



# Electronic account information

## Business transactions and return codes

August 2022



# Content

<b>1. BUSINESS TRANSACTION CODES AND POSTING TEXTS</b>	<b>4</b>
<b>1.1 SUMMARY OF CHANGES 2022</b>	<b>12</b>
2. SEPA TEXT KEY EXTENSIONS FOR SCC AND SDD	13
3. SEPA RETURN REASONS AND CORRESPONDING NUMERICAL TEXT KEY EXTENSIONS	14

UniCredit provides you with SEPA codes, business transaction codes (BTC), SWIFT transaction codes, ISO Bank Transaction Codes and posting texts in camt.053/052/054, pain.002 as well as MT940/942. In order to be able to process the various formats, the scope and meaning of the codes used are set out in this brochure.

The information provided below constitutes recommendations based on the following documents:

- **German Banking Industry ('Deutsche Kreditwirtschaft', DK)** Version 3.5 Annex 3 of 'DFÜ' Agreement, effective from 21/11/2021, <https://www.ebics.de/de/datenformate>
- **European Payments Council (EPC)** Guidance on reason codes for SDD R-transactions, EPC173-14, from 18/09/2018, <https://www.europeanpaymentscouncil.eu/document-library/guidance-documents/epc-guidance-reason-codes-sepadirect-debit-r-transactions>
- **Euro Banking Association (EBA)** Guidance on the handling of SDD R-transactions and related charging principles, V3.0, from 30/09/2014, <https://www.abe-eba.eu/media/azure/production/1375/smartguidance-on-the-handling-of-sdd-r-transactionsand-related-charging-principles.pdf>

# 1. Business transaction codes and posting texts

UniCredit provides you with the following business transaction codes (BTC), ISO Bank Transaction Codes and posting texts. Depending on the language to be configured for the account, the posting text will be displayed in German, English or French.

BTC	Booking text (subfeld 00 im MT940, field 86)	Credit / Debit	Description	SWIFT Code	ISO Bank Transaction Code		
					Domain	Family	Sub- family
006	Credit Card Settlement	D	Credit card statement UniCredit	MSC	PMNT	CCRD	POSC
082	DEPOSIT	C	Deposit	MSC	PMNT	CNTR	CDPT
	NIGHT DEP	C	Deposit night safe	MSC	PMNT	CNTR	CDPT
	DEPOSIT	C	Self-service deposit notes	MSC	PMNT	CNTR	CDPT
	Deposit under Reserve	C	Deposit under reserve	MSC	PMNT	CNTR	CDPT
083	UNCROSS CH	D	Cash cheque	CHK	PMNT	CNTR	CWDL
	Cash withdrawal	D	ATM and counter	MSC	PMNT	CNTR	CWDL
084	PayDirekt purchase	D	Überweisung (PayDirekt)	DDT	PMNT	RDDT	OODD
087	Urgent credit transfer	D	Eilüberweisung (Einreichung mit Auftragsart „CCU“)	TRF	PMNT	ICDT	SDVA
088	Urgent credit transfer	C	Urgent credit transfer	TRF	PMNT	RCDT	SDVA
101	Bearer cheque	D	Inhaberscheck	CHK	PMNT	ICHQ	CCHQ
102	Order cheque	D	Orderscheck	CHK	PMNT	ICHQ	ORCQ
103	Traveler's cheque	D	Traveler's cheque	CHK	PMNT	ICHQ	CCHQ
104 <sup>1</sup>	Direct Debit	D	SEPA Direct Debit (B2B, single posting debit)	DDT	PMNT	RDDT	BBDD
	SEPA international payments	D	SEPA international payments	MSC	PMNT	RDDT	BBDD
105 <sup>2</sup>	Direct Debit	D	SEPA Direct Debit (CORE, single posting debit)	DDT	PMNT	RDDT	ESDD
	SEPA international payments	D	SEPA international payments	MSC	PMNT	RDDT	ESDD

BTC	Booking text (subfeld 00 im MT940, field 86)	Credit / Debit	Description	SWIFT Code	ISO Bank Transaction Code		
					Domain	Family	Sub- family
106	POS-Card payment	D	various transactions based on SEPA Card Clearing (single posting debit)	MSC	PMNT	CCRD	POSD
	Payout	D	various transactions based on SEPA Card Clearing (single posting debit)	MSC	PMNT	CCRD	CWDL
	Recharge cell phone	D	various transactions based on SEPA Card Clearing (single posting debit)	MSC	PMNT	CCRD	OTHR
	Recharge cash card	D	various transactions based on SEPA Card Clearing (single posting debit)	MSC	PMNT	CCRD	SMRT
	Collection cash card	D	various transactions based on SEPA Card Clearing (single posting debit)	MSC	PMNT	CCRD	CWDL
	Fee collection cash card	D	various transactions based on SEPA Card Clearing (single posting debit)	MSC	PMNT	MCRD	CHRG
107 <sup>3</sup>	Direct Debit POS / ELV	D	SEPA Direct Debit (card- generated DD at point of sale, single posting)	DDT	PMNT	CCRD	OTHR
108	SEPA Direct Debit Return	D	SEPA Direct Debit Return (B2B, single posting)	RTI	PMNT	IDDT	UPDD
	SEPA reject <sup>4</sup>	D	SEPA Reject (B2B, single posting)	RTI	PMNT	IDDT	UPDD
	SEPA return	D	SEPA Return (B2B, single posting)	RTI	PMNT	IDDT	UPDD
109	SEPA Direct Debit Return	D	SEPA Direct Debit Return (CORE, return debit, single posting)	RTI	PMNT	IDDT	UPDD
	SEPA Reject <sup>4</sup>	D	SEPA Reject (CORE, reject debit, single posting)	RTI	PMNT	IDDT	UPDD
	SEPA return	D	SEPA Return (CORE, return debit, single posting)	RTI	PMNT	IDDT	UPDD
110	SEPA Reject Cards Clearing <sup>4</sup>	D	SEPA Cards Clearing (return debit)	RTI	PMNT	MCRD	UPCT
111	Return account of cheque	D	Return of cheque	RTI	PMNT	ICHQ	UPCQ
112	Payment order for account	D	Clearing payment instruction	CHK	PMNT	ICHQ	ESCT
116	Credit transfer <sup>5</sup>	D	Credit transfer (single posting)	TRF	PMNT	ICDT	ESCT
	SEPA Credit Transfer	D	SEPA Credit Transfer (single posting)	TRF	PMNT	ICDT	ESCT
	SEPA international pay- ments	D	SEPA International Payment (single posting)	TRF	PMNT	ICDT	ESCT
	PayDirekt reversal	D	PayDirekt reversal	RTI	PMNT	ICDT	ESCT
	SEPA-Credit Transfer VL	D	SEPA-Credit Transfer VL	MSC	PMNT	ICDT	ESCT
117	Standing order (execution)	D	Standing order (execution)	STO	PMNT	ICDT	STDO

<sup>1</sup>Specification of channel or purpose code as necessary (B2B INTC, B2B)

<sup>2</sup>Specification of channel or purpose code as necessary (loan, tax, cash management, intra-company, interest, treasury)

<sup>3</sup>Used for the ISO code from the purpose field: CGDD

<sup>4</sup>The term "SEPA Reject" always means a return before settlement

<sup>5</sup>Specification of channel or purpose code as necessary (without transfer form, paper-based, telephone, service terminal, salary, tax, cash management, loan, dividend, government, interest, treasury, standing order salary)

BTC	Booking text (subfeld 00 im MT940, field 86)	Credit / Debit	Description	SWIFT Code	ISO Bank Transaction Code		
					Domain	Family	Sub- family
118	InstantCreditTransfer (Sala)	D	InstantCreditTransfer(Sala)	TRF	PMNT	IRCT	ESCT
	Instant Foreign Pay. Salary	D	Instant Foreign Pay. Salary	TRF	PMNT	IRCT	ESCT
	Instant Credit Transfer	D	Instant Credit Transfer	TRF	PMNT	IRCT	ESCT
	INST international payments	D	INST international payments	TRF	PMNT	IRCT	ESCT
119 <sup>6</sup>	SEPA Credit Transfer donation	D	SEPA Credit Transfer donation (single posting)	TRF	PMNT	ICDT	ESCT
122	Foreign ccy cheque in Euro	D	Foreign cheque in euros	CHK	PMNT	ICHQ	CCHQ
152 <sup>7</sup>	SEPA Standing Order	C	SEPA Credit Transfer Standing Order (single posting)	STO	PMNT	RCDT	STDO
153 <sup>8</sup>	SEPA-Credit Transfer Pension	C	SEPA Credit Transfer Standing Order (single posting)	TRF	PMNT	RCDT	SALA
	SEPA-Salary Credit Transfer	C	SEPA Credit Transfer Salary (single posting)	TRF	PMNT	RCDT	SALA
	SEPA-Foreign Pay. Salary	C	SEPA International Payment Salary (single posting)	TRF	PMNT	RCDT	SALA
	SALARY	C	Salary	TRF	PMNT	RCDT	SALA
154 <sup>9</sup>	SEPA-Credit Transfer VL-pay	C	SEPA Credit Transfer Capital-Forming Benefits (single posting)	MSC	PMNT	RCDT	ESCT
155 <sup>10</sup>	SEPA-Credit VL retirement	C	SEPA Credit Transfer Capital-Forming benefits (age- dependent capital-forming bene- fits, single posting)	TRF	PMNT	RCDT	ESCT
156 <sup>11</sup>	SEPA-Government Credit Tran	C	SEPA Credit Transfer Government (single posting)	TRF	PMNT	RCDT	ESCT
	SEPA-Foreign Pay. Governmen	C	SEPA International Payment Credit Transfer Government (single posting)	TRF	PMNT	RCDT	ESCT
157 <sup>8</sup>	InstantSalaryCreditTrans- fer	C	InstantSalaryCreditTransfer	TRF	PMNT	RRCT	SALA
	Instant Foreign Pay. Salary	C	Instant Foreign Pay. Salary	TRF	PMNT	RRCT	SALA
	InstantCreditTransferP- ensio	C	InstantCreditTransferPensio	TRF	PMNT	RRCT	SALA
159	SEPA return	C	SEPA Return of a Credit Transfer	RTI	PMNT	ICDT	RRTN
	SEPA reject <sup>4</sup>	C	SEPA Reject of a Credit Transfer	RTI	PMNT	ICDT	RRTN
160	SEPA Instant Payment Return	C	Return of an Instant Credit Transfer as result of a Recall (single posting)	RTI	PMNT	IRCT	RRTN
	SEPA Instant Payment Return	D	Return of an Instant Credit Trans- fer (Reject)	RTI	PMNT	RRCT	RRTN

<sup>6</sup>Used for the ISO code from the purpose field: CHAR. The content of the field "Category Purpose" is ignored

<sup>7</sup>Used for the ISO code from the purpose field: RINP (since November 2013). The content of the field "Category Purpose" is ignored

<sup>8</sup>Used for the following ISO codes from the purpose field: BONU, PENS, SALA, PAYR and SPSP. The content of the field "Category Purpose" is ignored

<sup>9</sup>Used for the ISO code CBFF from the Purpose field. The content of the field "Category Purpose" is ignored

<sup>10</sup>Used for the ISO code from the Purpose field: CBFR

<sup>11</sup>Used for the following ISO codes from the Purpose field: GOVT, SSBE, BENE. The content of the field "Category Purpose" is ignored



BTC	Booking text (subfeld 00 im MT940, field 86)	Credit / Debit	Description	SWIFT Code	ISO Bank Transaction Code		
					Domain	Family	Sub- family
161 <sup>9</sup>	InstantCreditTransfer- VL-pay	C	InstantCreditTransferVL-pay	TRF	PMNT	RRCT	ESCT
162 <sup>10</sup>	InstantCredit VL retirement	C	InstantCredit VL retirement	TRF	PMNT	RRCT	ESCT
163 <sup>11</sup>	InstantForeignPay. Governmen Instant GovernmntCreditTran	C	InstantForeignPay.Governmen	TRF	PMNT	RRCT	ESCT
		C	Instant GovernmntCreditTran	TRF	PMNT	RRCT	ESCT
164 <sup>12</sup>	SEPA Instant payment	C	SEPA Instant payment	TRF	PMNT	RRCT	ESCT
165 <sup>6</sup>	InstantCreditTransf Donation	C	InstantCreditTransfDonation	TRF	PMNT	RRCT	ESCT
166	SEPA-Credit Transfer	C	SEPA Credit Transfer (single posting)	TRF	PMNT	RCDT	ESCT
	Credit Card Refund	C	Credit Transfer to Credit Card (single posting)	TRF	PMNT	RCDT	ESCT
	Discharge cash card	C	E-purse Discharge (single posting)	TRF	PMNT	RCDT	ESCT
167 <sup>12</sup>	SEPA Credit Transfer	C	SEPA Credit Transfer	TRF	PMNT	RCDT	ESCT
168	SEPA Credit Transfer Instant	C	SEPA Credit Transfer Instant (single posting)	TRF	PMNT	RRCT	ESCT
	INST international payments	C	INST international payments	TRF	PMNT	RRCT	ESCT
169 <sup>6</sup>	SEPA credit transf donation	C	SEPA Credit Transfer Donation (single posting)	TRF	PMNT	RCDT	ESCT
170	Cheque deposit subject to collection	C	Cheque deposit subject to collection	CLR	PMNT	RCHQ	URCQ
171	Direct debit <sup>12</sup>	C	Direct debit (single posting)	DDT	PMNT	IDDT	ESDD
	SEPA Debit basic entry, sub	C	SEPA Direct Debit subject to final payment (CORE, single posting)	DDT	PMNT	IDDT	ESDD
	SEPA international payments	C	SEPA International Payment (single posting)	MSC	PMNT	IDDT	ESDD
	PayDirekt Direct Debit	C	PayDirekt Direct Debit submission (single entry)	DDT	PMNT	IDDT	ESDD
174	SEPA B2B Direct Debit	C	SEPA Direct Debit subject to final payment (B2B, single posting)	DDT	PMNT	IDDT	BBDD
	SEPA international payments	C	SEPA International Payment (single posting)	MSC	PMNT	IDDT	BBDD
177	Credit Transfer (Direct Banking)	D	Credit Transfer (Direct Banking)	TRF	PMNT	ICDT	ESCT
181	SEPA Direct Debit Return	C	SEPA Direct Debit Return (CORE, refund)	RTI	PMNT	RDDT	UPDD
	SEPA reversal	C	SEPA Reversal (CORE, refund)	RTI	PMNT	RDDT	UPDD
	SEPA return	C	SEPA Return (CORE, refund)	RTI	PMNT	RDDT	UPDD
182	SEPA return	C	SEPA Cards Clearing (refund)	RTI	PMNT	CCRD	RIMB
183	Cheque return	C	Cheque return	RTI	PMNT	RCHQ	UPCQ

<sup>12</sup>Used for the ISO code from the Purpose field: IVPT, in case the structured remittance information is used left-justified starting with "RF". Is not yet used by UniCredit Bank.

<sup>13</sup>Specification of channel or purpose code as necessary (tax, cash management, intra-company)

BTC	Booking text (subfeld 00 im MT940, field 86)	Credit / Debit	Description	SWIFT Code	ISO Bank Transaction Code		
					Domain	Family	Sub- family
184	SEPA Direct Debit Return	C	SEPA Direct Debit Return (B2B, refund)	RTI	PMNT	RDDT	UPDD
	SEPA reversal	C	SEPA Reversal (B2B, refund)	RTI	PMNT	RDDT	UPDD
	SEPA return	C	SEPA Return (B2B, refund)	RTI	PMNT	RDDT	UPDD
185	Cheque debit bulk	D	Cheque debit bulk	CHK	PMNT	ICHQ	CCHQ
188	SEPA Instant Credit Transfer	D	SEPA Instant Credit Transfer (bulk)	TRF	PMNT	IRCT	ESCT
189	SEPA Instant Credit Transfert	C	SEPA Instant Credit Transfer (bulk)	TRF	PMNT	RRCT	ESCT
190	POS card payment	D	SEPA Cards Clearing (bulk posting)	MSC	PMNT	CCRD	OTHR
191	Credit Transfer <sup>14</sup>	D	SEPA Credit Transfer File (bulk)	TRF	PMNT	ICDT	ESCT
	SEPA Credit Transfer Bulk	D	SEPA Credit Transfer File (bulk)	TRF	PMNT	ICDT	ESCT
	SEPA paper based transfer	D	SEPA Paper-Based Credit Transfer (bulk)	TRF	PMNT	ICDT	ESCT
192	Direct Debit <sup>15</sup>	C	SEPA Direct Debit CORE (bulk posting)	DDT	PMNT	IDDT	ESDD
	SEPA Debit basic entry, sub	C	SEPA Direct Debit subject to final payment (CORE, bulk)	DDT	PMNT	IDDT	ESDD
	PayDirekt Direct Debit	C	PayDirekt Direct Debit submission (bulk posting)	DDT	PMNT	IDDT	ESDD
193	SEPA reversal	D	SEPA Direct Debit Reversal	RTI	PMNT	IDDT	RCDD
194	SEPA-Credit Transfer	C	SEPA Credit Transfer (bulk)	TRF	PMNT	RCDT	ESCT
195	Direct Debit <sup>16</sup>	D	SEPA Direct Debit CORE (bulk)	DDT	PMNT	RDDT	ESDD
196	SEPA B2B Direct Debit	C	SEPA Direct Debit subject to final payment (B2B, bulk)	DDT	PMNT	IDDT	BBDD
197	Direct Debit <sup>17</sup>	D	SEPA Direct Debit B2B (bulk)	DDT	PMNT	RDDT	BBDD
198	SEPA Cards Clearing	C	SEPA Cards Clearing (bulk)	MSC	PMNT	MCRD	POSP
199	SEPA return	D	SEPA Cards Clearing (Reversal)	RTI	PMNT	MCRD	DAJT
201	FOR. CHECK	D	Foreign cheque	CHK	PMNT	ICDT	XBCT
	Payment order abroad	D	International payment	MSC	PMNT	ICDT	XBCT
	DOCUMENTARY COLLECTION	D	Documentary collection from / to other country	MSC	PMNT	ICDT	XBCT
	AH HBCI	D	HBCI / HVB Direct B@nking	TRF	PMNT	ICDT	XBCT
	<b>Payment order abroad</b>	D	Payment order	TRF	PMNT	ICDT	XBCT

<sup>14</sup>Specification of channel or purpose code as necessary (loan, salary, tax, cash management, dividend, government, interest, treasury)

<sup>15</sup>Specification of channel or purpose code as necessary (tax, cash management, intra-company)

<sup>16</sup>Specification of channel or purpose code as necessary (loan, tax, cash management, intra-company, interest, treasury)

<sup>17</sup>Specification of channel or purpose code as necessary (B2B INTC or B2B)



BTC	Booking text (subfeld 00 im MT940, field 86)	Credit / Debit	Description	SWIFT Code	ISO Bank Transaction Code		
					Domain	Family	Sub- family
202	FOR. CHECK	C	Foreign cheque	CHK	PMNT	RCDT	XBCT
	Documentary credit export	C	Documentary credit export	MSC	PMNT	RCDT	XBCT
	Incoming payments abroad	C	International payment	MSC	PMNT	RCDT	XBCT
	DOCUMENTARY COLLECTION	C	Documentary collection from / to other country	MSC	PMNT	RCDT	XBCT
	AH HBCI	C	Foreign payment transactions HBCI / HVB Direct B@nking	TRF	PMNT	RCDT	XBCT
	FGN.STGORD	C	International payment standing order	TRF	PMNT	RCDT	XBCT
	AH HBCI	C	Foreign payment transaction HBCI / HVB Direct B@nking	TRF	PMNT	RCDT	XBCT
	Incoming payments abroad	C	Incoming payments abroad	MSC	PMNT	RCDT	XBCT
	Incoming payment abroad salary <sup>18</sup>	C	Incoming payment abroad salary	TRF	PMNT	ICDT	XRTN
	Re-credit AZV payment <sup>18</sup>	C	Re-credit AZV payment	MSC	PMNT	ICDT	XRTN
205 <sup>19</sup>	GUARANTY	C/D	Guaranty	MSC	TRAD	GUAR	OTHR
212	STANDING ORDER	D	International standing order	STO	PMNT	ICDT	XBST
216	BILL	D	Bill of exchange (Import)	BOE	PMNT	DRFT	STLR
217	BILL	D	Bill of exchange (Export)	BOE	PMNT	DRFT	STAM
224	Credit of discounted BOE	C	Bill discounting	FEX	PMNT	CNTR	FCDP
302	COUPONS	C/D	Interest credit	DIV	SECU	CUST	DVCA
	DIVIDENDS	C/D	Dividend	DIV	SECU	CUST	DVCA
303	SECURITIES	C/D	Securities	SEC	SECU	SETT	TRAD
311	Derivative activity	D	Derivative activity	MSC	DERV	OTHR	OTHR
	Derivative activity	C	Derivative activity	MSC	DERV	OTHR	OTHR
321 <sup>20</sup>	SAFKEEPCHG	D	Safe custody fee	CHG	SECU	CUST	CHRG
321 <sup>20</sup>	SAFKEEPCHG	C	Refund safe custody fee	CHG	SECU	CUST	CHRG
411 <sup>21</sup>	Foreign exchange buy	D	Foreign exchange spot transaction	MSC	FORX	SPOT	OTHR
412 <sup>21</sup>	Foreign exchange sell	C	Foreign exchange spot transaction	MSC	FORX	SPOT	OTHR
413 <sup>22</sup>	Foreign exchange future buy	D	Foreign exchange future transaction	MSC	FORX	FWRD	OTHR
414 <sup>22</sup>	Foreign exchange future sell	D	Foreign exchange future transaction	MSC	FORX	FWRD	OTHR
423	PRECIOUS METALS TRANSACTION	C	Precious metals transaction	MSC	PMET	SPOT	OTHR
424	PRECIOUS METALS TRANSACTION	D	Precious metals transaction	MSC	PMET	SPOT	OTHR

<sup>18</sup>Is currently not used by UniCredit Bank

<sup>19</sup>The BTC 835 "Aval" is deleted and is replaced by the BTC 205

<sup>20</sup> BTC 803 "Safekeepchg." is deleted and is replaced by the BTC 321 "SAFKEEPCHG (C/D)"

<sup>21</sup>The BTC 401 "FOR.DEPT." is deleted and is replaced by the BTC 411 "Foreign exchange buy (D)" and 412 "Foreign exchange sell (C)"

BTC	Booking text (subfeld 00 im MT940, field 86)	Credit / Debit	Description	SWIFT Code	ISO Bank Transaction Code		
					Domain	Family	Sub- family
801	CREDITCARD	D	Credit card fee	CHG	ACMT	MDOP	CHRG
	Providing a debit card	D	Charges for providing a debit card	CHG	ACMT	MDOP	CHRG
805	ACCOUNT BALANCED	C/D	Account balanced	MSC	ACMT	OPCL	ACCC
	SOLIDARITY TAX	C/D	Solidarity surtax	MSC	ACMT	OPCL	ACCC
	CHURCH TAX	C/D	Church tax	MSC	ACMT	OPCL	ACCC
	(FLAT RATE) WITHHOLD TAX	C/D	Capital gains tax	MSC	ACMT	OPCL	ACCC
	WITHHOLDING TAX	C/D	Interest rebate	MSC	ACMT	OPCL	ACCC
	SUM WITH TAX, SOLI	C/D	Sum of capital gains tax, solidarity surtax and, if applicable, church tax	MSC	ACMT	OPCL	ACCC
806	Fees for statement	C/D	Account statement fee	CHG	ACMT	MDOP	CHRG
807	Early disposition charge	C/D	Early disposition charge	CHG	ACMT	MDOP	CHRG
808	CHARGES	C	Charges	CHG	ACMT	MCOP	CHRG
	CHARGES	D	Charges	CHG	ACMT	MDOP	CHRG
	Maintaining the account	D	Maintaining the account	MSC	ACMT	MDOP	CHRG
	PRICE ADDITIONAL SERVICE	D	Fees for additional services	CHG	ACMT	MDOP	CHRG
	CASH POOLING FEES	D	Cash Pooling fees	CHG	ACMT	MDOP	CHRG
	Safe fees	D	Annual fee	CHG	ACMT	MDOP	CHRG
	STATEM.ADM	D	Account statement deposit fee	CHG	ACMT	MDOP	CHRG
	INTEREST COMM	D	Interest charge from bill	CHG	ACMT	MDOP	CHRG
	DISCOUNT BILL	D	discounting	CHG	ACMT	MDOP	CHRG
	ITEMCHARGE	D	Item charge	CHG	ACMT	MDOP	CHRG
	Charge BOE and Collection	D	Bill / collection charges	CHG	ACMT	MDOP	CHRG
809	COMMISSION	C	Prices / charges	CHG	ACMT	MCOP	COMM
	COMMISSION	D	Prices / charges	CHG	ACMT	MDOP	COMM
	LEND FEE	C	Securities lending commission	CHG	TRAD	MCOP	COMM
	LEND FEE	D	Securities lending commission	CHG	TRAD	MDOP	COMM
	Documentary credit commiss.	C	Documentary credit commission	COM	TRAD	MCOP	COMM
	Documentary credit commiss.	D	Documentary credit commission	COM	TRAD	MDOP	COMM
	GUARCOMM. GUARCOMM.	C D	Guaranty commission Guaranty commission	COM COM	TRAD TRAD	MCOP MDOP	COMM COMM
811	LOANCOMM.	C	Loan commission	COM	LDAS	MCOP	CHRG
	LOANCOMM.	D	Loan commission	COM	LDAS	MDOP	CHRG
814	INTEREST	C/D	Interests	INT	ACMT	MCOP	INTR
	Overdraft	D	Arranged overdraft	INT	ACMT	MDOP	INTR
818	DEBIT	D	DEBIT	TRF	PMNT	MDOP	OTHR
819	CREDIT	C	CREDIT	TRF	PMNT	MCOP	OTHR
	<b>INCOME</b>	C	<b>Income</b>	<b>TRF</b>	<b>PMNT</b>	MCOP	<b>OTHR</b>
820	BALANCE	C	Balance	MSC	PMNT	RCDT	BOOK
	Loan disbursement	C	Loan disbursement	MSC	PMNT	RCDT	BOOK
	TRANSFER	C	Transfer	TRF	PMNT	RCDT	BOOK
	REPAYEMENT	C	Repayment	MSC	PMNT	RCDT	BOOK
	BALANCE	D	Balance	MSC	PMNT	ICDT	BOOK
	Loan installment	D	Loan installment	MSC	PMNT	ICDT	BOOK
	REPAYEMENT	D	Repayment	MSC	PMNT	ICDT	BOOK

<sup>22</sup>The BTC 402 "FOR.DEPT." is deleted and is replaced by the BTC 413 "Foreign exchange future buy (D)" and 414 "Foreign exchange future sell (C)"

BTC	Booking text (subfeld 00 im MT940, field 86)	Credit / Debit	Description	SWIFT Code	ISO Bank Transaction Code		
					Domain	Family	Sub- family
823	Time deposit	D	Time deposit	MSC	LDAS	FTDP	DPST
	Time deposit	C	Time deposit	MSC	LDAS	FTDP	RPMT
829	SAVINGS FROM SALARY	C	Savings plan	STO	LDAS	FTDP	RPMT
	SAVINGS FROM SALARY	D	Savings plan	STO	LDAS	FTDP	DPST
833	BAL.CORR.	C/D	Balance correction	MSC	CAMT	CAPL	OTHR
	TRANSFER	C/D	Transfer	TRF	CAMT	CAPL	OTHR
	CPTRANSFER	C/D	Cash Pooling transfer	TRF	CAMT	CAPL	OTHR
835	ACCOUNT CLOSURE	C/D	Account closure	MSC	XTND	NTAV	NTAV
	PREMIUM	C/D	Premium	MSC	XTND	NTAV	NTAV
	FOR.MONEYS	C/D	Purchase/sale of foreign currency or precious metal	MSC	XTND	NTAV	NTAV
	Sundry Credits	C/D	Other credit	MSC	XTND	NTAV	NTAV
	CHANGE VAL.	C/D	Value change	VDA	XTND	NTAV	NTAV
899	CANCELLATION	C/D	Cancellation	RTI	ACMT	ACOP	PSTE

# 1.1 Summary of changes 2022

In 2022 there were no changes for the business transaction codes.

For the changes related to the camt formats camt.053/052/054, please take a look at the reporting brochure.

## 2. SEPA text key extensions for SCC and SDD

UniCredit provides you with the following text key extensions for SCC and SDD transactions. Please find the respective text key extension for SDD / SCC returns in section 3.

UniCredit provides you with the following text key extensions for SCC transactions:

Type of Transaction	Explanation	SEPA-Purpose-Code	Text key extensions
POS	POS card payments	IDCP	011
POS	POS card payment with authorisation of maximum amount	CDDP	011
POS	POS card payment with debit card	DCRD	011
POS-QuasiCash	Card payment for cash equivalents such as coupons in casinos	CDQC	011
POS-Cashback	Card payment with cashback	CDCB	030
GA	Cash disbursement	CDCD	003
GA	Cash disbursement with direct surcharge	CDCS	023
POA	Mobile top up	MTUP	073
Download cash card	E-purse top up	ETUP	240
Total revenue collection from card sales	Card bulk clearing for card transactions	CBFK	201
Debit card fee revenue	Fee collection e-purse	FCOL	210
Mixed SCC collectors	Various types of card transactions in a bulk	–	024

UniCredit provides you with the following text key extensions for SDD transactions (BTC 104/105):

Text key extensions	Type of SDD frequency	Mandate change	Explanation
991	FRST	No	First direct debit
992	RCUR	No	First / Recurrent direct debit
993	OOFF	No	One-off direct debit
994	FNAL	No	Final direct debit
990	–	Yes	Change of the SDD mandate

# 3. SEPA return reasons and corresponding numerical text key extensions

Experience shows that the return rate of SEPA Credit Transfers (SCT) is very low, significantly less than 1%. Despite the large number of different return reasons, rejections are made mainly due to incorrect IBAN (AC01) and deleted account (AC04). The return rate of SEPA Direct Debits B2B (SDD B2B) is in the 1% range, with the most frequent reasons being other reasons (MS03, also contains anonymised due to insufficient funds AM04) and no valid mandate (MD01).

Returns are most frequently expected for submissions of SEPA Direct Debit CORE (SDD CORE), accounting for just above 2%. Again, the potential SEPA Reason Codes for returns are concentrated on few codes. The table below lists the most common codes, the processing of which should be prepared, if possible, even automatically.

SEPA Reason Code	Return reason in plain text	Remark
MS03	Other reasons	Return by the bank, which also includes anonymised reasons, in particular return due to legal decisions (LEGL), blocked account (AC06), insufficient funds (AM04) or account holder deceased (MD07).
AC04	Closed account	
AC01	Incorrect account number (invalid IBAN)	
AM04	Insufficient funds	Relevant for cross-border returns, because in Germany MS03 is assigned instead of AM04 for reasons of data protection.
MD06	Refund request by debtor	
MD01	No valid mandate	No mandate for B2B or CORE refund within 13 months or irrevocable direct debit blocking.
AC06	Blocked account	
MS02	Other reasons	Return by customer.

The table below lists all return reasons provided by UniCredit to their customers.

SEPA Reason Code	MT940 / DTI text key extension	UniCredit as submitter's bank (SCT and SDD)	UniCredit as creditor bank (SCT) or debtor bank (SDD)	Excerpt from key codes of foreign banks	Recommended action for the submitter
AB05	939	Timeout Creditor Agent			Repeat instant credit transfer later or execute as normal SCT or URGP
AB06	939	Timeout Instructed Agent			Repeat instant credit transfer later or execute as normal SCT or URGP
AB07	939	Offline Agent			Repeat instant credit transfer later or execute as normal SCT or URGP
AB08	939	Offline Creditor Agent			Repeat instant credit transfer later or execute as normal SCT or URGP
AB09	939	Error Creditor Agent			Repeat instant credit transfer later or execute as normal SCT or URGP



SEPA Reason Code	MT940 / DTI text key extension	UniCredit as submitter's bank (SCT and SDD)	UniCredit as creditor bank (SCT) or debtor bank (SDD)	Excerpt from key codes of foreign banks	Recommended action for the submitter
AB10	939	Error Instructed Agent			Repeat instant credit transfer later or execute as normal SCT or URGP
AC01	901	Incorrect IBAN check digit	IBAN not available or unclear	Incorrect IBAN	Correct IBAN
AC03	–	Wrong beneficiary	–	–	für SCT-Rückruf
AC04	902		Account closed	Account closed	Contact customer about new account
AC06	903		SDD: Total direct debit blocking	Account blocked	Contact customer about reason for blocking
AC13	930			SDD-B2B: Debtor is a consumer	Submit as CORE
AG01	904			Payment type not permitted for account For SCT Instant: not permitted for Instant	Contact customer about other account or execute as SCT instead of Instant
AG02	905	Incorrect operation code		SDD: Incorrect sequence type	Correct transaction
AG10	933	Agent suspended			SCT Instant: execute once again later or use an alternative payment method
AG11	933	Creditor Agent suspended			Use an alternative payment method
AGNT <sup>18</sup>	923			Incorrectly employed bank	See footnote 18
AM01	911	Amount is zero		Amount is zero	Correct transaction
AM02	911	Amount invalid, not allowed		Amount is not allowed	Correct transaction
AM03	911	Invalid currency		Invalid currency	Correct transaction
AM04	906	Insufficient funds		SDD: insufficient funds (debit side)	Cover own account or contact customer
AM05	907	Double processing	Double payment	Double submission	Check file preparation process
AM06	911	Amount too low		Amount too low	Correct amount
AM07	911			Amount blocked	Contact customer
AM09	935	Amount incorrect		Incorrect amount	Correct transaction
AM10	911	Incorrect control sum		Incorrect control sum	Correct file
AM23	914	Amount exceeds settlement limit			Correct amount
ARDT	–	–	Already returned	Already returned	Respond to recall
BE01	911			End customer identifier does not match account	Contact customer
BE04	908	Incorrect name /ID / address		Name / ID / address required for cross-border payments is incorrect or missing	Correct address or contact customer

SEPA Reason Code	MT940 / DTI text key extension	UniCredit as submitter's bank (SCT and SDD)	UniCredit as creditor bank (SCT) or debtor bank (SDD)	Excerpt from key codes of foreign banks	Recommended action for the submitter
BE05	928	Master data /CI missing or incorrect		CI incorrect, CI has changed without mandate change, sender unknown	Check CI and correct file
BE06	929	Form sent to wrong clearing partner		Ordering party / beneficiary unknown	Correct transaction
BE07	914			SDD: Payer's (debtor's) address missing or incomplete	Correct transaction
CERI	–	The Option „Extended Remittance Information“ is not supported		The Option „Extended Remittance Information“ is not supported	Replace structured remittance information
CNOR	933	SCT: Creditor's bank is not registered (in CSM)		Creditor Bank not available	Correct transaction
CURR <sup>18</sup>	924			Incorrect currency	See footnote 18
CUST <sup>18</sup>	925			Recall by customer	See footnote 18
CUTA <sup>18</sup>	926			Recall due to request for investigation	See footnote 18
DNOR	932	SDD: Debtor's bank is not registered (in CSM)			Correct transaction
DT01	916	Date incorrect or after cut-off		Incorrect date	Correct date
DUPL <sup>18</sup>	920			Double payment	See footnote 18
ED01	938			Incorrect bank data	Correct transaction
ED05	938	Correct transaction within total file rejection		Transaction settlement failed	Contact principal bank if necessary
EMVL	936			EMV liability shift	–
ERIN	–	The Option „Extended Remittance Information“ is not supported		„Extended Remittance Information“ is not supported	LocalInstrument Code “PERI” not possible as well as replace structured remittance information
FF01	911	Format error		Format error	
FOCR	919	SCT: Return due to recall by submitter or submitting bank		SCT: Return due to recall by submitter or submitting bank	–
FRAD <sup>18</sup>	922			Payment effected with intent of fraud	See footnote 18
LEGL	–	–	Rejection for legal reasons	Rejection for legal reasons	Reject recall
MD01	909		Only SDD: No mandate for B2B or CORE refund within 13 months or irrevocable direct debit blocking	SDD: No valid mandate, even 36 months without debiting	Contact customer and obtain a new mandate if required
MD02	910	SDD: Incorrect mandate data		SDD: Incorrect mandate data, mandate change not communicated, change indicator set but data identical	Correct mandate data

SEPA Reason Code	MT940 / DTI text key extension	UniCredit as submitter's bank (SCT and SDD)	UniCredit as creditor bank (SCT) or debtor bank (SDD)	Excerpt from key codes of foreign banks	Recommended action for the submitter
MD06	912		SDD: Refund within 8 weeks	SDD: Refund within 8 weeks	Contact customer to clarify mandate status
MD07	913			Account holder deceased	Check customer contract
MS02	914			Other reasons	Contact customer
MS03	914	Other reasons		Other reasons, including anonymised due to legal decisions, blocked account, insufficient funds, deceased	Contact customer or contractor
NERI	–	The Option „Extended Remittance Information“ is not supported		The Option „Extended Remittance Information“ is not supported	LocalInstrument Code “PERI” is not possible
NOOR	–	–	Payment not received	Payment not received	Reject recall
PINL	937		PIN liability shift	Liability shift due to missing PIN entry	Contact customer
RC01	915	Incorrect BIC		Incorrect BIC	Correct transaction
RF01	907	Reference invalid / missing		Reference invalid / missing	Correct transaction or file
RR01	917			Regulatory reasons: missing debtor account / ID	Correct transaction or contact customer
RR02	917			Regulatory reasons: missing debtor name / address	Correct transaction or contact customer
RR03	917			Regulatory reasons: missing debtor name / address	Correct transaction or contact customer
RR04	917	SDD: Missing Name / missing debtor address		Regulatory reasons: other	Correct transaction or contact customer
SL01	918		SDD: Positive / negative list	Specific services of debtor's bank	Contact customer so that he can enter the submitter's mandate data in his account so that SDD are accepted
SVNR	934			Product or service not rendered	Contact customer
TECH <sup>18</sup>	921			Payment effected by mistake due to technical problems	See footnote 18
TM01	916			Cut-off time exceeded	Adapt execution data
UPAY <sup>18</sup>	927			Unauthorised payment	See footnote 18

<sup>18</sup>Refund to debtor's account before settlement due to direct debit recall (on request for cancellation)



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