



May 2024

Appendix XI: Purpose of Payment Codes (AED)

Purpose codes for United Arab Emirates (AED) payments:

Applicable for:

Code	Description	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		