



## Appendix XI: Purpose of Payment Codes (AED)

Purpose codes for United Arab Emirates (AED) payments:				
Code	Description	Applicable for:		
		AED Domestic Transfer	Outbound Cross Border Transfer – All Currencies	Non-AED Domestic Transfer
EDU	Educational support	X	X	X
ALW	Allowances	X	X	X
AES	Advance payment against EOS	X	X	X
LAS	Leave salary	X	X	X
OVT	Overtime	X	X	X
TKT	Tickets	X	X	X
SAA	Salary advance	X	X	X
COP	Compensation	X	X	X
COM	Commission	X	X	X
EOS	End of Service	X	X	X
BON	Bonus	X	X	X
PEN	Pension	X	X	X
UTL	Utility bill payments	X	X	X
DCP	Pre-Paid Reloadable & Personalized Debit Card Payments	X	X	X
LND	Loan disbursements	X	X	X
LIP	Loan interest payments	X	X	X
IPO	IPO subscriptions	X	X	X
POR	Refunds or reversals on IPO subscriptions	X	X	X
RNT	Rent payments	X	X	X
LNC	Loan charges	X	X	X
EMI	Equated monthly instalments	X	X	X
DIV	Dividend payouts	X	X	X
ACM	Agency commission	X	X	X
CCP	Corporate card payment	X	X	X
POS	POS merchant settlement	X	X	X
MCR	Monetary claim reimbursements, medical insurance, auto insurance, etc.	X	X	X
PIN	Personal investments	X	X	X
CIN	Commercial investments	X	X	X
CRP	Credit card payments	X	X	X
TOF	Transfer of funds between persons normal and juridical	X	X	X
IGT	Inter group transfer	X	X	X
OAT	Own account transfer	X	X	X
SVI	Stored value card cash-in	X	X	X



SVO	Stored value card cash-out	X	X	X
SVP	Stored value card payments	X	X	X
MWI	Mobile wallet cash in	X	X	X
MWO	Mobile wallet cash out	X	X	X
MWP	Mobile wallet payments	X	X	X
PRP	Profit rate swap payments	X	X	X
PRW	Profit rate unwind payments	X	X	X
IRP	Interest rate swap payments	X	X	X
IRW	Interest rate unwind payments	X	X	X
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		X	
PPA	Purchase of real estate abroad from residents		X	
DSF	Debt instruments intragroup foreign securities		X	
DLF	Debt instruments intragroup loans, deposits foreign		X	
FSA	Equity other than investment fund shares in related companies abroad		X	
FIA	Investment fund shares foreign		X	
DSA	Purchases and sales of foreign debt securities less than a year in related companies		X	
DLA	Purchases and sales of foreign debt securities more than a year in related companies		X	
FDA	Financial derivatives foreign		X	
AFA	Receipts or payments from personal residents bank account or deposits abroad		X	
SLA	Loans - drawings or repayments on loans extended to n-residents - short term		X	
LLA	Loans - drawings or repayments on loans extended to n-residents - long term		X	
LEA	Leasing abroad		X	
RFS	Repos on foreign securities		X	
TCR	Trade credits and advances receivable		X	
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		X	
PPL	Purchase of real estate in the UAE from n-residents		X	
LDS	Debt instruments intragroup securities		X	
LDL	Debt instruments intragroup loans, deposits		X	
FSL	Equity other than investment fund shares in related companies in the UAE		X	
FIL	Investment fund shares in the UAE		X	
DSL	Purchases and sales of securities issued by residents less than a year in related companies		X	
DLL	Purchases and sales of securities issued by residents more than a year in related companies		X	
FDL	Financial derivatives in the UAE		X	
AFL	Receipts or payments from personal n-resident bank accounts in the UAE		X	



SLL	Loans - drawings or repayments on foreign loans extended to residents - short term		X	
LLL	Loans - drawings or repayments on foreign loans extended to residents - long term		X	
LEL	Leasing in the UAE		X	
RLS	Repos on securities issued by residents		X	
TCP	Trade credits and advances payable		X	
GDE	Goods sold	X	X	X
GDI	Goods bought	X	X	X
GMS	Processing repair and maintenance services on goods	X	X	X
STS	Sea transport	X	X	X
ATS	Air transport	X	X	X
OTS	Other modes of transport	X	X	X
STR	Travel	X	X	X
SCO	Construction	X	X	X
INS	Insurance services	X	X	X
FIS	Financial services	X	X	X
IPC	Charges for the use of intellectual property royalties	X	X	X
TCS	Telecommunication services	X	X	X
ITS	Computer services	X	X	X
IFS	Information services	X	X	X
RDS	Research and development services	X	X	X
PMS	Professional and management consulting services	X	X	X
TTS	Technical trade-related and other business services	X	X	X
PRS	Personal, cultural, audio-visual and recreational services	X	X	X
GOS	Government goods and services, embassies, etc.	X	X	X
SAL	Salary	X	X	X
IGD	Intra group dividends	X	X	X
IID	Intra group interest on debt	X	X	X
PIP	Profits on Islamic products	X	X	X
PRR	Profits or rents on real estate	X	X	X
DOE	Dividends on equity not intra group	X	X	X
ISH	Income on investment funds shares	X	X	X
ISL	Interest on securities more than a year	X	X	X
ISS	Interest on securities less than a year	X	X	X
IOL	Income on loans	X	X	X
IOD	Income on deposits	X	X	X
CHC	Charitable contributions	X	X	X
FAM	Family support	X	X	X
TAX	TAX Payment	X		