

ISO Bank Transaction Codes used in camt.052.001.02, camt.053.001.02 and camt.054.001.02

Change log

| Version | Date | Change |
|---------|------------|--|
| 1.0 | 29.01.2014 | Document created |
| 1.1 | 06.11.2018 | New codes added: Used to identify the VAT transaction in relation to split payments in Poland: ACMT, MCOP, TAXE ACMT, MDOP, TAXE Used to identify transactions related to an automated cash concentration setup: CAMT, ACCB, DAJT CAMT, ACCB, CAJT |
| 1.2 | 07.11.2018 | New codes added: CAMT, ACCB, NTAV |

| ISO Text | | | Code | | |
|--------------------------------|---------------------------------|-------------------|--------|--------|------------|
| Domain | Family | Sub-Family | Domain | Family | Sub-Family |
| Account Management | Miscellaneous Credit Operations | Charges | ACMT | MCOP | CHRG |
| Account Management | Miscellaneous Credit Operations | Commission | ACMT | MCOP | COMM |
| Account Management | Miscellaneous Credit Operations | Interest | ACMT | MCOP | INTR |
| Account Management | Miscellaneous Credit Operations | Taxes | ACMT | MCOP | TAXE |
| Account Management | Miscellaneous Debit Operations | Charges | ACMT | MDOP | CHRG |
| Account Management | Miscellaneous Debit Operations | Commission | ACMT | MDOP | COMM |
| Account Management | Miscellaneous Debit Operations | Interest | ACMT | MDOP | INTR |
| Account Management | Miscellaneous Debit Operations | Taxes | ACMT | MDOP | TAXE |
| Account Management | Not Available | Not Available | ACMT | NTAV | NTAV |
| Cash Management | Account Balancing | Credit Adjustment | CAMT | ACCB | CAJT |
| Cash Management | Account Balancing | Debit Adjustment | CAMT | ACCB | DAJT |
| Cash Management | Account Balancing | Sweeping | CAMT | ACCB | SWEP |
| Cash Management | Account Balancing | Topping | CAMT | ACCB | TOPG |
| Cash Management | Account Balancing | Zero Balancing | CAMT | ACCB | ZABA |
| Cash Management | Account Balancing | Not Available | CAMT | ACCB | NTAV |
| Cash Management | Not Available | Not Available | CAMT | NTAV | NTAV |
| Derivatives | Not Available | Not Available | DERV | NTAV | NTAV |
| Loans, Deposits & Syndications | Consumer Loans | Charges | LDAS | CSLN | CHRG |
| Loans, Deposits & Syndications | Consumer Loans | Commission | LDAS | CSLN | COMM |
| Loans, Deposits & Syndications | Consumer Loans | Drawdown | LDAS | CSLN | DDWN |
| Loans, Deposits & Syndications | Consumer Loans | Interest | LDAS | CSLN | INTR |
| Loans, Deposits & Syndications | Miscellaneous Credit Operations | Charges | LDAS | MCOP | CHRG |
| Loans, Deposits & Syndications | Miscellaneous Credit Operations | Interest | LDAS | MCOP | INTR |
| Loans, Deposits & Syndications | Miscellaneous Debit Operations | Charges | LDAS | MDOP | CHRG |
| Loans, Deposits & Syndications | Miscellaneous Debit Operations | Interest | LDAS | MDOP | INTR |

| | | | | | |
|--------------------------------|--------------------------------|--|------|------|------|
| Loans, Deposits & Syndications | Miscellaneous Debit Operations | Other | LDAS | MDOP | OTHR |
| Loans, Deposits & Syndications | Mortgage Loans | Charges | LDAS | MGLN | CHRG |
| Loans, Deposits & Syndications | Mortgage Loans | Interest | LDAS | MGLN | INTR |
| Loans, Deposits & Syndications | Mortgage Loans | Taxes | LDAS | MGLN | TAXE |
| Loans, Deposits & Syndications | Not Available | Interest | LDAS | NTAV | INTR |
| Loans, Deposits & Syndications | Not Available | Not Available | LDAS | NTAV | NTAV |
| Not Available | Not Available | Not Available | NTAV | NTAV | NTAV |
| Payments | Account Balancing | Zero Balancing | PMNT | ACCB | ZABA |
| Payments | Counter Transactions | Cash Deposit | PMNT | CNTR | CDPT |
| Payments | Counter Transactions | Cash Withdrawal | PMNT | CNTR | CWDL |
| Payments | Counter Transactions | Charges | PMNT | CNTR | CHRG |
| Payments | Counter Transactions | Cheque | PMNT | CNTR | CCHQ |
| Payments | Counter Transactions | Cheque Deposit | PMNT | CNTR | CHKD |
| Payments | Counter Transactions | Foreign Currency Deposit | PMNT | CNTR | FCDP |
| Payments | Counter Transactions | Foreign Currency Withdrawal | PMNT | CNTR | FCWD |
| Payments | Counter Transactions | Mixed Deposit | PMNT | CNTR | MIXD |
| Payments | Counter Transactions | Not Available | PMNT | CNTR | NTAV |
| Payments | Counter Transactions | Other | PMNT | CNTR | OTHR |
| Payments | Customer Card Transactions | Cash Deposit | PMNT | CCRD | CDPT |
| Payments | Customer Card Transactions | Cash Withdrawal | PMNT | CCRD | CWDL |
| Payments | Customer Card Transactions | Charges | PMNT | CCRD | CHRG |
| Payments | Customer Card Transactions | Credit Adjustments | PMNT | CCRD | DAJT |
| Payments | Customer Card Transactions | Credit Card Payment | PMNT | CCRD | POSC |
| Payments | Customer Card Transactions | Cross-Border Cash Withdrawal | PMNT | CCRD | XBCW |
| Payments | Customer Card Transactions | Cross-Border Credit Card Payment | PMNT | CCRD | XBCP |
| Payments | Customer Card Transactions | Debit Adjustments | PMNT | CCRD | CAJT |
| Payments | Customer Card Transactions | Interest | PMNT | CCRD | INTR |
| Payments | Customer Card Transactions | Not Available | PMNT | CCRD | NTAV |
| Payments | Customer Card Transactions | Point-of-Sale (POS) Payment | PMNT | CCRD | POSP |
| Payments | Customer Card Transactions | Point-of-Sale (POS) Payment - Debit Card | PMNT | CCRD | POSD |
| Payments | Customer Card Transactions | Reimbursements | PMNT | CCRD | RIMB |
| Payments | Interim Available Balance | Interim Available Balance | PMNT | ITAV | ITAV |
| Payments | Issued Cheques | Bank Cheque | PMNT | ICHQ | BCHQ |
| Payments | Issued Cheques | Cheque | PMNT | ICHQ | CCHQ |
| Payments | Issued Cheques | Foreign Cheque | PMNT | ICHQ | XBCQ |
| Payments | Issued Cheques | Not Available | PMNT | ICHQ | NTAV |
| Payments | Issued Credit Transfers | ACH Transaction | PMNT | ICDT | ATXN |
| Payments | Issued Credit Transfers | Automatic Transfer | PMNT | ICDT | AUTT |
| Payments | Issued Credit Transfers | Charges | PMNT | ICDT | CHRG |
| Payments | Issued Credit Transfers | Credit Transf. w/agreed commercial info | PMNT | ICDT | VCOM |

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|----------------|---------------------------------|---|------|------|------|
| Payments | Issued Credit Transfers | Cross-Border Credit Transfer | PMNT | ICDT | XBCT |
| Payments | Issued Credit Transfers | Direct Debit | PMNT | ICDT | PMDD |
| Payments | Issued Credit Transfers | Domestic Credit Transfer | PMNT | ICDT | DMCT |
| Payments | Issued Credit Transfers | Not Available | PMNT | ICDT | NTAV |
| Payments | Issued Credit Transfers | Other | PMNT | ICDT | OTHR |
| Payments | Issued Credit Transfers | Payroll/Salary Payment | PMNT | ICDT | SALA |
| Payments | Issued Credit Transfers | Taxes | PMNT | ICDT | TAXE |
| Payments | Issued Direct Debits | Direct Debit | PMNT | IDDT | PMDD |
| Payments | Issued Direct Debits | Interim Available Balance | PMNT | IDDT | ITAV |
| Payments | Issued Direct Debits | Not Available | PMNT | IDDT | NTAV |
| Payments | Issued Direct Debits | Reversal due to Return/Unpaid Direct Debit | PMNT | IDDT | UPDD |
| Payments | Issued Direct Debits | SEPA B2B Direct Debit | PMNT | IDDT | BBDD |
| Payments | Issued Direct Debits | SEPA Core Direct Debit | PMNT | IDDT | ESDD |
| Payments | Lockbox Transactions | Debit | PMNT | LBOX | LBDB |
| Payments | Lockbox Transactions | Deposit | PMNT | LBOX | LBDP |
| Payments | Lockbox Transactions | Not Available | PMNT | LBOX | NTAV |
| Payments | Merchant Card Transactions | Charges | PMNT | MCRD | CHRG |
| Payments | Merchant Card Transactions | Point-of-Sale (POS) Payment | PMNT | MCRD | POSP |
| Payments | Merchant Card Transactions | Reimbursements | PMNT | MCRD | RIMB |
| Payments | Miscellaneous Debit Operations | Charges | PMNT | MDOP | CHRG |
| Payments | Miscellaneous Debit Operations | Other | PMNT | MDOP | OTHR |
| Payments | Not Available | Not Available | PMNT | NTAV | NTAV |
| Payments | Received Cheques | Not Available | PMNT | RCHQ | NTAV |
| Payments | Received Credit Transfers | ACH Transaction | PMNT | RCDT | ATXN |
| Payments | Received Credit Transfers | Automatic Transfer | PMNT | RCDT | AUTT |
| Payments | Received Credit Transfers | Charges | PMNT | RCDT | CHRG |
| Payments | Received Credit Transfers | Credit Transfer with agreed Commercial Information | PMNT | RCDT | VCOM |
| Payments | Received Credit Transfers | Cross-Border Credit Transfer | PMNT | RCDT | XBCT |
| Payments | Received Credit Transfers | Direct Debit | PMNT | RCDT | PMDD |
| Payments | Received Credit Transfers | Domestic Credit Transfer | PMNT | RCDT | DMCT |
| Payments | Received Credit Transfers | Not Available | PMNT | RCDT | NTAV |
| Payments | Received Credit Transfers | Payroll/Salary Payment | PMNT | RCDT | SALA |
| Payments | Received Credit Transfers | Reversal due to Payment Return/reimbursement of a Credit Transfer | PMNT | RCDT | RRTN |
| Payments | Received Direct Debits | Direct Debit | PMNT | RDDT | PMDD |
| Payments | Received Direct Debits | Interim Available Balance | PMNT | RDDT | ITAV |
| Payments | Received Direct Debits | Not Available | PMNT | RDDT | NTAV |
| Payments | Received Direct Debits | SEPA B2B Direct Debit | PMNT | RDDT | BBDD |
| Payments | Received Direct Debits | SEPA Core Direct Debit | PMNT | RDDT | ESDD |
| Securities | Custody | Charges | SECU | CUST | CHRG |
| Securities | Custody | Interest | SECU | CUST | INTR |
| Securities | Custody | Not Available | SECU | CUST | NTAV |
| Securities | Miscellaneous Credit Operations | Other | SECU | MCOP | OTHR |
| Securities | Miscellaneous Debit Operations | Other | SECU | MDOP | OTHR |
| Securities | Not Available | Not Available | SECU | NTAV | NTAV |
| Trade Services | Guarantees | Not Available | TRAD | GUAR | NTAV |

Bank Transaction Codes used in camt.052.001.02, camt.053.001.02 and camt.054.001.02 for accounts held in Finland

| Proprietary | Type | Domain | Family | Sub-Family |
|------------------------------------|--------------------|-----------|-----------|----------------|
| 700 Payment traffic service | deposit/withdrawal | PMNT | RCDT/ICDT | ESCT/NTAV |
| 701 Recurrent payment service | deposit/withdrawal | PMNT | RCDT/ICDT | SALA |
| 702 Bill payment service | withdrawal | PMNT | ICDT | ESCT |
| 703 Point-of-sale terminal service | deposit | PMNT | MCRD | NTAV |
| 704 Direct debit service | deposit/withdrawal | PMNT | IDDT/RDDT | ESDD/BBDD/PMDD |
| 705 Reference payment service | deposit | PMNT | RCDT | DMCT/ESCT |
| 706 Payment service | withdrawal | PMNT | ICDT | STDO |
| 710 Deposit | deposit | PMNT | RCDT | ESCT/NTAV |
| 710 Cross border transfer | deposit | PMNT | RCDT | XBCT |
| 710 Foreign cheque | deposit | PMNT | RCDT | XBCQ |
| 720 Withdrawal | withdrawal | PMNT | ICDT | NTAV |
| 720 Cross border transfer | withdrawal | PMNT | ICDT | XBCT |
| 720 Foreign cheque | withdrawal | PMNT | ICDT | XBCQ |
| 721 Card payment | withdrawal | PMNT | CCRD | NTAV |
| 722 Cheque | withdrawal | PMNT | ICHQ | NTAV |
| 730 Bank's fee | withdrawal | PMNT | MDOP | CHRG |
| 740 Interest debit | withdrawal | LDAS/ACMT | MDOP | INTR |
| 750 Interest credit | deposit | LDAS/ACMT | MCOP | INTR |
| 760 Loan | withdrawal | LDAS | MDOP | OTHR |
| 761 Loan repayment | withdrawal | LDAS | MDOP | RIMB |
| 780 Zero balancing | deposit/withdrawal | CAMT | ACCB | ZABA |
| 781 Sweeping | deposit/withdrawal | CAMT | ACCB | SWEP |
| 782 Topping | deposit/withdrawal | CAMT | ACCB | TOPG |