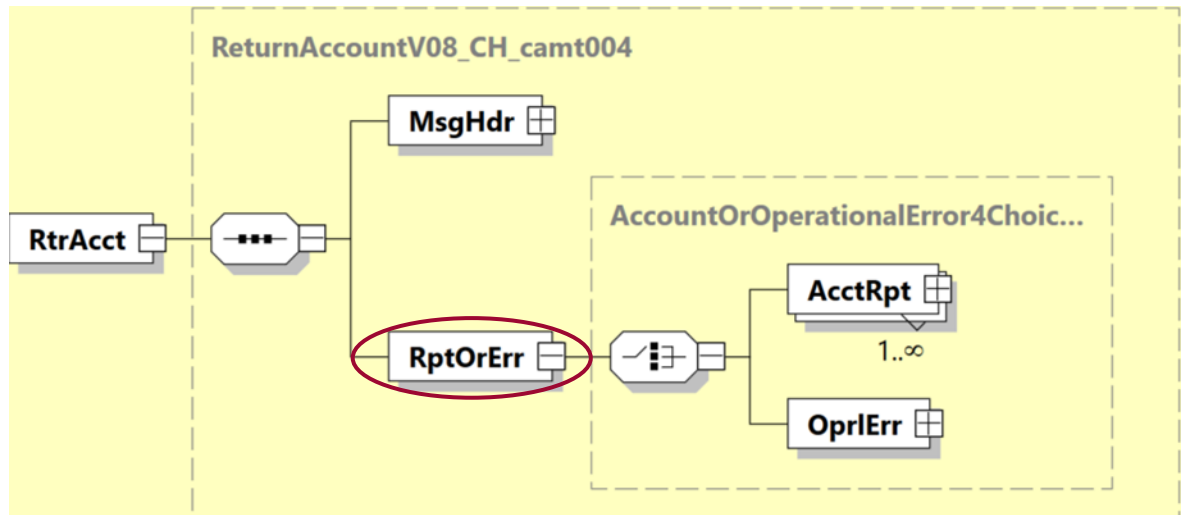


Figure 17: Report or Error (RptOrErr) "camt.004"

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	<b>Report or Error</b> 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:

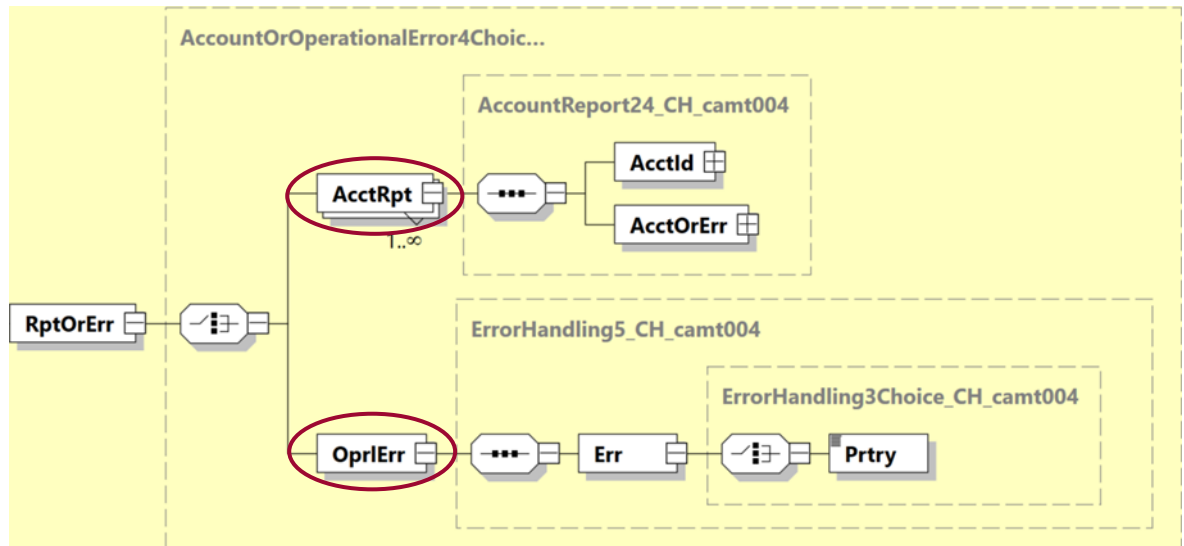


Figure 18: Account Report or Operational Error (AcctRpt or OprlErr) "camt.004"

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	<b>Account Report</b> 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	<b>Settlement Account Identification</b>
Account Report +Account Identification ++Other	Othr	1..1	1..1	<b>Identification of Settlement Account (proprietary)</b>
Account Report +Account Identification ++Other +++Identification	Id	1..1	1..1	<b>Account Number (proprietary)</b> Contains the account number of an active IP settlement account (format =6n).
Account Report +Account Or Error	AcctOrErr	1..1	1..1	<b>Additional Account Information</b>
Account Report +Account Or Error ++Account	Acct	1..1	1..1	
Account Report +Account Or Error ++Account +++Name	Nm	0..1	0..1	<b>Name of the Account</b> Always used.
Account Report +Account Or Error ++Account +++Type	Tp	0..1	0..1	<b>Account Status</b> Always used.
Account Report +Account Or Error ++Account +++Type ++++Proprietary	Prtry	1..1	1..1	<b>Account Status (proprietary)</b> 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	<b>Balance Information</b> Provides the corresponding values for each balance type.
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Amount	Amt	1..1	1..1	<b>Amount</b>
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Credit Debit Indicator	CdtDbtInd	1..1	1..1	<b>Credit Debit Indicator</b> 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	<b>Balance Type</b>
Account Report +Account Or Error ++Account +++Multilateral Balance ++++Type +++++Code	Cd     {Or	1..1	1..1	<b>Balance Type (code)</b> 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	<b>Payment Type or Balance Type (proprietary)</b> 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	<b>Status Code</b> 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	<b>Settlement Date</b>
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	<b>Number of Payments</b> Not used.
Operational Error	OprlErr Or}	1..n	1..1	<b>Error</b> 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	<b>Error Code (proprietary)</b> 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)