

COMMERZBANK AG, Prague branch, Czech Republic

# Account Statement (camt.053 version 8)

17 June 2024

## Transaction Codes

There are three different sets of transaction codes currently used in account statements due to various account statement formats provided:

1. Reason Code (RC)
2. Geschäftsvorfallcode (GVC)
3. Bank Transaction Code (BTC)

### Reason Code (RC)

RC is a 3-digit number specifying each transaction booked on the account. RC is Commerzbank's proprietary solution and is not a market standard.

RC is reported in local MT940 account statements (STA files) produced and distributed by Prague branch (Czech market comfort) in field 61.

Example of field 61 in local MT940

:61:180425D315,00NTRF201804250007465//RC220

where 220 is RC for international credit transfer outgoing.

### Geschäftsvorfallcode (GVC)

GVC is also 3-digit number specifying each transaction booked on the account. GVC is German market standard defined by Die Deutsche Kreditwirtschaft (DK standard).

GVC is reported in MT940 account statements (according to DK standard) in field 86 as well as in camt.053 both distributed centrally via Commerzbank Head Office.

Example of field 86 in MT940 (according to DK standard)

:86:201?00PAYMENT ORDER ABROAD?1099299?20/FBB:CZK22873,15/FGK:CZK1000

Example of camt.053 respective tags

<Ntry><BkTxCd><Prtry><Cd>201

<Ntry><NtryDtIs><BkTxCd><Prtry><Cd>NTRF+201

where in all instances above 201 is GVC for international credit transfer outgoing (NTRF is a general SWIFT transaction code for credit transfer of any kind).

In addition, the GVC description as a booking text is allocated in the following tag of camt.053:

<Ntry><AddtlNtryInf>PAYMENT ORDER ABROAD

## Bank Transaction Code (BTC)

BTC is a threesome of 4-letter codes specifying each transaction booked on the account. BTC is an international market standard defined by International Organization for Standardization in terms of ISO 20022 financial messaging standard (ISO standard).

BTC is reported in camt.053 distributed centrally via Commerzbank Head Office.

Example of camt.053 respective tags

<Ntry><BkTxCd><Domn><Cd>**PMNT**

<Ntry><BkTxCd><Domn><Fmly><Cd>**ICDT**

<Ntry><BkTxCd><Domn><Fmly><SubFmlyCd>**XBCT**

where PMNT (Payments), ICDT (Issued Credit Transfers) and XBCT (Cross-Border Credit Transfer) is BTC for international credit transfer outgoing.

BTC combinations and description as well as the external code sets can be found on

<https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>.

In line with ISO migration project only standardised transaction codes GVC and BTC will be provided in the target account statement format camt.053 version 8. A list of the most used transaction codes can be found in the supplementary document Transaction codes list.xlsx.