

The codes below are inspired by ISO Standard Codes.

Cross-Border Purpose of Payments Codes List				
Identification				
#	Code	Classification1	Name	Definition
1	<b>BKIP</b>	Bank Debt	BankLoanAccruedInterestPayment	Accrued interest payments. Specific to bank loans.
2	<b>BKPP</b>	Bank Debt	BankLoanPrincipalPaydown	Principal paydowns. Specific to bank loans.
3	<b>BKFE</b>	Bank Debt	BankLoanFees	Bank loan fees. Cash activity related to specific bank loan fees, including (a) agent / assignment fees; (b) amendment fees; (c) commitment fees; (d) consent fees; (e) cost of carry fees; (f) delayed compensation fees; (g) facility fees; (h) fronting fees; (i) funding fees; (j) letter of credit assignment fees.
4	<b>CDDP</b>	Card Settlement	CardDeferredPayment	A combined service which enables the card acceptor to perform an authorisation for a temporary amount and a completion for the final amount within a limited time frame. Deferred Payment is only available in the unattended environment. Examples where this service is widely used are unattended petrol pumps and phone booths.
5	<b>CDOC</b>	Card Settlement	OriginalCredit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.
6	<b>FCOL</b>	Card Settlement	FeeCollection	A Service that is settling card transaction related fees between two parties.
7	<b>CBLK</b>	Card Settlement	CardBulkClearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.
8	<b>CDCB</b>	Card Settlement	CardPaymentWithCashBack	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback).
9	<b>MTUP</b>	Card Settlement	MobileTopUp	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount.
10	<b>ACCT</b>	Cash Mgmt	AccountManagement	Transaction moves funds between 2 accounts of same account holder at the same bank.
11	<b>DEPT</b>	Cash Mgmt	Deposit	Transaction is related to a payment of deposit.
12	<b>CASH</b>	Cash Mgmt	CashManagementTransfer	Transaction is a general cash management instruction.
13	<b>PERS</b>	Cash Mgmt	PersontoPersonPayment	Transaction is a payment between two accounts where the party is a natural person (identified by a private ID, not organisation ID).
14	<b>COLL</b>	Cash Mgmt	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
15	<b>INTC</b>	Cash Mgmt	IntraCompanyPayment	Transaction is an intra-company payment, i.e., a payment between two companies belonging to the same group.
16	<b>INTP</b>	Cash Mgmt	Intra Party Payment	Transaction is a payment between two accounts belonging to the same party (intra-party payment), where party is a natural person (identified by a private ID, not organisation ID).
17	<b>MGSC</b>	Collateral	FuturesInitialMarginClientOwnedSegregatedCashCollateral	Margin Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for initial futures margin, which is owned by the client and is available for use by the client when it is returned to them from the segregated account.

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18	EXTD	Collateral	ExchangeTradedDerivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC)).
19	FIXI	Collateral	FixedIncome	Cash collateral related to a fixed income instrument.
20	SBSC	Collateral	SecuritiesBuySellSellBuyBack	Cash collateral related to a Securities Buy Sell, Sell Buy Back.
21	SCVE	Commercial	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
22	BEXP	Commercial	BusinessExpenses	Transaction is related to a payment of business expenses.
23	COMC	Commercial	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit).
24	GDDS	Commercial	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
25	GDSV	Commercial	PurchaseSaleOfGoodsAndServices	Transaction is related to purchase and sale of goods and services.
26	SERV	Commercial	ServiceCharges	Transaction is related to service charges charged by a service provider.
27	SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
28	SUPP	Commercial	SupplierPayment	Transaction is related to a payment to a supplier.
29	TRAD	Commercial	Commercial	Transaction is related to a trade services operation.
30	MP2B	Commercial	MobileP2BPayment	A service which enables a user to use an app on its mobile to pay a merchant or other business payees by initiating a payment message. Within this context, the account information or an alias of the payee might be transported through different channels to the app, for example QR Code, NFC, Bluetooth, other Networks.
31	ROYA	Commercial	Royalties	Transaction is the payment of royalties.
32	CHAR	Consumer	CharityPayment	Transaction is a payment for charity reasons.
33	COMT	Consumer	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counselling or bill payment companies.
34	HLRP	Finance	HousingLoanRepayment	Transaction is related to a payment of housing loan.
35	HLST	Finance	HomeLoanSettlement	Transaction is related to the settlement of a home loan.
36	INPC	Finance	InsurancePremiumCar	Transaction is a payment of car insurance premium.
37	INTE	Finance	Interest	Transaction is payment of interest.
38	LIFI	Finance	LifeInsurance	Transaction is a payment of life insurance.
39	PPTI	Finance	PropertyInsurance	Transaction is a payment of property insurance.
40	INPR	Finance	InsurancePremiumRefund	Transaction is related to an insurance premium refund.
41	INSC	Finance	PaymentOfInsuranceClaim	Transaction is related to the payment of an insurance claim.

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42	INSU	Finance	InsurancePremium	Transaction is payment of an insurance premium.
43	LOAN	Finance	Loan	Transaction is related to transfer of loan to borrower , or stuff loan.
44	LOAR	Finance	LoanRepayment	Transaction is related to repayment of loan to lender.
45	RINP	Finance	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
46	PENO	Finance	PaymentBasedOnEnforcementOrder	Payment based on enforcement orders except those arising from judicial alimony decrees.
47	RELG	Finance	RentalLeaseGeneral	Transaction is for general rental/lease.
48	TRFD	Finance	TrustFund	Transaction is related to a payment of a trust fund.
49	FORW	Foreign Exchange	ForwardForeignExchange	FX trades with a value date in the future.
50	ADVA	General	AdvancePayment	Transaction is an advance payment.
51	BCDM	General	BearerChequeDomestic	Transaction is the payment of a domestic bearer cheque.
52	BCFG	General	BearerChequeForeign	Transaction is the payment of a foreign bearer cheque.
53	CCRD	General	CreditCardPayment	Transaction is related to a payment of credit card account.
54	DCRD	General	DebitCardPayment	Transaction is related to a debit card payment.
55	EDUC	General	Education	Transaction is related to a payment of study/tuition fees.
56	CFEE	General	CancellationFee	Transaction is related to a payment of cancellation fee.
57	CORT	General	TradeSettlementPayment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
58	REBT	General	Rebate	Transaction is the payment of a rebate.
59	FEES	General	PaymentOfFees	Payment of fees/charges.
60	GIFT	General	Gift	Payment with no commercial or statutory purpose.
61	IHRP	General	InstalmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
62	INSM	General	Installment	Transaction is related to a payment of an installment.
63	IVPT	General	InvoicePayment	Transaction is the payment for invoices.
64	REFU	General	Refund	Transaction is the payment of a refund.
65	FAML	General	Family Support	Transaction is between family members
66	MSVC	General	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
67	LEGE	General	Legal Expense	Legal Expense.
68	LEGC	General	Legal case	Payment toward legal case or to execution department.
69	GOVT	General	GovernmentPayment	Transaction is a payment to or from a government department.

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70	BRKF	General	BrokerageFee	Fee paid to a broker for services provided.
71	ANNI	Investment	Annuity	Transaction settles annuity related to credit, insurance, investments, others.
72	CMDT	Investment	CommodityTransfer	Transaction is payment of commodities.
73	DERI	Investment	Derivatives	Transaction is related to a derivatives transaction.
74	PRME	Investment	PreciousMetal	Transaction is related to a precious metal operation.
75	DIVD	Investment	Dividend	Transaction is payment of dividends.
76	FREX	Investment	ForeignExchange	Transaction is related to a foreign exchange operation.
77	INVS	Investment	InvestmentAndSecurities	Transaction is for the payment of mutual funds, investment products and shares.
78	SECU	Investment	Securities	Transaction is the payment of securities.
79	TREA	Investment	TreasuryPayment	Transaction is related to treasury operations.
80	SAVG	Investment	Savings	Transfer to savings/retirement account.
81	IRES	Investment	Investment in Real Estate	Investment in Real Estate.
82	MDCS	Medical	MedicalServices	Transaction is a payment for medical care services.
83	HLTI	Medical	HealthInsurance	Transaction is a payment of health insurance.
84	ALLW	Salary & Benefits	Allowance	Transaction is the payment of allowances.
85	BONU	Salary & Benefits	BonusPayment.	Transaction is related to payment of a bonus.
86	COMM	Salary & Benefits	Commission	Transaction is payment of commission.
87	PENS	Salary & Benefits	PensionPayment	Transaction is the payment of pension.
88	SSBE	Salary & Benefits	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
89	SALA	Salary & Benefits	SalaryPayment	Transaction is the payment of salaries.
90	SPSP	Salary & Benefits	SalaryPensionSumPayment	Salary or pension payment for more months in one amount or a delayed payment of salaries or pensions.
91	BENE	Salary & Benefits	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
92	EOFS	Salary & Benefits	EndOfServicePayment	Transaction is related to end-of-service payments from the employer (ministries, companies, institutions, etc.) in favor of individuals.
93	TFLG	Securities Lending	Trade finance- letter of guarantee	Payments related to letter of guarantee.
94	TFLC	Securities Lending	Trade finance- letter of credit	Payments related to letter of credit.
95	TAXS	Tax	TaxPayment	Transaction is the payment of taxes.
96	INTX	Tax	IncomeTax	Transaction is related to a payment of income tax.

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97	<b>AIRB</b>	Transport	Air	Transaction is a payment for air transport related business.
98	<b>UBIL</b>	Utilities	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
99	<b>PHON</b>	Utilities	TelephoneBill	Transaction is related to a payment of telephone bill.
100	<b>KEMB</b>	Diplomacy	Kuwaiti Embassies Transfers	Transfers of Kuwaiti embassies, consulates and representative offices.
101	<b>IEMB</b>	Diplomacy	International Embassies Transfers	Transfers of the international embassies, consulates and representative offices.
102	<b>DELG</b>	Delegation	Government Delegation Transfers	Expenses of government official missions.
103	<b>ITBD</b>	Public Debt	Treasury Bonds Issuance	Issuance of Treasury Bonds for the Conventional Banks on the value date.
104	<b>RTBD</b>	Public Debt	Treasury Bonds Redemption	Redemption of Treasury Bonds for the Conventional Banks at the maturity date.
105	<b>EPDT</b>	Public Debt	Public Debt Tawarruq excution	Execution of Public Debt Tawarruq for the Islamic Banks on the value date.
106	<b>SPDT</b>	Public Debt	Public Debt Tawarruq settlement	Settlement of Public Debt Tawarruq for the Islamic Banks at the maturity date.
107	<b>BDKD</b>	General	Bulk Deposit by Participant Bank	Bulk Deposit by Participant Bank.
108	<b>BWKD</b>	General	Bulk Withdrawal by Participant Bank	Bulk Withdrawal by Participant Bank.
109	<b>FCYB</b>	General	Forex currency Buy by Participant Bank	Forex currency Buy by Participant Bank.
110	<b>FCYS</b>	General	Forex currency Sell by Participant Bank	Forex currency Sell by Participant Bank.
111	<b>CDCD</b>	General	Normal Deposit by Participant Bank	Normal Deposit by Participant Bank.
112	<b>CWCD</b>	General	Normal Withdrawal by Participant Bank	Normal Withdrawal by Participant Bank.
113	<b>CHTR</b>	General	Onus Inter account Transfer	Onus Inter account Transfer.
114	<b>ISUK</b>	Collateral	Sukuk Issuance	Issuance of Sukuk for the Islamic Banks on value date.
115	<b>RSUK</b>	Collateral	Sukuk Redemption	Redemption of Sukuk for the Islamic Banks at Maturity date.
116	<b>ITBL</b>	Collateral	Treasury Bills Issuance	Issuance of treasury bills for Conventional Banks on the value date.
117	<b>RTBL</b>	Collateral	Treasury Bills Redemption	Redemption of treasury bills for the Conventional Banks at the maturity date.
118	<b>OTPT</b>	Salary & Benefits	Overtime Payment	Transaction is payment of Overtime.
119	<b>LEPT</b>	Salary & Benefits	Leave encashment	Transaction is payment of leave encashment.
120	<b>SADJ</b>	Salary & Benefits	Salary Adjustment	Transaction is payment of salary adjustment.
121	<b>DEDU</b>	General	Deductions	Transaction is payment of Deductions for government entities.
122	<b>FORM</b>	General	Form	Transaction is payment of Form.
123	<b>STMP</b>	General	Stamp	Transaction is payment of Stamp (financial stamp or electronic stamp).
124	<b>DISC</b>	General	Discounts	Transaction is payment of Discounts for government entities.

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125	<b>FISU</b>	General	Financial support	Transaction is payment of Financial support.
126	<b>INST</b>	General	Installment	Transaction is payment of Installment , or payment monthly installments to ministries.
127	<b>TRCO</b>	Salary & Benefits	Training course	Transaction is payment of Training course.
128	<b>CONT</b>	General	Contract	Transaction is payment of Contract.
129	<b>DUES</b>	General	Dues	Transaction is payment of Dues.
130	<b>TEND</b>	General	Tender	Transaction is payment of Tender.
131	<b>TECO</b>	General	Terminate contract	Transaction is payment of Terminate contract.
132	<b>EXWO</b>	Salary & Benefits	Excellent work	Transaction is payment of Excellent work.
133	<b>BOAL</b>	General	Book allowance	Transaction is payment of Book allowance.
134	<b>TICK</b>	Salary & Benefits	Travel tickets	Transaction is payment of Travel tickets.
135	<b>CCST</b>	General	Cash custody	Transaction is payment of Cash custody.
136	<b>RSIG</b>	Salary & Benefits	Resignation	Transaction is payment of Resignation.
137	<b>SLON</b>	Bank Debt	Social loan	Transaction is payment of Social loan.
138	<b>OFMI</b>	Salary & Benefits	Official mission	Transaction is payment of Official mission.
139	<b>TEAM</b>	Salary & Benefits	Work teams	Transaction is payment of Work teams.
140	<b>IBAL</b>	General	Increase balance	Transaction is increase Government Entities Balances from Ministry of Finance.