



## Appendix XXXIII - Purpose of Payment Code CHAPS - UK

	Purpose Code	Classification	Suggested user group	Name	Definition
1	BKFE	Bank Debt	Wholesale / FI-FI	Bank Loan Fees	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.
2	BKIP	Bank Debt	Wholesale / FI-FI	Bank Loan Accrued Interest Payment	Accrued interest payments. Specific to bank loans.
3	BKPP	Bank Debt	Wholesale / FI-FI	Bank Loan Principal Pay-down	Principal pay-downs. Specific to bank loans.
4	CBLK	Card Settlement	Wholesale / FI-FI	Card Bulk Clearing	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.
5	INTC	Cash Management	Commercial	Intra Company Payment	Transaction is an intra-company payment, i.e., a payment between two companies belonging to the same group.
6	INTP	Cash Management	Consumer / Goods & Services	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 organization ID).

7	DEPT	Cash Management	Finance	Deposit	Transaction is related to a payment of deposit.
8	ACCT	Cash Management	Wholesale / FI-FI	Account Management	Transaction moves funds between 2 accounts of same account holder at the same bank.
9	CASH	Cash Management	Wholesale / FI-FI	Cash Management Transfer	Transaction is a general cash management instruction.
10	COLL	Cash Management	Wholesale / FI-FI	Collection Payment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
11	CSDB	Cash Management	Wholesale / FI-FI	Cash Disbursement Cash Management	Transaction is related to cash disbursement.
12	LIMA	Cash Management	Wholesale / FI-FI	Liquidity Management	Bank initiated account transfer to support zero target balance management, pooling or sweeping.
13	NETT	Cash Management	Wholesale / FI-FI	Netting	Transaction is related to a netting operation.
14	EXTD	Collateral	Wholesale / FI-FI	Exchange Traded Derivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC)).
15	OTCD	Collateral	Wholesale / FI-FI	OTC Derivatives	Cash collateral related to Over-the-counter (OTC) Derivatives in general for example contracts which are traded and privately negotiated.
16	REPO	Collateral	Wholesale / FI-FI	Repurchase Agreement	Cash collateral related to a repurchase agreement transaction.
17	SBSC	Collateral	Wholesale / FI-FI	Securities Buy Sell Sell Buy Back	Cash collateral related to a Securities Buy Sell Sell Buy Back.
18	SLEB	Collateral	Wholesale / FI-FI	Securities Lending And Borrowing	Cash collateral related to Securities lending and borrowing.
19	AGRT	Commercial	Commercial	Agricultural Transfer	Transaction is related to the agricultural domain.
20	AREN	Commercial	Commercial	Accounts Receivables Entry	Transaction is related to a payment associated with an Account Receivable Entry

21	BEXP	Commercial	Commercial	Business Expenses	Transaction is related to a payment of business expenses.
22	BOCE	Commercial	Commercial	Back Office Conversion Entry	Transaction is related to a payment associated with a Back Office Conversion Entry.
23	COMC	Commercial	Commercial	Commercial Payment	Transaction is related to a payment of commercial credit or debit (formerly Commercial Credit).
24	CPYR	Commercial	Commercial	Copyright	Transaction is payment of copyright.
25	LICF	Commercial	Commercial	License Fee	Transaction is payment of a license fee.
26	SERV	Commercial	Commercial	Service Charges	Transaction is related to service charges charged by a service provider.
27	SUPP	Commercial	Commercial	Supplier Payment	Transaction is related to a payment to a supplier.
28	TRAD	Commercial	Commercial	Commercial	Transaction is related to a trade services operation.
29	SUBS	Commercial	Consumer / Goods & Services	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
30	GDSV	Commercial	Consumer / Goods & Services	Purchase Sale Of Goods And Services	Transaction is related to purchase and sale of goods and services.
31	GSCB	Commercial	Consumer / Goods & Services	Purchase Sale Of Goods And Services With Cash Back	Transaction is related to purchase and sale of goods and services with cash back.
32	ROYA	Commercial	Salaries & Incomes	Royalties	Transaction is the payment of royalties.
33	COMT	Consumer	Commercial	Consumer Third Party Consolidated Payment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, i.e. credit counselling or bill payment companies.
34	CHAR	Consumer	Consumer / Goods & Services	Charity Payment	Transaction is a payment for charity reasons.

35	ECPR	E-Commerce	Consumer / Goods & Services	E-Payment Return	E-Commerce payment return.
36	EPAY	E-Commerce	Consumer / Goods & Services	E-payment	Transaction is related to e-Payment.
37	COMP	Finance	Commercial	Compensation Payment	Transaction is related to the payment of a compensation relating to interest loss/value date adjustment and can include fees.
38	DBTC	Finance	Commercial	Debit Collection Payment	Collection of funds initiated via a debit transfer.
39	CLPR	Finance	Finance	Car Loan Principal Repayment	Transaction is a payment of car loan principal payment.
40	INTE	Finance	Finance	Interest	Transaction is payment of interest.
41	LOAN	Finance	Finance	Loan	Transaction is related to transfer of loan to borrower.
42	LOAR	Finance	Finance	Loan Repayment	Transaction is related to repayment of loan to lender.
43	RELG	Finance	Finance	Rental Lease General	Transaction is for general rental/lease.
44	TRFD	Finance	Finance	Trust Fund	Transaction is related to a payment of a trust fund.
45	PENO	Finance	Government	Payment Based On Enforcement Order	Payment based on enforcement orders except those arising from judicial alimony decrees.
46	INPC	Finance	Insurance	Insurance Premium Car	Transaction is a payment of car insurance premium.
47	INPR	Finance	Insurance	Insurance Premium Refund	Transaction is related to an insurance premium refund.
48	INSC	Finance	Insurance	Payment of Insurance Claim	Transaction is related to the payment of an insurance claim.

49	INSU	Finance	Insurance	Insurance Premium	Transaction is payment of an insurance premium.
50	LBRI	Finance	Insurance	Labour Insurance	Transaction is a payment of labour insurance.
51	LIFI	Finance	Insurance	Life Insurance	Transaction is a payment of life insurance.
52	PPTI	Finance	Insurance	Property Insurance	Transaction is a payment of property insurance.
53	HLRP	Finance	Property	Property Loan Repayment	Transaction is related to a payment of a property loan.
54	HLST	Finance	Property	Property Loan Settlement	Transaction is related to the settlement of a property loan.
55	PLDS	Finance	Property	Property Loan Disbursement	Payment of funds from a lender as part of the issuance of a property loan.
56	PDEP	Finance	Property	Property Deposit	Payment of the deposit required towards purchase of a property.
57	PCOM	Finance	Property	Property Completion Payment	Final payment to complete the purchase of a property.
58	PLRF	Finance	Property	Property Loan Refinancing	The transfer or extension of a property financing arrangement to a new deal or loan provider, without change of ownership of property.
59	FORW	Foreign Exchange	Foreign Exchange	Forward Foreign Exchange	FX trades with a value date in the future.
60	FXNT	Foreign Exchange	Foreign Exchange	Foreign Exchange Related Netting	FX netting if cash is moved by separate wire instead of within the closing FX instruction.
61	IVPT	General	Commercial	Invoice Payment	Transaction is the payment for invoices.
62	REBT	General	Commercial	Rebate	Transaction is the payment of a rebate.
63	REFU	General	Commercial	Refund	Transaction is the payment of a refund.
64	CDBL	General	Consumer / Goods & Services	Credit Card Bill	Transaction is related to a payment of credit card bill.

65	CPKC	General	Consumer / Goods & Services	Carpark Charges	Transaction is related to carpark charges.
66	EDUC	General	Consumer / Goods & Services	Education	Transaction is related to a payment of study/tuition fees.
67	FEES	General	Consumer / Goods & Services	Payment of Fees	Payment of fees/charges.
68	GAMB	General	Consumer / Goods & Services	Gambling	Payments towards a purchase or winnings received from gambling, betting or other wagering activities.
69	LOTT	General	Consumer / Goods & Services	Lottery	Payments towards a purchase or winnings received from lottery activities.
70	GIFT	General	Consumer / Goods & Services	Gift	Payment with no commercial or statutory purpose.
71	INSM	General	Consumer / Goods & Services	Instalment	Transaction is related to a payment of an instalment.
72	REOD	General	Finance	Account Overdraft Repayment	Transaction is for account overdraft repayment
73	FAND	General	Government	Financial Aid In Case Of Natural Disaster	Financial aid by State authorities for abolition of consequences of natural disasters.
74	GOVT	General	Government	Government Payment	Transaction is a payment to or from a government department.
75	TCSC	General	Government	Town Council Service Charges	Transaction is related to a payment associated with charges levied by a town council.
76	BLDM	General	Property	Building Maintenance	Transaction is related to a payment associated with building maintenance.
77	RENT	General	Property	Rent	Transaction is the payment of rent.
78	BNET	General	Wholesale / FI-FI	Bond Forward Netting	Bond Forward pair-off cash net movement.

79	CORT	General	Wholesale / FI-FI	Trade Settlement Payment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
80	CMDT	Investment	Investments	Commodity Transfer	Transaction is payment of commodities.
81	DERI	Investment	Investments	Derivatives	Transaction is related to a derivatives transaction.
82	DIVD	Investment	Investments	Dividend	Transaction is payment of dividends.
83	FREX	Investment	Investments	Foreign Exchange	Transaction is related to a foreign exchange operation.
84	HEDG	Investment	Investments	Hedging	Transaction is related to a hedging operation.
85	INVS	Investment	Investments	Investment & Securities	Transaction is for the payment of mutual funds, investment products and shares.
86	SAVG	Investment	Investments	Savings	Transfer to savings/retirement account.
87	SECU	Investment	Investments	Securities	Transaction is the payment of securities.
88	TREA	Investment	Wholesale / FI-FI	Treasury Payment	Transaction is related to treasury operations.
89	FNET	Listed Derivatives	Wholesale / FI-FI	Futures Netting Payment	Cash associated with a netting of futures payments. Refer to CCPM code word for netting of initial and variation margin through a CCP.
90	FUTR	Listed Derivatives	Wholesale / FI-FI	Futures	Cash related to futures trading activity.
91	HLTI	Medical	Insurance	Health Insurance	Transaction is a payment of health insurance.
92	DNTS	Medical	Medical	Dental Services	Transaction is a payment for dental services.
93	LTCF	Medical	Medical	Long Term Care Facility	Transaction is a payment for long-term care facility services.
94	MDCS	Medical	Medical	Medical Services	Transaction is a payment for medical care services.

95	VIEW	Medical	Medical	Vision Care	Transaction is a payment for vision care services.
96	SWFP	OTC Derivatives	Wholesale / FI-FI	Swap contract final payment	Final payments for a swap contract.
97	SWPP	OTC Derivatives	Wholesale / FI-FI	Swap contract partial payment	Partial payment for a swap contract.
98	SWRS	OTC Derivatives	Wholesale / FI-FI	Swap contract reset payment	Reset payment for a swap contract.
99	SWUF	OTC Derivatives	Wholesale / FI-FI	Swap contract upfront payment	Upfront payment for a swap contract.
100	BECH	Salary & Benefits	Benefit payments	Child Benefit	Transaction is related to a payment made to assist parent/guardian to maintain child.
101	BENE	Salary & Benefits	Benefit payments	Unemployment Disability Benefit	Transaction is related to a payment to a person who is unemployed/disabled.
102	SSBE	Salary & Benefits	Benefit payments	Social Security Benefit	Transaction is a social security benefit, i.e. payment made by a government to support individuals.
103	PEFC	Salary & Benefits	Pensions	Pension Fund Contribution	Transaction is contribution to pension fund.
104	PENS	Salary & Benefits	Pensions	Pension Payment	Transaction is the payment of pension.
105	ADCS	Salary & Benefits	Salaries & Incomes	Advisory Donation Copyright Services	Payments for donation, sponsorship, advisory, intellectual and other copyright services.
106	ALMY	Salary & Benefits	Salaries & Incomes	Alimony Payment	Transaction is the payment of alimony.
107	BONU	Salary & Benefits	Salaries & Incomes	Bonus Payment	Transaction is related to payment of a bonus.
108	COMM	Salary & Benefits	Salaries & Incomes	Commission	Transaction is payment of commission.

109	HREC	Salary & Benefits	Salaries & Incomes	Housing Related Contribution	Transaction is a contribution by an employer to the housing expenditures (purchase, construction, renovation) of the employees within a tax free fringe benefit system.
110	SALA	Salary & Benefits	Salaries & Incomes	Salary Payment	Transaction is the payment of salaries.
111	LREB	Securities Lending	Wholesale / FI-FI	Lending rebate payments	Securities lending rebate payments.
112	LREV	Securities Lending	Wholesale / FI-FI	Lending Revenue Payments	Revenue payments made by the lending agent to the client.
113	ESTX	Tax	Tax	Estate Tax	Transaction is related to a payment of estate tax.
114	HSTX	Tax	Tax	Housing Tax	Transaction is related to a payment of housing tax.
115	INTX	Tax	Tax	Income Tax	Transaction is related to a payment of income tax.
116	PTXP	Tax	Tax	Property Tax	Transaction is related to a payment of property tax.
117	RDTX	Tax	Tax	Road Tax	Transaction is related to a payment of road tax.
118	TAXS	Tax	Tax	Tax Payment	Transaction is the payment of taxes.
119	VATX	Tax	Tax	Value Added Tax Payment	Transaction is the payment of value added tax.
120	WHLD	Tax	Tax	With Holding	Transaction is related to a payment of withholding tax.
121	TAXR	Tax	Tax	Tax Refund	Transaction is the refund of a tax payment or obligation.
122	CBTV	Utilities	Utilities	Cable TV Bill	Transaction is related to a payment of cable TV bill.
123	ELEC	Utilities	Utilities	Electricity Bill	Transaction is related to a payment of electricity bill.

124	GASB	Utilities	Utilities	Gas Bill	Transaction is related to a payment of gas bill.
125	PHON	Utilities	Utilities	Telephone Bill	Transaction is related to a payment of telephone bill.
126	UBIL	Utilities	Utilities	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
127	WTER	Utilities	Utilities	Water Bill	Transaction is related to a payment of water bill.