

Purpose Codes for all Countries and Currencies

(EXCEPT)

COUNTRY : Bahrain (BH), United Arab Emirates (AE)

and

**CURRENCY : Chinese Yuan Renminbi (CNY), Indian Rupee (INR), Malaysian Ringgit (MYR),
Singapore Dollar (SGD) [Only for Domestic Payout]**

<u>Purpose Code</u>	<u>Description</u>	<u>Beneficiary Type</u>
GIFT	Gift	[company, individual]
LOAN	Loan	[company, individual]
AFEN	Payment to affiliate entity	[company, individual]
PROL	Payroll	[company, individual]
RENT	Rent	[company, individual]
SUPA	Supplier payment	[company, individual]
TAXP	Tax	[company, individual]
TUIT	Tuition	[company, individual]
SELF	Withdrawal to self	[company, individual]

Payment Purpose Code

(Mandatory for all International INR and MYR payments, SWIFT CNY payments into China, SWIFT payments in any currency to banks in Bahrain or the United Arab Emirates and Domestic payments in Singapore)

Bahrain (BH) [INTERNATIONAL PAYOUT]

<u>Purpose Code</u>	<u>Description</u>	<u>Beneficiary Type</u>
ATSB	Air transport	[company, individual]
IPCB	Charges for the use of intellectual property royalties	[company, individual]
CHCB	Charitable Contributions (Charity and Aid)	[company, individual]
ITSB	Computer services	[company, individual]
CONS	Construction	[company, individual]
DSFB	Debt instruments Intragroup foreign securities	[company, individual]
DLFB	Debt Instruments Intragroup loans, deposits foreign (above 10% share)	[company, individual]
LDLB	Debt Instruments Intragroup loans, deposits in Bahrain (above 10% share)	[company, individual]
LDSB	Debt instruments intragroup securities in Bahrain	[company, individual]
IGDB	Dividends intragroup	[company, individual]
DOEB	Dividends on equity not Intragroup	[company, individual]
CEAB	Equity and Investment fund shares 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 companies abroad	[company, individual]
CELB	Equity and Investment fund shares for the establishment of new company in Bahrain from non-residents, equity of merger or acquisition of companies in Bahrain from non-residents and participation to capital increase of related companies from non-residents in Bahrain	[company, individual]
FSAB	Equity other than investment fund shares in not related companies abroad	[company, individual]
FSLB	Equity other than investment fund shares in not related companies in Bahrain	[company, individual]
FAML	Family Support (Workers' remittances)	[company, individual]
FDAB	Financial derivatives foreign	[company, individual]
FDLB	Financial derivatives in Bahrain	[company, individual]
FINS	Financial Services	[company, individual]
GDIB	Goods bought (Imports in cif value)	[company, individual]
GDEB	Goods sold (Exports in fob value)	[company, individual]
GOSB	Government goods and services embassies etc	[company, individual]
GRIB	Government related income taxes, tariffs, capital transfers, etc	[company, individual]
IODB	Income on deposits	[company, individual]
ISHB	Income on investment funds shares	[company, individual]
IOLB	Income on loans	[company, individual]
ITSV	Information services	[company, individual]
INSP	Insurance Services	[company, individual]
IIDB	Interest on debt intragroup	[company, individual]
ISSB	Interest on securities less than a year	[company, individual]
ISLB	Interest on securities more than a year	[company, individual]
FIAB	Investment fund shares foreign	[company, individual]
FILB	Investment fund shares in Bahrain	[company, individual]
LEAB	Leasing abroad	[company, individual]
LELB	Leasing in Bahrain	[company, individual]
LLLB	Loans- Drawings or Repayments on foreign loans extended to residents- Long-term	[company, individual]
SLLB	Loans- Drawings or Repayments on foreign loans extended to residents- Short-term	[company, individual]
LLAB	Loans- Drawings or Repayments on loans extended to nonresidents- Long-term	[company, individual]
SLAB	Loans- Drawings or Repayments on loans extended to nonresidents- Short-term	[company, individual]
OTSB	OTS Other methods of transport (including Postal and courier services)	[company, individual]
PRSB	Personal, cultural, audiovisual and recreational services	[company, individual]
GMSB	Processing repair and maintenance services on goods	[company, individual]

PMSB	Professional and management consulting services	[company, individual]
PIPB	Profits on Islamic products	[company, individual]
PRRB	Profits or rents on real estate	[company, individual]
PPAB	Purchase of real estate abroad from residents	[company, individual]
PPLB	Purchase of real estate in Bahrain from non-residents	[company, individual]
DSAB	Purchases and sales of foreign debt securities in not related companies- Less than a year	[company, individual]
DLAB	Purchases and sales of foreign debt securities in not related companies- More than a year	[company, individual]
DSLB	Purchases and sales of securities issued by residents in not related companies- Less than a year	[company, individual]
DLLB	Purchases and sales of securities issued by residents in not related companies- More than a year	[company, individual]
AFLB	Receipts or payments from personal nonresidents bank account in Bahrain	[company, individual]
AFAB	Receipts or payments from personal residents bank account or deposits abroad	[company, individual]
RFSB	Repos on foreign securities	[company, individual]
RLSB	Repos on securities issued by residents	[company, individual]
RDSB	Research and development services	[company, individual]
RDAB	Reverse debt instruments abroad	[company, individual]
RDLB	Reverse debt instruments in Bahrain	[company, individual]
REAB	Reverse equity share abroad	[company, individual]
RELB	Reverse equity share in Bahrain	[company, individual]
PROL	Salary (Compensation of employees)	[company, individual]
STSB	Sea Transport	[company, individual]
TTSB	Technical, trade- related and other business services	[company, individual]
TCSB	Telecommunications services	[company, individual]
TCPB	Trade credits and advances payable	[company, individual]
TCRB	Trade credits and advances receivable	[company, individual]
TRVL	Travel	[company, individual]

United Arab Emirates (AE) [INTERNATIONAL PAYOUT]		
Purpose Code	Description	Beneficiary Type
AESU	Advance payment against EOS	[company, individual]
ACMU	Agency Commission	[company, individual]
ATSU	Air transport	[company, individual]
ALWU	Allowances	[company, individual]
BONU	Bonus	[company, individual]
IPCU	Charges for the use of intellectual property royalties	[company, individual]
CHCU	Charitable Contributions	[company, individual]
CINU	Commercial Investments	[company, individual]
COMM	Commission	[company, individual]
PROL	Compensation	[company, individual]
ITSU	Computer services	[company, individual]
CONS	Construction	[company, individual]
CCPU	Corporate Card Payment	[company, individual]
CRPU	Credit Card Payments	[company, individual]
DSFU	Debt instruments intragroup foreign securities	[company, individual]
DLFU	Debt instruments intragroup loans, deposits foreign	[company, individual]
LDLU	Debt instruments intragroup loans, deposits in the UAE	[company, individual]
LDSU	Debt instruments intragroup securities in the UAE	[company, individual]
DIVU	Dividend Payouts	[company, individual]
DOEU	Dividends on equity not intra group	[company, individual]
EDUU	Educational Support	[company, individual]
EOSU	End of Service	[company, individual]
EMIU	Equated Monthly Instalments	[company, individual]
CEAU	Equity and investment fund shares 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 companies abroad	[company, individual]
CELU	Equity and investment fund shares for the establishment of new company in the UAE from non-residents, equity of merger or acquisition of companies in the UAE from non-residents and participation to capital increase of related companies from non-residents in the UAE	[company, individual]
FSAU	Equity other than investment fund shares in not related companies abroad	[company, individual]
FSLU	Equity other than investment fund shares in not related companies in the UAE	[company, individual]
FAML	Family Support	[company, individual]
FDAU	Financial derivatives foreign	[company, individual]
FDLU	Financial derivatives in the UAE	[company, individual]
FINS	Financial services	[company, individual]
GDIU	Goods bought	[company, individual]
GDEU	Goods Sold	[company, individual]
GOSU	Government goods and services embassies etc	[company, individual]
GRIU	Government related income taxes tariffs capital transfers etc	[company, individual]
IODU	Income on deposits	[company, individual]
ISHU	Income on investment funds share	[company, individual]

IOLU	Income on loans	[company, individual]
ITSV	Information services	[company, individual]
INSP	Insurance services	[company, individual]
IGTU	Inter group transfer	[company, individual]
ISSU	Interest on securities less than a year	[company, individual]
ISLU	Interest on securities more than a year	[company, individual]
IRPU	Interest rate swap payments	[company, individual]
IRWU	Interest rate unwind payments	[company, individual]
IGDU	Intra group dividends	[company, individual]
IIDU	Intra group interest on debt	[company, individual]
FIAU	Investment fund shares foreign	[company, individual]
FILU	Investment fund shares in the UAE	[company, individual]
IPOU	IPO subscriptions	[company, individual]
LEAU	Leasing abroad	[company, individual]
LELU	Leasing in the UAE	[company, individual]
LASU	Leave salary	[company, individual]
LNCU	Loan charges	[company, individual]
LNDU	Loan disbursements	[company, individual]
LOAN	Loan interest payments	[company, individual]
LLLU	Loans – Drawings or Repayments on foreign loans extended to residents – Long-term	[company, individual]
SLLU	Loans – Drawings or Repayments on foreign loans extended to residents – Short-term	[company, individual]
LLAU	Loans – Drawings or Repayments on loans extended to nonresidents – Long-term	[company, individual]
SLAU	Loans – Drawings or Repayments on loans extended to nonresidents – Short-term	[company, individual]
MWIU	Mobile wallet cash in	[company, individual]
MWOU	Mobile wallet cash out	[company, individual]
MWPU	Mobile wallet payments	[company, individual]
MCRU	Monetary Claim Reimbursements Medical Insurance or Auto Insurance etc.	[company, individual]
OTSU	Other modes of transport	[company, individual]
OVTU	Overtime	[company, individual]
SELF	Own account transfer	[company, individual]
PENU	Pension	[company, individual]
PRSU	Personal cultural audio visual and recreational services	[company, individual]
INVS	Personal Investments	[company, individual]
POSU	POS Merchant Settlement	[company, individual]
DCPU	Pre-Paid Reloadable & Personalized Debit Card Payments	[company, individual]
GMSU	Processing repair and maintenance services on goods	[company, individual]
PMSU	Professional and management consulting services	[company, individual]
PRPU	Profit rate swap payments	[company, individual]
PRWU	Profit rate unwind payments	[company, individual]
PIPU	Profits on Islamic products	[company, individual]
PRRU	Profits or rents on real estate	[company, individual]
PPAU	Purchase of real estate abroad from residents	[company, individual]
PPLU	Purchase of real estate in the UAE from non-residents	[company, individual]
DSAU	Purchases and sales of foreign debt securities in not related companies – Less than a year	[company, individual]
DLAU	Purchases and sales of foreign debt securities in not related companies – More than a year	[company, individual]
DSL	Purchases and sales of securities issued by residents in not related companies – Less than a year	[company, individual]
DLLU	Purchases and sales of securities issued by residents in not related companies – More than a year	[company, individual]
AFLU	Receipts or payments from personal non-resident bank account in the UAE	[company, individual]
AFAU	Receipts or payments from personal residents bank account or deposits abroad	[company, individual]
PORU	Refunds or Reversals on IPO subscriptions	[company, individual]
RENT	Rent payments	[company, individual]
RFSU	Repos on foreign securities	[company, individual]
RLSU	Repos on securities issued by residents	[company, individual]
RDSU	Research and development services	[company, individual]
PROL	Salary	[company, individual]
PROA	Salary advance	[company, individual]
STSU	Sea transport	[company, individual]
SVIU	Stored value card cash-in	[company, individual]
SVOU	Stored value card cash-out	[company, individual]
SVPU	Stored value card payments	[company, individual]
TTSU	Technical trade-related and other business services	[company, individual]
TELE	Telecommunication services	[company, individual]
TKTU	Tickets	[company, individual]
TCPU	Trade credits and advances payable	[company, individual]
TCRU	Trade credits and advances receivable	[company, individual]
TOFU	Transfer of funds between persons Normal and Juridical	[company, individual]
TRVL	Travel	[company, individual]
UTIL	Utility Bill Payments	[company, individual]

CHINESE YUAN RENMINBI (CNY)
[INTERNATIONAL PAYOUT]

<u>Purpose Code</u>	<u>Description</u>	<u>Beneficiary Type</u>
CBCT	Cross-border capital transfer	[company, individual]
CBGT	Cross-border goods trade	[company, individual]
CBST	Cross-border service transfer	[company, individual]
CBIR	Cross-border individual remittance	[company, individual]
CBOT	Other transfers	[company, individual]

INDIAN RUPEE (INR)
[INTERNATIONAL PAYOUT]

<u>Purpose Code</u>	<u>Description</u>	<u>Banks Supported</u>	<u>Beneficiary Type</u>
INSC	Insurance claims payment	All, Except HDFC	[individual]
BSIN	Product indemnity insurance	All	[individual]
PROL	Salary	All	[company]
TUIT	Education-related student expenses	All	[company, individual]
FAML	Family maintenance	All	[company, individual]
HOTL	Hotel accommodation	All	[company, individual]
INSP	Insurance premium	All	[company, individual]
INVS	Investment in shares	All	[company, individual]
MDCL	Medical treatment and expenses	All	[company, individual]
FUMU	Mutual fund investment	All	[company, individual]
RENT	Payment of Property Rental	All	[company, individual]
PRES	Purchase of residential property	All	[company, individual]
LOAN	Repayment of loans	All	[company, individual]
TAXP	Tax payment	All	[company, individual]
SELF	Transfer to own account	All	[company, individual]
TRVL	Travel	All	[company, individual]
UTIL	Utility bills	All	[company, individual]
ADVR	Advertising and public relations-related expenses	All, Except HDFC	[company, individual]
OTHR	Broker, front end, commitment, guarantee and custodian fees	All, Except HDFC	[company, individual]
CONS	Construction costs/expenses	All, Except HDFC	[company, individual]
ADVF	Fees for advisory, technical, academic or specialist assistance	All, Except HDFC	[company, individual]
ITSV	Information service charges	All, Except HDFC	[company, individual]
PEXP	Payments for exported goods	All, Except HDFC	[company, individual]
ROYL	Royalty, trademark, patent and copyright fees	All, Except HDFC	[company, individual]
TRGD	Trade settlement for goods and general goods trades	All, Except HDFC	[company, individual]

MALAYSIAN RINGGIT (MYR)
[INTERNATIONAL PAYOUT]

<u>Purpose Code</u>	<u>Description</u>	<u>Beneficiary Type</u>
ADVR	Advertising and public relations-related expenses	[company, individual]
OTHR	Broker, front end, commitment, guarantee and custodian fees	[company, individual]
CONS	Construction costs/expenses	[company, individual]
DFFG	Delivery fees for goods	[company, individual]
TUIT	Education-related student expenses	[company, individual]
FAML	Family maintenance	[company, individual]
ADVF	Fees for advisory, technical, academic or specialist assistance	[company, individual]
HOTL	Hotel accommodation	[company, individual]
ITSV	Information service charges	[company, individual]
INSC	Insurance claims payment	[company, individual]
INSP	Insurance premium	[company, individual]
INVS	Investment in shares	[company, individual]
MDCL	Medical treatment and expenses	[company, individual]
FUMU	Mutual fund investment	[company, individual]
PEXP	Payments for exported goods	[company, individual]
BSIN	Product indemnity insurance	[company, individual]
RENT	Property rental payment	[company, individual]
PRES	Purchase of residential property	[company, individual]
LOAN	Repayment of loans	[company, individual]
BEXP	Representative office expenses	[company, individual]
ROYL	Royalty, trademark, patent and copyright fees	[company, individual]

TAXP	Tax payment	[company, individual]
SELF	Transfer to own account	[company, individual]
TRPT	Transportation fees for goods	[company, individual]
TRVL	Travel	[company, individual]
UTIL	Utility bills	[company, individual]

Singapore Dollar (SGD) [DOMESTIC PAYOUT]		
Purpose Code	Description	Beneficiary Type
ACCT	Account Management	[company, individual]
ADVA	Advance Payment	[company, individual]
AFEN	Payment to Affiliate Entity	[company, individual]
AGRT	Agricultural Transfer	[company, individual]
AIRB	Air	[company, individual]
ALLW	Allowance	[company, individual]
ALMY	Alimony Payment	[company, individual]
ANNU	Annuity	[company, individual]
ANTS	Anaesthesia Services	[company, individual]
AREN	Account Receivable Entry	[company, individual]
BBSC	Baby Bonus Scheme	[company, individual]
BECH	Child Benefit	[company, individual]
BENE	Unemployment Disability Benefit	[company, individual]
BEXP	Business Expenses	[company, individual]
BOCE	Back Office Conversion Entry	[company, individual]
BONU	Bonus Payment	[company, individual]
BUSB	Bus	[company, individual]
CASH	Cash Management Transfer	[company, individual]
CBFF	Capital Building	[company, individual]
CBTV	Cable TV Bill	[company, individual]
CCRD	Credit Card Payment	[company, individual]
CDBL	Credit Card Bill	[company, individual]
CDCB	Credit Payment with Cashback	[company, individual]
CDGD	Cash Disbursement	[company, individual]
CDOC	Original Credit	[company, individual]
CDQC	Quasi Cash	[company, individual]
CFEE	Cancellation Fee	[company, individual]
CHAR	Charity Payment	[company, individual]
CLPR	Car Loan Principal Repayment	[company, individual]
CMDT	Commodity Transfer	[company, individual]
COLL	Collection Payment	[company, individual]
COMC	Commercial Payment	[company, individual]
COMM	Commission	[company, individual]
COMT	Consumer Third Party Consolidate Payment	[company, individual]
COST	Costs	[company, individual]
CPKC	Carpark Charges	[company, individual]
CPYR	Copyright	[company, individual]
CSDB	Cash Disbursement	[company, individual]
CSLP	Company Social Loan Payment To Bank	[company, individual]
CVCF	Convalescent Care facility	[company, individual]
DBTC	Debit Collection Payment	[company, individual]
DCRD	Debit Card Payment	[company, individual]
DEPT	Deposit	[company, individual]
DERI	Derivatives	[company, individual]
DIVD	Dividend	[company, individual]
DMEQ	Durable Medical Equipment	[company, individual]
DNTS	Dental Services	[company, individual]
EDUC	Education	[company, individual]
ELEC	Electricity Bill	[company, individual]
ENRG	Energies	[company, individual]
ESTX	Estate Tax	[company, individual]
FCPM	Payment of Fees & Charges	[company, individual]
FERB	Ferry	[company, individual]
FREX	Foreign Exchange	[company, individual]
FWLV	Foreign Worker Levy	[company, individual]
GASB	Gas Bill	[company, individual]
GDDS	Purchase Sale Of Goods	[company, individual]
GDSV	Purchase Sale Of Goods And Services	[company, individual]
GIFT	Gift	[company, individual]
GOVI	Government Insurance	[company, individual]
GOVT	Government Payment	[company, individual]

GSCB	Purchase Sale Of Goods And Service With Cash Back	[company, individual]
GSTX	Goods & Services Tax	[company, individual]
HEDG	Hedging	[company, individual]
HLRP	Housing Loan Repayment	[company, individual]
HLTC	Home Health Care	[company, individual]
HLTI	Health Insurance	[company, individual]
HSPC	Hospital Care	[company, individual]
HSTX	Housing Tax	[company, individual]
ICCP	Irrevocable Credit Card Payment	[company, individual]
ICRF	Intermediate Care Facility	[company, individual]
IDCP	Irrevocable Debit Card Payment	[company, individual]
IHRP	Instalment Hire Purchase Agreement	[company, individual]
INPC	Insurance Premium Car	[company, individual]
INSU	Insurance Premium	[company, individual]
INTC	Intra Company Payment	[company, individual]
INTE	Interest	[company, individual]
INVS	Investment & Securities	[company, individual]
IVPT	Invoice Payment	[company, individual]
LBRI	Labor Insurance	[company, individual]
LICF	License Fee	[company, individual]
LIFI	Life Insurance	[company, individual]
LIMA	Liquidity Management	[company, individual]
LOAN	Loan	[company, individual]
LOAR	Loan Repayment	[company, individual]
LTCF	Long Term Care Facility	[company, individual]
MDCS	Medical Services	[company, individual]
MSVC	Multiple Service Type	[company, individual]
NETT	Netting	[company, individual]
NITX	Net Income Tax	[company, individual]
NOWS	Not Otherwise Specified	[company, individual]
NWCH	Network Charge	[company, individual]
NWCM	Network Communication	[company, individual]
OFEE	Opening Fee	[company, individual]
OTHR	Other	[company, individual]
OTLC	Other Telecom Related Bill	[company, individual]
PADD	Preauthorised Debit	[company, individual]
PENS	Pension Payment	[company, individual]
PHON	Telephone Bill	[company, individual]
POPE	Point Of Purchase Entry	[company, individual]
PPTI	Property Insurance	[company, individual]
PRCP	Price Payment	[company, individual]
PRME	Precious Metal	[company, individual]
PROL	Payroll	[company, individual]
PTSP	Payment Terms	[company, individual]
PTXP	Property Tax	[company, individual]
RCKE	Re-presented Check Entry	[company, individual]
RCPT	Receipt Payment	[company, individual]
RDTX	Road Tax	[company, individual]
REBT	Rebate	[company, individual]
REFU	Refund	[company, individual]
RENT	Rent	[company, individual]
RINP	Recurring Instalment Payment	[company, individual]
RLWY	Railway	[company, individual]
ROYA	Royalties	[company, individual]
SALA	Salary Payment	[company, individual]
SAVG	Savings	[company, individual]
SCVE	Purchase Sale of Services	[company, individual]
SECU	Securities	[company, individual]
SELF	Withdrawal to Self	[company, individual]
SSBE	Social Security Benefits	[company, individual]
SUBS	Subscription	[company, individual]
SUPA	Supplier Payment	[company, individual]
TAXP	Tax	[company, individual]
TBIL	Telco Bill	[company, individual]
TCSC	Town Council Service Charges	[company, individual]
TELI	Telephone-Initiated Transaction	[company, individual]
TRAD	Trade Services	[company, individual]
TREA	Treasury Payment	[company, individual]
TRFD	Trust Fund	[company, individual]
TRPT	Transport	[company, individual]
TUIT	Tuition/Study	[company, individual]
UBIL	Utilities	[company, individual]
VATX	Value Added Tax Payment	[company, individual]
VIEW	Vision Care	[company, individual]

WEBI	Internet-Initiated Transaction	[company, individual]
WHLD	With Holding	[company, individual]
WTER	Water Bill	[company, individual]