



## Appendix XXXII Purpose of Payment Code (QAR)

There are two types of POP codes to be used in Qatar or for QAR payments depending on the type of payment.

**In case the payment is an international payment**, i.e. a payment in QAR to any country (ex: BE to FR in QAR or BE to QA in QAR) OR a payment emitted in any currency to Qatar (ex: BE to QA in USD), an Inward Pop Code should be inputted in the payment. It is important to respect the 5 characters format (ex: A1A01) so that the payment can be processed smoothly via our correspondent bank.

**In case the payment is a domestic payment** (from Qatar to Qatar in QAR currency), a Transfer Pop Code (TPC) should be inputted in the payment. It is important to respect the 6 digits TPC format (ex: 505000) so that the payments can be processed smoothly via QATCH (local clearing in Qatar). Please follow the specific channel guidelines for the formatting in MT and MX.

### International payment codes

Purpose Group	Purpose Code	Description
Export of Goods	A1A01	Value of export bills negotiated/purchased/discounted, etc.
	A1A02	Realization of export bills (in respect of goods) sent on collection (full invoice value)
	A1A03	Advance receipts against export contracts (export of goods only)
Transportation	A2A04	Freight on exports-shipping companies
	A2A10	Freight on exports-airlines companies
	A2A01	Inward remittance on account of surplus freight/passenger fare by Qatari shipping companies operating abroad
	A2A02	Operating expenses of foreign shipping companies operating in Qatar

	A2A05	Receipt towards operational leasing (with crew) shipping companies
	A2A07	Inward remittance of surplus freight/passenger fare by Qatari airlines companies operating abroad
	A2A08	Receipts on account of operating expenses of foreign airlines companies operating in Qatar
	A2A11	Receipts towards operational leasing (with crew) airlines companies
	A2A13	Receipts towards other transportation services (stevedoring, demurrage, port handling charges, etc.)
Travel	A2B01	Inward remittance towards business travel includes purchases of foreign occurrences notes etc. Over the counter by hotels, hospitals, emporium
	A2B08	Foreign currency surrendered by the returning Qatari resident tourists
Insurance Service	A2C01	Receipts on account of life insurance premium
	A2C02	Receipts on account of freight insurance relating to import & export goods
	A2C03	Receipts of other general insurance premium
	A2C04	Receipts on account of reinsurance premium
	A2C05	Receipts on account of auxiliary services (commission on insurance)
	A2C06	Receipts on account of settlement of claims
Construction Service	A2D01	Inward remittance towards meeting the cost of construction of projects in Qatar
Comp.& Info. Service	A2E01	Receipts on account of hardware consultancy
	A2E02	Receipts on account of software implementation
	A2E03	Receipts on account of database data processing charges
	A2E04	Receipts on account of repair and maintenance of computer and software
	A2E05	Receipts on account of provision of news agency services
	A2E06	Receipts on account of other information services-subscription to newspapers, periodicals, etc.

Financial Service	A2F01	Receipts on account of financial intermediation except investment banking: Bank charges, collection charges, LC charges, cancellation of forward
	A2F02	Receipts on account of investment banking services-brokerage, under writing commission, etc.
	A2F03	Receipts on account of auxiliary financial services-charges on operation & regulatory fees, custodial services, depository services etc.
G.N.I.E.	A2G01	Inward remittance received for maintenance of foreign embassies in Qatar
	A2G03	Inward remittance for maintenance of offices of international institutions (such as IMF, IBRD (WORLD BANK), UNICEF, UNESCO, WHO etc.) in Qatar
Government Service	A2G07	Incoming remittances on account of government services
Personal, Cultural & Recreational Service	A2H01	Receipts for audio-visual and related services and associated fees related to production of motion pictures, rentals, fees received
	A2H02	Receipts towards personal cultural services such as those related to museums, libraries, archives, and sporting activities. Also includes fees.
Other Business Service	A2J01	Merchanting services - net receipt (from sale & purchase of goods without crossing the border)
	A2J02	Trade related services - commission on exports/imports
	A2J03	Receipts towards dry operational leasing services (other than financial leasing and without operating crew) including charter hire
	A2J04	Receipts towards legal services
	A2J05	Receipts for providing accounting, auditing, book keeping and tax consulting services
	A2J06	Receipts for provision of business and management consultancy and public relations services
	A2J07	Receipts for advertising, trade fair, market research and public opinion polling service
	A2J08	Receipts towards research & development services
	A2J09	Receipts for providing architectural engineering and other technical services
	A2J10	Receipts for agricultural, mining and onsite processing services protection against insects & disease, increasing of harvest yields

	A2J11	Inward remittance for maintenance of offices in Qatar
	A2J12	Inward remittance towards distribution services
	A2J13	Inward remittance towards environmental services
	A2J19	Receipts for other services not included elsewhere
Communication Service	A2K01	Receipts on account of settlement of claims for postal services
	A2K02	Receipts on account of settlement of claims for courier services
	A2K03	Receipts on account of settlement of claims for telecommunication services
Royalties & License Fees	A2R01	Receipts on account of franchises services-use of patents, copy right trademarks, industrial processes, franchises etc.
	A2R02	Receipts for use through licensing arrangements of produced originals or prototypes (such as manuscripts and films)
Income	A3A03	Inwards remittance towards interest on loans extended to non-residents (short term/medium term/long term loans)
	A3A04	Inwards remittance of interest on debt securities debentures/bonds/FRNs, etc.
	A3A05	Inwards remittance towards interest receipts of ads on their own account (on investments)
	A3A06	Remittance towards repatriation of profits to Qatar
	A3A07	Remittance towards receipt of dividends by Qatari residents
Transfers	A4A01	Inward remittance from the Qatari non-residents towards family maintenance and savings
	A4B02	Inward remittance towards personal gifts and donations
	A4B03	Donations to religious & charitable institutions in Qatar
	A4B04	Inward remittance towards grants and donations to government and charitable institution established by the governments
	A4B06	Receipts towards receipts/refund of taxes
Income	A4B07	Compensation of employees (short term)

Capital transfers	A5A17	Purchases towards sale of intangible assets (patents, copyrights, trademarks etc.) By Qatari companies
Sale of other assets abroad	A6A03	Repatriation of Qatari investment abroad in branches abroad
	A6A04	Repatriation of Qatari investment abroad in subsidiaries & associates
	A6A05	Repatriation of Qatari investment abroad in real estate
Other foreign liability incurred	A6A06	Foreign direct investment in Qatar in equity
	A6A07	Foreign direct investment in Qatar in debt securities including debt funds
	A6A08	Foreign direct investment in Qatar in real estate
Sales of portfolio investment abroad	A6B01	Repatriation of Qatari investment abroad in equity capital (shares)
	A6B02	Repatriation of Qatari investment abroad in debt securities
Other foreign liability incurred	A6B09	Foreign portfolio investment in Qatar in equity shares
	A6B10	Foreign portfolio investment in Qatar in debt securities including debt funds
	A6C11	Repayment of loans extended to non-residents
Drawing of loans received	A6C12	Loans from non-residents to Qatar
	A6C13	Short-term loans with original maturity up to 1 year from non-residents to Qatar
Other foreign liability incurred	A6C14	Receipts on account of non-residents deposits
Receipts from bank account abroad	A6C15	Receipts from bank own account abroad
Other transactions n.i.e	A6C18	Other capital receipts (not included elsewhere)
Others	A7A01	Refund/rebates on account of imports
	A7B02	Reversal of wrong entries refunds of amount remitted for non-imports

A7C03

Receipts by residents from residents

**Domestic payment codes**

<b>Main Purpose</b>	<b>Sub-Purpose</b>	<b>Purpose Code</b>
<b>Operational Expenses</b>	Rent Payments	505000
	Service, Fees and Charges Payments (Maintenance, Repair, Consulting)	505004
	Utility Bills (Electricity, Water, Gas, Cooling)	505005
<b>Goods &amp; Services</b>	Buying of Furniture, Equipment, Raw Materials and Supplies (Acquisition of Goods)	515050
	Payment of Royalty Fees, Brands or Trademarks	515051
	Import and Export Charges	515052
	IT Services & Software Purchases	515053
	Shipping and Freight Payments	515054
	Legal Settlements	515055
	Infrastructure Development	515056
<b>Financial Services</b>	Online Orders/ Purchases	515057
	Loan & Interest Payments	525100
	Shareholder Distribution/Dividends	525101
	Investment Funding	525102
	Credit Transactions	525103
	Mergers and Acquisitions	525104

Cash Remittance	525105	
Fees and Commissions.	525106	
	Salaries and Wages	535150
	Bonus Payments	535151
	Other allowances (Includes Travel Allowance and Leave Encashment)	535152
<b>Human Resources</b>	School/University Fees	535153
	Payment of Pension	535154
	Compensation	535155
	Social Security Contributions	535156
	End of Services Benefits	535157
	General Insurance	545200
<b>Insurance Services</b>	Employees Insurance	545201
	Asset Insurance	545202
	Liability Insurance	545203
	Payments for Capital Projects	555250
<b>Projects Payments</b>	Construction and Development Payments	555251
	Maintenance Payment	555252
	Consulting Services	555253
<b>Social Responsibility</b>	Environmental Initiatives	565300
	Payment within Company or Group (Inter-Group Transactions to Parent or Other Subsidiaries)	575350
<b>Corporate Transactions</b>	Joint Investments	575351
	Treasury Transactions i.e. Hedging Operation, FD placement & Swap Transactions	575352

Currency Exchange	575353	
<b>Government Services</b>	Government Services	585400
	Courts Payments	585401
	Tax Payments	585402
	Customs Payments	585403
<b>Investments</b>	Investment in Real Estate	595450
	Investment in Shares/Equities/Bonds	595451
	Other Investments	595452
<b>Payment Service Provider</b>	Merchant Settlement	605500
<b>Charity</b>	Charity/Donations	615550