

Purpose Codes within the UAE (File upload Field Name - Transaction Type)

* Select the below code for AED payments made to Beneficiary banks within UAE

Sr. No.	Transaction Description	Transaction Type	Payment Type	Existing Modules	Remark
1	Agency Commission	ACM	/REF/	Beneficiary and Remittance	Existing Codes
2	Customer Card Payment	CCP	/REF/	Beneficiary and Remittance	Existing Codes
3	Charitable Contributions	CHC	/REF/	Beneficiary and Remittance	Existing Codes
4	Credit Card Payment	CRP	/REF/	Beneficiary and Remittance	Existing Codes
5	Merchant Settlements	POS	/REF/	Beneficiary and Remittance	Existing Codes
6	Advance Payment against	AES	/REF/	Beneficiary, Salary and Remittance	Existing Codes
7	Allowance	ALW	/REF/	Beneficiary, Salary and Remittance	Existing Codes
8	Bonus	BON	/REF/	Beneficiary, Salary and Remittance	Existing Codes
9	Commercial Investments	CIN	/REF/	Beneficiary, Salary and Remittance	Existing Codes
10	Commission	COM	/REF/	Beneficiary, Salary and Remittance	Existing Codes
11	Compensation	COP	/REF/	Beneficiary, Salary and Remittance	Existing Codes
12	Debit Card Payment	DCP	/REF/	Beneficiary, Salary and Remittance	Existing Codes
13	Dividend Payouts	DIV	/REF/	Beneficiary, Salary and Remittance	Existing Codes
14	Educational Support	EDU	/REF/	Beneficiary, Salary and Remittance	Existing Codes
15	Equated Monthly Installments	EMI	/REF/	Beneficiary, Salary and Remittance	Existing Codes
16	End of service final settlement	EOS	/REF/	Beneficiary, Salary and Remittance	Existing Codes
17	IPO Subscriptions	IPO	/REF/	Beneficiary, Salary and Remittance	Existing Codes
18	Leave Salary	LAS	/REF/	Beneficiary, Salary and Remittance	Existing Codes
19	Loan Interest Payments	LIP	/REF/	Beneficiary, Salary and Remittance	Existing Codes
20	Loan Charges	LNC	/REF/	Beneficiary, Salary and Remittance	Existing Codes
21	Loan Disbursements	LND	/REF/	Beneficiary, Salary and Remittance	Existing Codes
22	Medical Claim Reimbursements	MCR	/REF/	Beneficiary, Salary and Remittance	Existing Codes
23	Over Time	OVT	/REF/	Beneficiary, Salary and Remittance	Existing Codes
24	Pension	PEN	/REF/	Beneficiary, Salary and Remittance	Existing Codes
25	Refunds/Reversals on IPO	POR	/REF/	Beneficiary, Salary and Remittance	Existing Codes
26	Rent Payments	RNT	/REF/	Beneficiary, Salary and Remittance	Existing Codes
27	Salary Advance	SAA	/REF/	Beneficiary, Salary and Remittance	Existing Codes
28	Salary	SAL	/REF/	Beneficiary, Salary and Remittance	Existing Codes
29	Tickets	TKT	/REF/	Beneficiary, Salary and Remittance	Existing Codes
30	Utility	ULT	/REF/	Beneficiary, Salary and Remittance	Existing Codes
31	Transfer of funds between persons Normal and Juridical	TOF	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
32	Inter Group Transfer	IGT	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
33	Own Account Transfer	OAT	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
34	Stored Value Card Cash-In	SVI	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
35	Stored Value Card Cash-Out	SVO	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
36	Stored Value Card Payments	SVP	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
37	Mobile Wallet Cash In	MWI	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
38	Mobile Wallet Cash Out	MWO	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017

39	Mobile Wallet Payments	MWP	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
40	Profit rate Swap Payments	PRP	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
41	Profit Rate Unwind Payments	PRW	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
42	Interest Rate Swap Payments	IRP	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
43	Interest Rate Unwind Payments	IRW	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
44	Pre-Paid Reloadable & Personalized Debit Card Payments	DCP	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
45	Goods Bought or Sold	GDS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
46	Processing repair and maintenance services on goods	GMS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
47	Sea transport	STS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
48	Air transport	ATS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
49	Other modes of transport	OTS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
50	Travel	STR	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
51	Construction	SCO	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
52	Insurance services	INS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
53	Financial services	FIS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
54	Charges for the use of intellectual property royalties	IPC	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
55	Telecommunication services	TCS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
56	Computer services	ITS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
57	Information services	IFS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
58	Research and development services	RDS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
59	Professional and management consulting services	PMS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
60	Technical trade-related and other business services	TTS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
61	Personal cultural audio visual and recreational services	PRS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
62	Government goods and services embassies etc	GOS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
63	Intra group dividends	IGD	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
64	Intra group interest on debt	IID	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
65	Profits on Islamic products	PIP	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017

66	Profits or rents on real estate	PRR	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
67	Dividends on equity not intra group	DOE	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
68	Income on investment funds shares	ISH	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
69	Interest on securities more than a year	ISL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
70	Interest on securities less than a year	ISS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
71	Income on loans	IOL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
72	Income on deposits	IOD	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
73	Government related income taxes tariffs capital transfers etc	GRI	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017

Purpose Codes Outside the UAE (File upload Field Name -Transaction Type)

** Select the below code for AED payments made to Beneficiary banks outside UAE*

Sr. No.	Transaction Description	Transaction Type code	Payment Type code	Existing Modules	Remark
1	Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad	CEA	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
2	Purchase of real estate abroad from residents	PPA	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
3	Debt instruments intragroup loans securities deposits foreign	DIF	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
4	Equity other than investment fund shares in t related companies abroad	FSA	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
5	Investment fund shares foreign	FIA	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
6	Purchases and sales of foreign debt securities less than a year in t related companies	DSA	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
7	Purchases and sales of foreign debt securities more than a year in t related companies	DLA	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
8	Financial derivatives foreign	FDA	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
9	Receipts or payments from personal residents bank account or deposits abroad	AFA	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
10	Loans - Drawings or Repayments on loans extended to n-residents - short term	SLA	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
11	Loans - Drawings or Repayments on loans extended to n-residents - long term	LLA	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
12	Leasing abroad RFS Repos on foreign securities	LEA	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017

13	Trade credits and advances receivable	TCR	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
14	Equity for the establishment of new company in the UAE from residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies	CEL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
15	Purchase of real estate in the UAE from n-residents	PPL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
16	Debt instruments intragroup loans securities deposits in the UAE	DIL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
17	Equity other than investment fund shares in t related companies in the UAE	FSL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
18	Investment fund shares in the UAE	FIL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
19	Purchases and sales of securities issued by residents less than a year in t related companies	DSL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
20	Purchases and sales of securities issued by residents more than a year in t related companies	DLL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
21	Financial derivatives in the UAE	FDL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
22	Receipts or payments from personal n-resident bank account in the UAE	AFL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
23	Loans - Drawings or Repayments on foreign loans extended to residents - short term	SLL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
24	Loans - Drawings or Repayments on foreign loans extended to residents - long term	LLL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
25	Leasing in the UAE RLS Repos on securities issued by residents	LEL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
26	Trade credits and advances payable	TCP	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
27	Goods Bought or Sold	GDS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
28	Processing repair and maintenance services on goods	GMS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
29	Sea transport	STS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
30	Air transport	ATS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
31	Other modes of transport	OTS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
32	Travel	STR	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
33	Construction	SCO	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
34	Insurance services	INS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
35	Financial services	FIS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
36	Charges for the use of intellectual property royalties	IPC	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
37	Telecommunication services	TCS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
38	Computer services	ITS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
39	Information services	IFS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017

40	Research and development services	RDS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
41	Professional and management consulting services	PMS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
42	Technical trade-related and other business services	TTS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
43	Personal cultural audio visual and recreational services	PRS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
44	Government goods and services embassies etc	GOS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
45	Intra group dividends	IGD	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
46	Intra group interest on debt	IID	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
47	Profits on Islamic products	PIP	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
48	Profits or rents on real estate	PRR	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
49	Dividends on equity not intra group	DOE	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
50	Income on investment funds shares	ISH	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
51	Interest on securities more than a year	ISL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
52	Interest on securities less than a year	ISS	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
53	Income on loans	IOL	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
54	Income on deposits	IOD	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017
55	Government related income taxes tariffs capital transfers etc	GRI	/REF/	Beneficiary, Salary and Remittance	New Codes applicable from 15th April 2017