

I. Purpose of payment applicable for usage by Companies for Local and Cross-border payments

Purpose Code	Description (Reason of the payment)	Beneficiary of the payment should be
ACM	Agency Commission	Business account
AES	Advance payment against EOS	Individual account
ALW	Allowance	Individual account
ATS	Air transport	Individual or Business account
BON	Bonus	Individual account
CCP	Corporate Card Payments	Card account
CIN	Commercial Investments	Business account
COP	Compensation	Individual account
DCP	Debit Card Payments	Pre-paid card or Stored Value product account
DLF	Debt instruments intragroup loans, deposits foreign	Individual or Business account
DOE	Dividends on equity not intra group	Individual or Business account
DSF	Debt instruments intragroup foreign securities	Individual or Business account
EDU	Educational Support	Individual or Business account
EMI	Equated Monthly Installments	Financial Institution (FI)
EOS	End of Service / Final Settlement	Individual account
GDE	Goods sold	Individual or Business account
GDI	Goods bought	Individual or Business account
GMS	Processing repair and maintenance services on goods	Individual or Business account
GOS	Government goods and services embassies etc	Individual or Business account
GRI	Government related income taxes tariffs capital transfers etc	Individual or Business account
IFS	Information services	Individual or Business account
IGD	Intra group dividends	Business account
IGT	Inter Group Transfer	Business account
IID	Intra group interest on debt	Business account
IPC	Charges for the use of intellectual property royalties	Individual or Business account
IPO	IPO Subscriptions	Financial Institution (FI)
IRW	Interest Rate Unwind Payments	Individual or Business account
ISL	Interest on securities more than a year	Individual account
ISS	Interest on securities less than a year	Individual or Business account
ITS	Computer services	Business account
LDL	Debt instruments intragroup loans, deposits in the UAE	Individual or Business account
LDS	Debt instruments intragroup securities in the UAE	Individual or Business account
LIP	Loan Interest Payments	Financial Institution (FI)
LNC	Loan Charges	Financial Institution (FI)
MCR	Monetary Claim Reimbursements Medical Insurance or Auto Insurance etc.	Individual or Business account
MWI	Mobile Wallet Cash In	Financial Institution (FI)
MWP	Mobile Wallet Cash Payments	Individual or Business account
OTS	Other modes of transport	Individual or Business account
OVT	Overtime	Individual account
PEN	Pension	Individual account
PIP	Profits on Islamic products	Individual or Business account
PMS	Professional and management consulting services	Individual or Business account
PRP	Profit Rate Swap Payments	Individual or Business account
PRR	Profits or rents on real estate	Individual or Business account
PRS	Personal cultural audio visual and recreational services	Individual or Business account
PRW	Profit Rate Unwind Payments	Individual or Business account
RDA	Reverse debt instruments abroad	Individual or Business account
RDL	Reverse debt instruments in the UAE	Individual or Business account
REA	Reverse equity share abroad	Individual or Business account

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REL	Reverse equity share in the UAE	Individual or Business account
RDS	Research and development services	Individual or Business account
RNT	Rent Payments	Individual or Business account
SAA	Salary Advance	Individual account
SAL	Salary	Individual account
SCO	Construction	Individual or Business account
STR	Travel	Individual or Business account
STS	Sea transport	Individual or Business account
SVI	Stored Value Card Cash In	Financial Institution (FI)
SVP	Stored Value Card Payments	Individual or Business account
TAX	TAX Payment	UAE Federal Tax Authority
TCS	Telecommunication services	Individual or Business account
TKT	Tickets	Individual account
TOF	Trf of Funds Between persons Normal and Juridical	Individual or Business account
TTS	Technical trade-related and other business services	Individual or Business account
UTL	Utility Bill Payments	Business account

II. Purpose of payment applicable for usage by Individual customers and Companies for Cross-border payments only

Purpose Code	Description (Reason of the payment)	Beneficiary of the payment should be
AFA	Receipts or payments from personal residents bank account or deposits abroad	Not Applicable
AFL	Receipts or payments from personal n-resident bank account in the UAE	Not Applicable
CEA	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	Not Applicable
CEL	Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies	Not Applicable
DLL	Purchases and sales of securities issued by residents more than a year in t related companies	Not Applicable
DSA	Purchases and sales of foreign debt securities less than a year in t related companies	Not Applicable
DSL	Purchases and sales of securities issued by residents less than a year in t related companies	Not Applicable
FDA	Financial derivatives foreign	Not Applicable
FDL	Financial derivatives in the UAE	Not Applicable
FIA	Investment fund shares foreign	Not Applicable
FIL	Investment fund shares in the UAE	Not Applicable
FSA	Equity other than investment fund shares in t related companies abroad	Not Applicable
FSL	Equity other than investment fund shares in t related companies in the UAE	Not Applicable
LEA	Leasing abroad	Not Applicable
LEL	Leasing in the UAE	Not Applicable
LLA	Loans - Drawings or Repayments on loans extended to n-residents - long term	Not Applicable
LLL	Loans - Drawings or Repayments on foreign loans extended to residents - long term	Not Applicable
PPA	Purchase of real estate abroad from residents	Not Applicable
PPL	Purchase of real estate in the UAE from n-residents	Not Applicable
RFS	Repos on foreign securities	Not Applicable
RLS	Repos on securities issued by residents	Not Applicable
SLA	Loans - Drawings or Repayments on loans extended to n-residents - short term	Not Applicable
SLL	Loans - Drawings or Repayments on foreign loans extended to residents - short term	Not Applicable
TCP	Trade credits and advances payable	Not Applicable
TCR	Trade credits and advances receivable	Not Applicable