The bank transaction code: BTC

The bank transaction code is a three by four-digit code combination to clearly identify the type of underlying entry or transaction in electronic account documents. The BTC is comparable with the extended product code (EPC) used in SWIFT formats.

The three-level BTCs are designated by ISO and are given the 'Swiss finish' in the SIX Swiss Implementation Guidelines for Cash Management. The BTCs each consist of a domain, a family and a subfamily.

As the highest level, the domain defines the *area of business of the underlying transaction* (e.g. payments, securities, account management etc.).

The family – the middle layer – defines the *type of payment* (or just the security transaction), for example, a counter transaction, transfer or debit, etc.

The subfamily – the lowest level – defines *the sub-type of transaction,* for example a cash inpayment or cash withdrawal.

An example of a cash inpayment at the counter is shown below:

Entry type	Domain	Family	Subfamily	Domain code	Family code	Subfamily code
Inpayment at the counter	Payments	Counter transactions	Cash deposit	PMNT	CNTR	CDPT

Additional entry/transaction information (AddtlNtryInf)

An entry or transaction can be assigned very accurately using the BTC combination. However, there are also bank transactions, such as fees or charges for services, which have an identical BTC combination, but differ in some details. One example is the charge for inpayments at the counter of ISR and the charge for ISR enquiries. Here the booking text in the XML-tag <AddtlNtryInf> of the entry (C level) provides the definitive indication of the transaction sub-type.
Please note: assignment based solely on the booking text (parsing) is not recommended.

Cancellations and corrections

Cancellations and corrections have to be carried out in rare cases. Here the original transaction is cancelled. If the original transaction is carried out again with a different amount, the second entry is called a correction. Corrections have the same BTC combination as the original entry.
However, not all cancelled entries can be identified by the BTC combination. Cancellations can only be clearly identified via the reversal indicator (XML tag <RvslInd>): if this is 'true', it is a cancellation (exception: returns from third-party banks with BTC "PMNT ICDT RRTN" always have the reversal indicator 'true').

The most important BTC combinations

The aim of this document is to list the most important BTCs that occur in cash management reporting (camt.05x) at PostFinance.

The BTCs are generally identical at C level (entry) and D level (transaction). An exception is batch credits and debits * (C level) which are shown in even more detail at the transaction level ** (D level, in grey in the list).

Section	Domain	Family	Subfamily	Domain code	Family code	Subfamily code	Entry/transaction type	Subfamily with cancellations
1	**Receipt of payment transactions (C level; entry)**							
	Payments	Received credit transfers	ACH transaction	PMNT	RCDT	ATXN	Credit from third-party bank	ATXN
	Payments	Received credit transfers	Automatic transfer	PMNT	RCDT	AUTT	Credits (e.g. from IS processing or domestic payment)	AUTT
	Payments	Received credit transfers	Internal book transfer	PMNT	RCDT	BOOK	Credit (e.g. account transfers or from PF fund redemptions)	BOOK
	Payments	Received credit transfers	SEPA credit transfer	PMNT	ICDT	ESCT	SEPA credit	ESCT
	Payments	Issued credit transfers	Credit adjustments	PMNT	ICDT	CAJT	TWINT transactions (e.g. receipt of cash)	CAJT
	Payments	Counter transactions	Cash deposit	PMNT	CNTR	CDPT	Inpayment slip (IS) inpayment at Swiss Post branch (individual credit)	CAJT
	Payments	Received credit transfers	Domestic credit transfer	PMNT	RCDT	DMCT	Inpayment slip (IS) payment order/standing order credit (individual credit)	CAJT
	Payments	Received credit transfers	Automatic transfer	PMNT	RCDT	AUTT	Inpayment slip (IS) electronic credit (individual credit)	CAJT
	Payments	Received credit transfers	ACH transaction	PMNT	RCDT	ATXN	Inpayment slip (IS) SIC credit (individual credit)	CAJT
	Payments	Counter transactions	Cash deposit	PMNT	CNTR	CDPT	QR-IBAN inpayment at Swiss Post branch (individual credit)	CAJT
	Payments	Received credit transfers	Domestic credit transfer	PMNT	RCDT	DMCT	QR-IBAN credit from payment order/standing order (individual credit)	CAJT
	Payments	Received credit transfers	Automatic transfer	PMNT	RCDT	AUTT	QR-IBAN electronic credit (individual credit)	CAJT
	Payments	Received credit transfers	ACH transaction	PMNT	RCDT	ATXN	QR-IBAN credit via SIC (individual credit)	CAJT
	Payments	Counter transactions	Cash deposit	PMNT	CNTR	CDPT	SCOR (creditor reference) inpayment at Swiss Post branch (individual credit)	CAJT
	Payments	Received credit transfers	Domestic credit transfer	PMNT	RCDT	DMCT	SCOR (creditor reference) credit from payment order/standing order (individual credit)	CAJT
	Payments	Received credit transfers	Automatic transfer	PMNT	RCDT	AUTT	SCOR (creditor reference) electronic credit (individual credit)	CAJT
	Payments	Received credit transfers	ACH transaction	PMNT	RCDT	ATXN	SCOR (creditor reference) credit via SIC (individual credit)	CAJT
1.1	**Payments**	**Received credit transfers**	**Automatic Transfer**	**PMNT**	**RCDT**	**AUTT**	**Batch credits IS ***	CAJT
	Payments	Counter transactions	Cash deposit	PMNT	CNTR	CDPT	** Inpayment slip (IS) inpayment at Swiss Post branch	CAJT
	Payments	Received credit transfers	Domestic credit transfer	PMNT	RCDT	DMCT	** Inpayment slip (IS) payment order/standing order credit	CAJT
	Payments	Received credit transfers	Automatic transfer	PMNT	RCDT	AUTT	** Inpayment slip (IS) electronic credit	CAJT
	Payments	Received credit transfers	ACH transaction	PMNT	RCDT	ATXN	** Inpayment slip (IS) SIC credit	CAJT

Section	Domain	Family	Subfamily	Domain code	Family code	Subfamily code	Entry/transaction type	Subfamily with cancellations
1.2	**Payments**	**Received credit transfers**	**Credit transfer with agreed commercial information**	**PMNT**	**RCDT**	**VCOM**	**Batch credits ISR/QR-IBAN/SCOR (creditor reference)** [1] *****	CAJT
	Payments	Counter transactions	Cash deposit	PMNT	CNTR	CDPT	** Inpayment at Swiss Post branch	CAJT
	Payments	Received credit transfers	Domestic credit transfer	PMNT	RCDT	DMCT	** Credit from payment order/standing order	CAJT
	Payments	Received credit transfers	Automatic transfer	PMNT	RCDT	AUTT	** Electronic credit	CAJT
	Payments	Received credit transfers	ACH transaction	PMNT	RCDT	ATXN	** Credit via SIC	CAJT
2	**Outgoing payment transactions (C level; entry)**							
	Payments	Issued credit transfers	Automatic transfer	PMNT	ICDT	AUTT	Payment type 1 (ISR) (individual debit)	DAJT
	Payments	Issued credit transfers	Internal book transfer	PMNT	ICDT	BOOK	Payment type 3 (PostFinance domestic payment, account transfer, PF fund issue) (individual debit)	BOOK
	Payments	Issued credit transfers	Domestic credit transfer	PMNT	ICDT	DMCT	Payment type 3 (bank domestic payment) (individual debit)	DAJT
	Payments	Issued credit transfers	SEPA credit transfer	PMNT	ICDT	ESCT	Payment type 5 (Giro international SEPA) (individual debit)	DAJT
	Payments	Issued credit transfers	Cross-border credit transfer	PMNT	ICDT	XBCT	Payment type 6 (Giro international & urgent) (individual debit)	DAJT
	Payments	Issued credit transfers	Issued cheques	PMNT	ICHQ	XBCT	Payment type 8 (Cash international) (individual debit)	DAJT
	Payments	Issued credit transfers	Credit adjustments	PMNT	ICDT	CAJT	TWINT transactions (e.g. purchase/service or sending money) (individual debit)	DAJT
	Payments	Issued credit transfers	Reversal due to payment return	PMNT	ICDT	RRTN	Return transaction	DAJT
2.1	**Payments**	**Issued credit transfers**	**Automatic transfer**	**PMNT**	**ICDT**	**AUTT**	**Batch debit EPO ***	DAJT
	Payments	Issued credit transfers	Automatic transfer	PMNT	ICDT	AUTT	** Payment type 1 (ISR)	DAJT
	Payments	Issued credit transfers	Internal book transfer	PMNT	ICDT	BOOK	** Payment type 3 (PostFinance domestic payment)	BOOK
	Payments	Issued credit transfers	Domestic credit transfer	PMNT	ICDT	DMCT	** Payment type 3 (bank domestic payment)	DAJT
	Payments	Issued credit transfers	SEPA credit transfer	PMNT	ICDT	ESCT	** Payment type 5 (Giro international SEPA)	DAJT
	Payments	Issued credit transfers	Cross-border credit transfer	PMNT	ICDT	XBCT	** Payment type 6 (Giro international & urgent)	DAJT
	Payments	Issued credit transfers	Issued cheques	PMNT	ICHQ	XBCT	** Payment type 8 (Cash international)	DAJT
2.2	**Payments**	**Counter transactions**	**Cash withdrawal**	**PMNT**	**CNTR**	**CWDL**	**Batch entry outpayment slip (OSR) ***	DAJT
	Payments	Counter transactions	Cash withdrawal	PMNT	ICDT	DMCT	** Outpayment slip (OSR) outpayment to own account	DAJT
	Payments	Counter transactions	Cash withdrawal	PMNT	CNTR	CWDL	** Outpayment slip (OSR) outpayment at Swiss Post branch	DAJT

[1] Batch credits SCOR (creditor reference) will be available from November 2021

Section	Domain	Family	Subfamily	Domain code	Family code	Subfamily code	Entry/transaction type	Subfamily with cancellations
3	**Direct debit scheme (C level; entry)**							
	Payments	Issued direct debits	Direct debit payment	PMNT	IDDT	PMDD	Credit from CH-DD Cor1 or CH-DD B2B	PRDD
	Payments	Issued direct debits	Reversal due to payment reversal	PMNT	IDDT	PRDD	Debit due to CH-DD Cor1 discrepancy	PRDD
	Payments	Received direct debits	Direct debit	PMNT	RDDT	PMDD	Debit due to collection by direct debit scheme	PMDD
4	**Card transactions (C level; entry)**							
	Payments	Customer card transactions	Point-of-sale (EFT/POS) payment – debit card	PMNT	CCRD	POSD	Debit card transaction at point of sale	POSD
	Payments	Customer card transactions	Cash withdrawal	PMNT	CCRD	CWDL	Cash withdrawal from domestic ATM	CWDL
	Payments	Customer card transactions	Cross-border cash withdrawal	PMNT	CCRD	XBCW	Cash withdrawal from ATM abroad	XBCW
	Payments	Customer card transactions	Cash deposit	PMNT	CCRD	CDPT	Inpayment at Postomat	CDPT
	Payments	Customer card transactions	Other	PMNT	CCRD	OTHR	PostFinance Benefit or purchase of digital goods	OTHR
	Payments	Customer card transactions	Charges	PMNT	CCRD	CHRG	Charge for card replacement	CHRG
	Payments	Merchant card transactions	Point-of-sale (POS) payment	PMNT	MCRD	POSP	Credit from point-of-sale transaction (e.g. purchase of goods with debit card)	POSP
	Payments	Merchant card transactions	Charges	PMNT	MCRD	CHRG	Correction of charges for EFT/POS manual purchase of goods	CHRG
5	**Counter transactions (C level; entry)**							
	Payments	Counter transactions	Cash withdrawal	PMNT	CNTR	CWDL	Cash withdrawal at the counter without card	CAJT
	Payments	Counter transactions	Cash deposit	PMNT	CNTR	CDPT	Cash inpayment at the counter without card	DAJT
6	**Charges and fees (C level; entry)**							
	Payments	Received credit transfers	Charges	PMNT	RCDT	CHRG	Charges for processing of ISR/QR-bill and IS (e.g. counter inpayment, post-processing, rejects, ISR enquiries, etc.)	CHRG
	Payments	Miscellaneous debit operations	Charges	PMNT	MDOP	CHRG	Charges for the processing of manual transactions (e.g. IS full recording, cheque collection, OSR rejects, IS slip orders, enquiries, etc.),	CHRG
	Account management	Miscellaneous debit operations	Charges	ACMT	MDOP	CHRG	Charges for ordinary account management (e.g. account management fee, customer asset fee, annual domicillary company fees, cash pooling, paper account statements, etc.)	CHRG
	Account management	Additional miscellaneous debit operations	Charges	ACMT	ADOP	CHRG	Charges for extraordinary account management (e.g. withdrawals without notice, exceeding withdrawal limit, blocking, etc.)	CHRG
7	**Securities transaction (C level; entry)**							
	Securities	Trade, clearing and settlement	Other	SECU	SETT	OTHR	Securities transactions (e.g. purchase of fund units or ETF)	OTHR

Important links and further documentation

Technical specifications of PostFinance	Detailed list of BTCs for the various Swiss payment types, including reversals and cancellations
Documents for business customers of PostFinance	Further and current manuals on EPO and electronic account documents
SIX Implementation Guidelines customer-bank notifications	Swiss Implementation Guidelines on pain.001 & camt.05x

Test phase, rollout and operation

Corporates Technical Support
Tel. +41 848 848 424 (max. CHF 0.08/min. in Switzerland)
E-mail tscorp@postfinance.ch

PostFinance