Appendix XI - Purpose of Payment Codes (AED)

Purpose codes for United Arab Emirates (AED) payments					
		Applicable for			
Code	Description	AED Domestic Transfer	AED Low Value Domestic Transfer (<AED 50k - Aani)	Outbound Cross Border Transfer - All Currencies	Non-AED Domestic Transfer
ACM	Agency Commissions	Yes	Yes	Yes	Yes
AES	Advance payment against EOS	Yes	Yes	Yes	Yes
AFA	Receipts or payments from personal residents bank account or deposits abroad	Yes	No	Yes	Yes
AFL	Receipts or payments from personal n-resident bank account in the UAE	Yes	Yes	Yes	Yes
ALB	Beneficiaries Allowance	Yes	No	Yes	Yes
ALM	Alimony Payments	Yes	No	Yes	Yes
ALW	Allowance	Yes	Yes	Yes	Yes
ATS	Air transport	Yes	Yes	Yes	Yes
BMB	Beneficiary Marriage Benefit	Yes	No	Yes	Yes
BON	Bonus	Yes	Yes	Yes	Yes
CBP	Cross Border Payments	Yes	No	Yes	Yes
CCP	Corporate Card Payments	Yes	Yes	Yes	Yes

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	Yes	No	Yes	Yes
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	Yes	Yes	Yes	Yes
CHC	Charitable Contributions	Yes	Yes	Yes	Yes
CIN	Commercial Investments	Yes	Yes	Yes	Yes
COM	Commission	Yes	Yes	Yes	Yes
COP	Compensation	Yes	Yes	Yes	Yes
CRP	Credit Card Payment	Yes	Yes	Yes	Yes
DBS	Death Benefit Support	Yes	No	Yes	Yes
DCP	Debit Card Payments	Yes	Yes	Yes	Yes
DIF	Debt instruments intragroup loans securities deposits foreign	Yes	No	Yes	Yes
DIL	Debt instruments intragroup loans securities deposits in the UAE	Yes	Yes	Yes	Yes
DIV	Dividend Payouts From FI	Yes	Yes	Yes	Yes
DLA	Purchases and sales of foreign debt securities more than a year in t related companies	Yes	No	Yes	Yes
DLF	Debt instruments intragroup loans\, deposits foreign (above 10% share)	Yes	No	Yes	Yes
DLL	Purchases and sales of securities issued by residents more than a year in trelated companies	Yes	Yes	Yes	Yes
DOE	Dividends on equity not intra group	Yes	Yes	Yes	Yes

DSA	Purchases and sales of foreign debt securities less than a year in t related companies	Yes	No	Yes	Yes
DSF	Debt instruments intragroup foreign securities	Yes	No	Yes	Yes
DSL	Purchases and sales of securities issued by residents less than a year in trelated companies	Yes	Yes	Yes	Yes
EDU	Educational Support	Yes	Yes	Yes	Yes
EMI	Equated Monthly Installments	Yes	Yes	Yes	Yes
EOS	End of Service / Final Settlem	Yes	Yes	Yes	Yes
FAM	Family Support	Yes	Yes	Yes	Yes
FDA	Financial derivatives foreign	Yes	No	Yes	Yes
FDL	Financial derivatives in the UAE	Yes	Yes	Yes	Yes
FIA	Investment fund shares foreign	Yes	No	Yes	Yes
FIL	Investment fund shares in the UAE	Yes	Yes	Yes	Yes
FIS	Financial services	Yes	Yes	Yes	Yes
FSA	Equity other than investment fund shares in t related companies abroad	Yes	No	Yes	Yes
FSL	Equity other than investment fund shares in t related companies in the UAE	Yes	Yes	Yes	Yes
GDE	Goods Sold - Exports in FOB value	Yes	Yes	Yes	Yes
GDI	Goods Bought - Imports in CIF value	Yes	Yes	Yes	Yes
GDS	Goods Bought or Sold	Yes	Yes	Yes	Yes
GMS	Processing repair and maintenance services on goods	Yes	Yes	Yes	Yes
GOS	Government goods and services embassies etc	Yes	Yes	Yes	Yes

GRI	Government related income taxes tariffs capital transfers etc	Yes	Yes	Yes	Yes
IFS	Information services	Yes	Yes	Yes	Yes
IGD	Intra group dividends	Yes	Yes	Yes	Yes
IGT	INTER GROUP TRANSFER	Yes	Yes	Yes	Yes
IID	Intra group interest on debt	Yes	Yes	Yes	Yes
INS	Insurance services	Yes	Yes	Yes	Yes
IOD	Income on deposits	Yes	Yes	Yes	Yes
IOL	Income on loans	Yes	Yes	Yes	Yes
IPC	Charges for the use of intellectual property royalties	Yes	Yes	Yes	Yes
IPO	IPO Subscriptions	Yes	Yes	Yes	Yes
IRP	INTEREST RATE SWAP PAYMENTS	Yes	Yes	Yes	Yes
IRW	INTERST RATE UNWIND PAYMENTS	Yes	Yes	Yes	Yes
ISH	Income on investment funds shares	Yes	Yes	Yes	Yes
ISL	Interest on securities more than a year	Yes	Yes	Yes	Yes
ISS	Interest on securities less than a year	Yes	Yes	Yes	Yes
ITS	Computer services	Yes	Yes	Yes	Yes
LAS	Leave Salary	Yes	Yes	Yes	Yes
LDL	Debt instruments intragroup loans\, deposits in the UAE (above 10% share)	Yes	Yes	Yes	Yes
LDS	Debt instruments intragroup securities in the UAE	Yes	Yes	Yes	Yes
LEA	Leasing abroad	Yes	No	Yes	Yes
LEL	Leasing in the UAE	Yes	Yes	Yes	Yes
LIP	Loan Interest Payments	Yes	Yes	Yes	Yes

LLA	Loans - Drawings or Repayments on loans extended to n-residents - long term	Yes	Yes	Yes	Yes
LLL	Loans - Drawings or Repayments on foreign loans extended to residents - long term	Yes	No	Yes	Yes
LNC	Loan Charges	Yes	Yes	Yes	Yes
LND	Loan Disbursements From FI	Yes	Yes	Yes	Yes
LSG	Long Service Gratuity	Yes	No	Yes	Yes
MCR	Monetary Claim Reimbursements	Yes	Yes	Yes	Yes
MWI	MOBILE WALLET CARD CASH-IN	Yes	Yes	Yes	Yes
MWO	MOBILE WALLET CARD CASH-OUT	Yes	Yes	Yes	Yes
MWP	MOBILE WALLET CARD PAYMENTS	Yes	Yes	Yes	Yes
OAT	OWN ACCOUNT TRNSFER	Yes	Yes	Yes	Yes
OTS	Other modes of transport	Yes	Yes	Yes	Yes
OVT	Overtime	Yes	Yes	Yes	Yes
PEB	PEnsion for Beneficiary	Yes	No	Yes	Yes
PEN	Pension	Yes	Yes	Yes	Yes
PIN	Personal Investments	Yes	Yes	Yes	Yes
PIP	Profits on Islamic products	Yes	Yes	Yes	Yes
PMS	Professional and management consulting services	Yes	Yes	Yes	Yes
POD	Placement of Deposits	Yes	Yes	Yes	Yes
POR	Refunds/Reversals on IPO subscriptions	Yes	Yes	Yes	Yes
POS	POS Merchant Settlement - Merchant Acquiring Settlement	Yes	Yes	Yes	Yes
PPA	Purchase of real estate abroad from residents	Yes	No	Yes	Yes

PPL	Purchase of real estate in the UAE from n-residents	Yes	Yes	Yes	Yes
PRP	PROFIT RATE SWAP PAYMENTS	Yes	Yes	Yes	Yes
PRR	Profits or rents on real estate	Yes	Yes	Yes	Yes
PRS	Personal cultural audio visual and recreational services	Yes	Yes	Yes	Yes
PRW	PROFIT RATE UNWIND PAYMENTS	Yes	Yes	Yes	Yes
RDA	Reverse debt instruments abroad	Yes	No	Yes	Yes
RDL	Reverse debt instruments in the UAE	Yes	Yes	Yes	Yes
RDS	Research and development services	Yes	Yes	Yes	Yes
REA	Reverse equity share abroad	Yes	No	Yes	Yes
REG	Registration Penalty	Yes	No	Yes	Yes
REL	Reverse equity share in the UAE	Yes	Yes	Yes	Yes
RFS	Repos on foreign securities	Yes	No	Yes	Yes
RLS	Repos on securities issued by residents	Yes	Yes	Yes	Yes
RNT	Rent Payments	Yes	Yes	Yes	Yes
SAA	Salary Advance	Yes	Yes	Yes	Yes
SAL	Salary	Yes	Yes	Yes	Yes
SCO	Construction	Yes	Yes	Yes	Yes
SLA	Loans - Drawings or Repayments on loans extended to n-residents - short term	Yes	Yes	Yes	Yes
SLL	Loans - Drawings or Repayments on foreign loans extended to residents - short term	Yes	No	Yes	Yes
STR	Travel	Yes	Yes	Yes	Yes
STS	Sea transport	Yes	Yes	Yes	Yes

SVI	STORED VALUE CARD CASH-IN	Yes	Yes	Yes	Yes
SVO	STORED VALUE CARD CASH-OUT	Yes	Yes	Yes	Yes
SVP	STORED VALUE CARD PAYMENTS	Yes	Yes	Yes	Yes
TAX	TAX Payment	Yes	No	Yes	Yes
TCP	Trade credits and advances payable	Yes	Yes	Yes	Yes
TCR	Trade credits and advances receivable	Yes	Yes	Yes	Yes
TCS	Telecommunication services	Yes	Yes	Yes	Yes
TKT	Tickets	Yes	Yes	Yes	Yes
TOF	Transfer of funds between persons Normal and Juridical	Yes	Yes	Yes	Yes
TTS	Technical trade-related and other business services	Yes	Yes	Yes	Yes
UFP	Unclaimed Funds Placement	Yes	Yes	Yes	Yes
UTL	Utility Bill Payments	Yes	Yes	Yes	Yes
WIB	Work Injury Benefit	Yes	No	Yes	Yes
XAT	TAX Refund	Yes	No	Yes	Yes
IPP	Instant Payments initiated via Aani Overlay Services	No	Yes	No	No
IPR	Instant Payment Return	No	Yes	No	No