Differences in the ISO 2022 camt messages between Version 2013 and 2019

What's it all about?

On 21 November 2022, the new ISO Version 2019 (schema: camt.05x.00x.08) will be introduced in the Swiss financial center. This affects all camt messages.
PostFinance offers a transition period until November 2026. By then, the processing systems must be able to handle the new ISO Version 2019.

The following differences exist at PostFinance in the camt messages from the new Version 2019 compared to current Version 2013.

1. Additional Information

The field <AddtlInf> is delivered with new content (in each case with the current IG Version).

ISO Element	
Current: Version 2013	**New: Version 2019**
GrpHdr +AddtlInf	GrpHdr +AddtlInf
Example <AddtlInf>(SPS/1.7/PROD) </AddtlInf>	Example <AddtlInf>(SPS/2.0/PROD) </AddtlInf>

2. Reporting Source

This element is no longer used.

ISO Element	
Current: Version 2013	**New: Version 2019**
Stmt +RptgSrc ++Prtry	Is not delivered

3. Account Currency

The field <Ccy> is now delivered and indicates the currency in which the account is held.

ISO Element	
Current: Version 2013	**New: Version 2019**
Is not delivered	Stmt +Acct ++Ccy

4. Code for booking status

Amendment of sub-element for the status: the value BOOK is now delivered in sub-element <Cd> and no longer in element <Sts>.

ISO Element	
Current: Version 2013	**New: Version 2019**
Ntry +Sts	Ntry +Sts ++Cd

5. Unique End-to-end Transaction Reference (UETR)

The field Unique End-to-end Transaction Reference (UETR) is now delivered. This is always assigned by PostFinance; even if a UETR generated by the originator is delivered in pain.001.
The UETR from the interbank payment transactions is adopted 1:1.

ISO Element	
Current: Version 2013	**New: Version 2019**
Is not delivered	TxDtls +Refs ++UETR

6. Subelement Party

The new subelement <Party> always appears after <Debtor>, <Ultimade Debtor>, <Creditor> und <Ultimade Creditor>.

ISO Element	
Current: Version 2013	**New: Version 2019**
+RltdPties ++Dbtr +++Nm	+RltdPties ++Dbtr +++Pty ++++Nm

Details

- Swiss Implementation Guidelines for Payments and Cash Management
- Swiss Business Rules for Payments and Cash Management
- Technical Specifications Manual for PostFinance Ltd
  (→ see under manuals)

Test options

You can test the changes on the PostFinance test platform:
https://testplattform.postfinance.ch/corporates

Sample files for the new ISO Version 2019 are available:
Sample files for business customers | PostFinance

Procedure for migration of camt messages from Version 2013 to Version 2019

The different camt messages for an account do not have to be in the same ISO Version.

The order for migration to the new ISO Version can be placed as follows:
- Telephone call/e-mail to your personal customer advisor
- Hotline for business customers: +41 58 448 14 24
- Registration and change form – electronic account documents

Please allow sufficient time for the transition from order placement.

Overview of the message types and channels concerned

Account notification:
- camt.053 account statement
- camt.054 detailed notification
- camt.052 account movements

Channels:
- E-finance
- EBICS
- CMT
- FDS
- MFTPF
- H-Net
- SWIFT FIN
- SWIFT FileAct
- TBS