



# Amendments to ISO 20022 camt messages

## What's it all about?

From 18 August and 11 November 2024, ISO 20022 camt messages will see an expansion (version V8/2019) and changes in content (version V4/2013 and V8/2019).

## What does this mean for you?

### 1. ISO 20022 expansion: camt.052 incremental

According to the "Swiss Payment Standard for camt messages", "full" and/or "incremental" are the standard for camt.052 messages in the Swiss financial center. PostFinance currently only offers the "full" option. Now the "incremental" option will also be offered as part of version V8/2019.

#### Currently on offer until further notice: "full" option

All transactions booked since the last regular account statement (usually all transactions on the current posting date) are always listed for each delivery.

Example:

Delivery	Transaction 1	Transaction 2	Transaction 3	Transaction 4	Transaction 5
camt.052; 9 a.m.	█				
camt.052; 10 a.m.	█				
camt.052; 11 a.m.	█				

#### Also on offer from 18 August 2024: "incremental" option

For each delivery, only recently booked transactions since the last camt.052 sent on the same day are listed (gap).

Example:

Delivery	Transaction 1	Transaction 2	Transaction 3	Transaction 4	Transaction 5
camt.052; 9 a.m.	█				
camt.052; 10 a.m.			█		
camt.052; 11 a.m.					█

## 2. Introduction of bank transaction codes (BTC) for instant payments

From 20 August 2024 (18 August 2024 at PostFinance), the Swiss financial center has agreed to use new BTC for instant payments.

### Currently valid and valid until 18 August 2024:

Until 18 August 2024, the same BTC as for regular SIC individual credits will be used for instant payments:  
PMNT RCDT ATXN

### Valid from 18 August 2024

Entry/transaction type	BTC for instant payments
IBAN credit via SIC (instant payment)	PMNT RRCT ATXN
QR-IBAN credit via SIC (instant payment)	PMNT RRCT VCOM
SCOR credit (creditor reference) via SIC (instant payment)	PMNT RRCT VCOM

## 3. Change to Additional Information

The field <AddtlInf> is delivered with new content (in each case with the current IG version). This applies to all camt message in version 08/2019.

Currently valid and valid until 11 November 2024:	Valid from 11 November 2024:
GrpHdr +AddtlInf	GrpHdr +AddtlInf
Example: <AddtlInf>(SPS/2.0/PROD) </AddtlInf>	Example: <AddtlInf>(SPS/2.1/PROD) </AddtlInf>

## 4. Amendment to Account Service Reference at D level

The field "AcctSvcrRef" contains a clear entry reference assigned by PostFinance. It will now be displayed at D level. The aim of this amendment is to facilitate duplicate monitoring. This amendment will affect these messages: camt.052 account movements, camt.053 account statement, as well as camt.054 credit and debit notifications.

### Currently valid and valid until 11 November 2024:

Account Service Reference at C level: clear entry reference assigned by PostFinance. PostFinance already partially delivers information at D level. There will be no changes to the current logical structures!

### Valid from 11 November 2024:

Account Service Reference at D level: clear transaction ID issued by PostFinance.

In addition to the existing logical structures, the following rules now apply:

If a value is already delivered today at C level and D level is empty:

D level identical to C level

## Test options

The changes (with the exception of BTC for IP) can now be tested on the PostFinance testing platform: [testplattform.postfinance.ch/corporates](https://testplattform.postfinance.ch/corporates).

If you have any questions or would like some additions when using PostFinance's services, you can contact us as follows:

- Call/send an e-mail to a personal Customer Advisor
- Hotline for business customers: within Switzerland 0848 888 900 (max. CHF 0.08/min.)/ from abroad +41 58 667 97 39 (at telecom provider's international rate)
- Registration and change form – electronic account documents

## Overview of the service, message types and channels affected

Account notification	Channels
<ul style="list-style-type: none"><li>– camt.053 account statement</li><li>– camt.054 detailed notification</li><li>– camt.052 account movements</li><li>– camt.054 credit and debit notifications</li></ul>	<ul style="list-style-type: none"><li>– e-finance (excluding camt.052)</li><li>– EBICS</li><li>– MFTPF</li><li>– SWIFT FileAct</li><li>– FDS</li><li>– TBS</li><li>– Cash &amp; Multibanking Tool (CMT)</li><li>– H-Net</li></ul>