

**List of ALL Purpose of Payment Codes being removed for Domestic Transactions effective 29<sup>th</sup>, September 2017.**

Code	Description	Code	Description
REM	Remittance	MIS	Miscellaneous
STO	Standing Order		

**List of ALL updated Purpose of Payment Codes for Domestic Transactions effective April 1, 2017.**

**REM, STO and MIS would be valid till 29<sup>th</sup> September 2017**

Code	Description	Code	Description
ACM	Agency Commission	ISL	Interest on securities more than a year
AES	Advance payment against EOS	ISS	Interest on securities less than a year
ALW	Allowances	ITS	Computer services
ATS	Air transport	LAS	Leave Salary
BON	Bonus	LIP	Loan Interest Payments
CCP	Corporate Card Payment	LNC	Loan Charges
CHC	Charitable Contributions	LND	Loan Disbursements
CIN	Commercial Investments	MCR	Monetary Claim Reimbursement Medical Insurance or Auto Insurance etc.
COM	Commission	OTS	Other modes of transport
COP	Compensation	OVT	Overtime
CBP	Cross Border payments	PEN	Pension
DCP	Pre-Paid reloadable & Personalized Debit Card Payments	TOF	Transfer of funds between persons Normal and Juridical
DIV	Dividend Payouts	PIP	Profits on Islamic products
DOE	Dividends on equity not intra group	PMS	Professional and management consulting services
EDU	Educational Support	POR	Refunds or Reversals on IPO subscriptions
EMI	Equated Monthly Installments	POS	POS Merchant Settlement
EOS	End of Service	PRR	Profits or rents on real estate
		PRS	Personal cultural audio visual and recreational services
FIS	Financial Services	RDS	Research and development services
GDS	Goods Bought or Sold	RNT	Rent Payments
GMS	Processing repair and maintenance services on goods	SAA	Salary Advance
GOS	Government goods and services embassies etc	SAL	Salary
GRI	Government related income taxes tariffs capital transfers etc	SCO	Construction
IFS	Information services	STR	Travel
IGD	Intra group dividends	STS	Sea transport
IID	Intra group interest on debt	TCS	Telecommunication services
INS	Insurance services	TKT	Tickets
IOD	Income on Deposits	TTS	Technical trade-related and other business services
IOL	Income on Loans	UTL	Utility Bill Payments
IPC	Charges for the use of intellectual property royalties	IGT	Inter Group Transfer

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IPO	IPO subscriptions	OAT	Own Account Transfer
ISH	Income on investment funds shares	SVI	Stored Value Card Cash –In
MWI	Mobile Wallet Cash In	SVO	Stored Value Card Cash-Out
MWP	Mobile Wallet Payments	SVP	Stored Value Card Payment
PRW	Profit Rate Unwind Payments	MWO	Mobile Wallet Cash Out
IRW	Interest Rate Unwind Payments	PRP	Profit Rate SWAP Payments
IRP	Interest Rate SWAP Payments		

### List of ALL Purpose of Payment Codes for International Transfers

Code	Description	Code	Description
CEA	Equity for the establishment of new company from resident's abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad.	GMS	Processing repair and maintenance services on goods
PPA	Purchase of real estate abroad from residents	DIF	Debt instruments intragroup loans securities deposits foreign
FSA	Equity other than investment fund shares in to related companies abroad	FIA	Investment fund shares foreign
DSA	Purchases and sales of foreign debt securities less than a year into related companies	DLA	Purchases and sales of foreign debt securities more than a year into related companies.
FDA	Financial derivatives foreign	AFA	Receipts or payments from personal resident bank account or deposits abroad
SLA	Loans-Drawings or Repayments on loans extended to non residents –short term	LLA	Loans-Drawings or Repayments on loans extended to non residents –long term
LEA	Leasing abroad	RFS	Repos on foreign securities
TCR	Trade credits and advances receivable	CEL	Equity 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 participation to capital increase of related companies
PPL	Purchase of real estate in the UAE from non residents	DIL	Debit Instruments intragroup loans securities deposits in the UAE
FSL	Equity other than investment fund shares into related companies in the UAE	FIL	Investment fund shares in the UAE
DSL	Purchases and sales of securities issued by residents less than a year in to related companies	DLL	Purchases and sales of securities issued by residents more than a year in to related companies
FDL	Financial derivatives in the UAE	AFL	Receipts or payments from personal non resident bank account in the UAE

SLL	Loans-Drawings or Repayments on foreign loans extended to residents –short term	LLL	Loans-Drawings or Repayments on foreign loans extended to residents-long term
LEL	Leasing in the UAE	RLS	Repos on securities issued by residents
TCP	Trade credits and advances payable	STS	Sea transport
ATS	Air transport	OTS	Other modes of transport
STR	Travel	SCO	Construction
INS	Insurance services	FIS	Financial Services
IPC	Charges for the use of intellectual property royalties	TCS	Telecommunication services
ITS	Computer services	IFS	Information services
RDS	Research and development services	PMS	Professional and management consulting services
TTS	Technical trade-related and other business services	PRS	Personal cultural audio visual and recreational services
GOS	Government goods and services embassies etc	IGD	Intra group dividends
IID	Intra group interest on debt	PIP	Profits on Islamic products
PRR	Profits or rents on real estate	DOE	Dividends on equity not intra group
ISH	Income on investment funds shares	ISL	Interest on securities more than a year
ISS	Interest on securities less than a year	IOL	Income on Loans
IOD	Income on Deposits	GRI	Government related income taxes tariffs capital transfers etc
CHC	Charitable Contributions	CBP	Cross Border Payments
SAL	Salary	GDS	Goods Bought or Sold
LND	Loan Disbursements –Applicable for AED payments	POR	Refund or reversals on IPO subscriptions
DIV	Dividend Payouts Applicable for AED payments	POS	POS Merchant Settlement-Applicable for AED payments