



## Appendix XXX - Purpose of Payment (KWD)

Code	Name	Definition
BKIP	BankLoanAccruedInterestPayment	Accrued interest payments. Specific to bank loans.
BKPP	BankLoanPrincipalPaydown	Principal paydowns. Specific to bank loans
BKFE	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
CDDP	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
CDOC	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.
FCOL	FeeCollection	A Service that is settling card transaction related fees between two parties.
CBLK	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.
CDCB	CardPaymentWithCashBack	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)

MTUP	MobileTopUp	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount.
ACCT	AccountManagement	Transaction moves funds between 2 accounts of same account holder at the same bank.
DEPT	Deposit	Transaction is related to a payment of deposit.
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
PERS	PersontoPersonPayment	Transaction is a payment between two accounts where the party is a natural person (identified by a private ID, not organization ID).
COLL	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
INTP	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).
MGSC	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.
EXTD	ExchangeTradedDerivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC)).
FIXI	FixedIncome	Cash collateral related to a fixed income instrument
SBSC	SecuritiesBuySellSellBuyBack	Cash collateral related to a Securities Buy Sell Sell Buy Back
SCVE	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
BEXP	BusinessExpenses	Transaction is related to a payment of business expenses.
COMC	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
GDDS	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.

GDSV	PurchaseSaleOfGoodsAndServices	Transaction is related to purchase and sale of goods and services.
SERV	ServiceCharges	Transaction is related to service charges charged by a service provider.
SUBS	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
SUPP	SupplierPayment	Transaction is related to a payment to a supplier.
TRAD	Commercial	Transaction is related to a trade services operation.
MP2B	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.
ROYA	Royalties	Transaction is the payment of royalties.
CHAR	CharityPayment	Transaction is a payment for charity reasons.
COMT	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.
HLRP	HousingLoanRepayment	Transaction is related to a payment of housing loan.
HLST	HomeLoanSettlement	Transaction is related to the settlement of a home loan.
INPC	InsurancePremiumCar	Transaction is a payment of car insurance premium.
INTE	Interest	Transaction is payment of interest.
LIFI	LifeInsurance	Transaction is a payment of life insurance.
PPTI	PropertyInsurance	Transaction is a payment of property insurance.
INPR	InsurancePremiumRefund	Transaction is related to an insurance premium refund.
INSC	PaymentOfInsuranceClaim	Transaction is related to the payment of an insurance claim.
INSU	InsurancePremium	Transaction is payment of an insurance premium.

LOAN	Loan	Transaction is related to transfer of loan to borrower , or stuff loan.
LOAR	LoanRepayment	Transaction is related to repayment of loan to lender.
RINP	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
PENO	PaymentBasedOnEnforcementOrder	Payment based on enforcement orders except those arising from judicial alimony decrees.
RELG	RentalLeaseGeneral	Transaction is for general rental/lease.
TRFD	TrustFund	Transaction is related to a payment of a trust fund.
FORW	ForwardForeignExchange	FX trades with a value date in the future.
ADVA	AdvancePayment	Transaction is an advance payment.
BCDM	BearerChequeDomestic	Transaction is the payment of a domestic bearer cheque.
BCFG	BearerChequeForeign	Transaction is the payment of a foreign bearer cheque.
CCRD	CreditCardPayment	Transaction is related to a payment of credit card account.
DCRD	DebitCardPayment	Transaction is related to a debit card payment.
EDUC	Education	Transaction is related to a payment of study/tuition fees.
CFEE	CancellationFee	Transaction is related to a payment of cancellation fee.
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
REBT	Rebate	Transaction is the payment of a rebate.
FEES	PaymentOfFees	Payment of fees/charges.
GIFT	Gift	Payment with no commercial or statutory purpose.
IHRP	InstalmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
INSM	Installment	Transaction is related to a payment of an installment.
IVPT	InvoicePayment	Transaction is the payment for invoices.

REFU	Refund	Transaction is the payment of a refund.
FAML	Family Support	Transaction is between family members
MSVC	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
LEGE	Legal Expense	Legal Expense
LEGC	Legal case	Payment toward legal case or to execution department
GOVT	GovernmentPayment	Transaction is a payment to or from a government department.
BRKF	BrokerageFee	Fee paid to a broker for services provided.
ANNI	Annuity	Transaction settles annuity related to credit, insurance, investments, others.
CMDT	CommodityTransfer	Transaction is payment of commodities.
DERI	Derivatives	Transaction is related to a derivatives transaction
PRME	PreciousMetal	Transaction is related to a precious metal operation.
DIVD	Dividend	Transaction is payment of dividends.
FREX	ForeignExchange	Transaction is related to a foreign exchange operation.
INVS	InvestmentAndSecurities	Transaction is for the payment of mutual funds, investment products and shares
SECU	Securities	Transaction is the payment of securities.
TREA	TreasuryPayment	Transaction is related to treasury operations.
SAVG	Savings	Transfer to savings/retirement account.
IRES	Investment in Real Estate	Investment in Real Estate
MDCS	MedicalServices	Transaction is a payment for medical care services.
HLTI	HealthInsurance	Transaction is a payment of health insurance.
ALLW	Allowance	Transaction is the payment of allowances.
BONU	BonusPayment.	Transaction is related to payment of a bonus.

COMM	Commission	Transaction is payment of commission.
PENS	PensionPayment	Transaction is the payment of pension.
SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
SALA	SalaryPayment	Transaction is the payment of salaries.
SPSP	SalaryPensionSumPayment	Salary or pension payment for more months in one amount or a delayed payment of salaries or pensions.
BENE	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
EOFS	EndOfServicePayment	Transaction is related to end-of-service payments from the employer (ministries, companies, institutions, etc.) in favor of individuals.
TFLG	Trade finance- letter of guarantee	Payments related to letter of guarantee
TFLC	Trade finance- letter of credit	Payments related to letter of credit
TAXS	TaxPayment	Transaction is the payment of taxes.
INTX	IncomeTax	Transaction is related to a payment of income tax.
AIRB	Air	Transaction is a payment for air transport related business.
UBIL	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
PHON	TelephoneBill	Transaction is related to a payment of telephone bill.
KEMB	Kuwaiti Embassies Transfers	Transfers of Kuwaiti embassies, consulates and representative offices
IEMB	International Embassies Transfers	Transfers of the international embassies, consulates and representative offices
DELG	Government Delegation Transfers	Expenses of government official missions
INMM	Money Market	liquidity intervention either injection to or withdrawal from conventional banks through MM deals
INTQ	MM Islamic	liquidity intervention either injection to or withdrawal from islamic banks through MM islamic deals

ICBD	CBK Bonds Issuance	Issuance of CBK Bonds for the Conventional Banks on the value date
RCBD	CBK Bonds Redumption	Redemption of CBK Bonds for the Conventional Banks at the maturity date
ECTQ	Related Tawarruq CBK Bonds excution	excution of Related Tawarruq CBK Bonds with Islamic Banks on the value date
SCTQ	Related Tawarruq CBK Bonds settlement	settlement of Related Tawarruq CBK Bonds for Islamic Banks at the maturity date
ITBD	Treasury Bonds Issuance	Issuance of Treasury Bonds for the Conventional Banks on the value date
RTBD	Treasury Bonds Redemption	Redemption of Treasury Bonds for the Conventional Banks at the maturity date
EPDT	Public Debt Tawarruq excution	Execution of Public Debt Tawarruq for the Islamic Banks on the value date
SPDT	Public Debt Tawarruq settlement	settlement of Public Debt Tawarruq for the Islamic Banks at the maturity date
BDKD	Bulk Deposit by Participant Bank	Bulk Deposit by Participant Bank
BWKD	Bulk Withdrawal by Participant Bank	Bulk Withdrawal by Participant Bank
FCYB	Forex currency Buy by Participant Bank	Forex currency Buy by Participant Bank
FCYS	Forex currency Sell by Participant Bank	Forex currency Sell by Participant Bank
CDCD	Normal Deposit by Participant Bank	Normal Deposit by Participant Bank
CWCD	Normal Withdrawal by Participant Bank	Normal Withdrawal by Participant Bank
CHTR	Onus Inter account Transfer	Onus Inter account Transafer
ISUK	Sukuk Issuance	Issuance of Sukuk for the Islamic Banks on value date
RSUK	Sukuk Redemption	Redemption of Sukuk for the Islamic Banks at Maturity date
ITBL	Treasury Bills Issuance	Issuance of treasury bills for Conventional Banks on the value date
RTBL	Treasury Bills Redemption	Redemption of treasury bills for the Conventional Banks at the maturity date

OTPT	Overtime Payment	Transaction is payment of Overtime
LEPT	Leave encashment	Transaction is payment of leave encashment
SADJ	Salary Adjustment	Transaction is payment of salary adjustment
DEDU	Deductions	Transaction is payment of Deductions for government entities
FORM	Form	Transaction is payment of Form
STMP	Stamp	Transaction is payment of Stamp (financial stamp or electronic stamp)
DISC	Discounts	Transaction is payment of Discounts for government entities
FISU	Financial support	Transaction is payment of Financial support
INST	Installment	Transaction is payment of Installment , or payment monthly installments to ministries.
TRCO	Training course	Transaction is payment of Training course
CONT	Contract	Transaction is payment of Contract
DUES	Dues	Transaction is payment of Dues
TEND	Tender	Transaction is payment of Tender
TECO	Terminate contract	Transaction is payment of Terminate contract
EXWO	Excellent work	Transaction is payment of Excellent work
BOAL	Book allowance	Transaction is payment of Book allowance
TICK	Travel tickets	Transaction is payment of Travel tickets
CCST	Cash custody	Transaction is payment of Cash custody
RSIG	Resignation	Transaction is payment of Resignation
SLON	Social loan	Transaction is payment of Social loan
OFMI	Official mission	Transaction is payment of Official mission
TEAM	Work teams	Transaction is payment of Work teams

IBAL

Increase balance

Transaction is increase Government Entities Balances  
from Ministry of Finance