

Purpose of payments codes

The symbols below are inspired by ISO standard codes

Identification

#	Code	Classification1	Name	Definition
1	BKIP	Bank Debt	BankLoanAccruedInterestPayment	Accrued interest payments. Specific to bank loans.
2	BKPP	Bank Debt	BankLoanPrincipalPaydown	Principal paydowns. Specific to bank loans.
3	BKFE	Bank Debt	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.
4	CDDP	Card Settlement	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.
5	CDOC	Card Settlement	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.
6	FCOL	Card Settlement	FeeCollection	A Service that is settling card transaction related fees between two parties.
7	CBK	Card Settlement	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.
8	CDCB	Card Settlement	CardPaymentWithCashBack	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback).
9	MTUP	Card Settlement	MobileTopUp	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount.
10	ACCT	Cash Mgmt	AccountManagement	Transaction moves funds between 2 accounts of same account holder at the same bank.
11	DEPT	Cash Mgmt	Deposit	Transaction is related to a payment of deposit.
12	CASH	Cash Mgmt	CashManagementTransfer	Transaction is a general cash management instruction.
13	PERS	Cash Mgmt	PersontoPersonPayment	Transaction is a payment between two accounts where the party is a natural person (identified by a private ID, not organization ID).
14	COLL	Cash Mgmt	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
15	INTC	Cash Mgmt	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
16	INTP	Cash Mgmt	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).
17	MGSC	Collateral	FuturesInitialMarginClientOwned SegregatedC ashCollateral	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.
18	EXTD	Collateral	ExchangeTradedDerivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC)).
19	FIXI	Collateral	FixedIncome	Cash collateral related to a fixed income instrument
20	SBSC	Collateral	SecuritiesBuySellSellBuyBack	Cash collateral related to a Securities Buy Sell Sell Buy Back
21	SCVE	Commercial	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
22	BEXP	Commercial	BusinessExpenses	Transaction is related to a payment of business expenses.
23	COMC	Commercial	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit).
24	GDDS	Commercial	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
25	GDSV	Commercial	PurchaseSaleOfGoodsAndServices	Transaction is related to purchase and sale of goods and services.
26	SERV	Commercial	ServiceCharges	Transaction is related to service charges charged by a service provider.
27	SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
28	SUPP	Commercial	SupplierPayment	Transaction is related to a payment to a supplier.
29	TRAD	Commercial	Commercial	Transaction is related to a trade services operation.
30	MP2B	Commercial	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.

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31	ROYA	Commercial	Royalties	Transaction is the payment of royalties.
32	CHAR	Consumer	CharityPayment	Transaction is a payment for charity reasons.
33	COMT	Consumer	ConsumerThirdPartyConsolidated Payment	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.
34	HLRP	Finance	HousingLoanRepayment	Transaction is related to a payment of housing loan.
35	HLST	Finance	HomeLoanSettlement	Transaction is related to the settlement of a home loan.
36	INPC	Finance	InsurancePremiumCar	Transaction is a payment of car insurance premium.
37	INTE	Finance	Interest	Transaction is payment of interest.
38	LIFI	Finance	LifeInsurance	Transaction is a payment of life insurance.
39	PPTI	Finance	PropertyInsurance	Transaction is a payment of property insurance.
40	INPR	Finance	InsurancePremiumRefund	Transaction is related to an insurance premium refund.
41	INSC	Finance	PaymentOfInsuranceClaim	Transaction is related to the payment of an insurance claim.
42	INSU	Finance	InsurancePremium	Transaction is payment of an insurance premium.
43	LOAN	Finance	Loan	Transaction is related to transfer of loan to borrower , or stuff loan.
44	LOAR	Finance	LoanRepayment	Transaction is related to repayment of loan to lender.
45	RINP	Finance	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
46	PENO	Finance	PaymentBasedOnEnforcementOrder	Payment based on enforcement orders except those arising from judicial alimony decrees.
47	RELG	Finance	RentalLeaseGeneral	Transaction is for general rental/lease.
48	TRFD	Finance	TrustFund	Transaction is related to a payment of a trust fund.
49	FORW	Foreign Exchange	ForwardForeignExchange	FX trades with a value date in the future.
50	ADVA	General	AdvancePayment	Transaction is an advance payment.
51	BCDM	General	BearerChequeDomestic	Transaction is the payment of a domestic bearer cheque.
52	BCFG	General	BearerChequeForeign	Transaction is the payment of a foreign bearer cheque.
53	CCRD	General	CreditCardPayment	Transaction is related to a payment of credit card account.
54	DCRD	General	DebitCardPayment	Transaction is related to a debit card payment.
55	EDUC	General	Education	Transaction is related to a payment of study/tuition fees.
56	CFEE	General	CancellationFee	Transaction is related to a payment of cancellation fee.
57	CORT	General	TradeSettlementPayment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
58	REBT	General	Rebate	Transaction is the payment of a rebate.
59	FEES	General	PaymentOfFees	Payment of fees/charges.
60	GIFT	General	Gift	Payment with no commercial or statutory purpose.
61	IHRP	General	InstallmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
62	INSM	General	Installment	Transaction is related to a payment of an installment.
63	IVPT	General	InvoicePayment	Transaction is the payment for invoices.
64	REFU	General	Refund	Transaction is the payment of a refund.
65	FAML	General	Family Support	Transaction is between family members
66	MSVC	General	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
67	LEGE	General	Legal Expense	Legal Expense
68	LEGC	General	Legal case	Payment toward legal case or to execution department
69	GOVT	General	GovernmentPayment	Transaction is a payment to or from a government department.
70	BRKF	General	BrokerageFee	Fee paid to a broker for services provided.
71	ANNI	Investment	Annuity	Transaction settles annuity related to credit, insurance, investments, others.
72	CMDT	Investment	CommodityTransfer	Transaction is payment of commodities.
73	DERI	Investment	Derivatives	Transaction is related to a derivatives transaction
74	PRME	Investment	PreciousMetal	Transaction is related to a precious metal operation.
75	DIVD	Investment	Dividend	Transaction is payment of dividends.
76	FREX	Investment	ForeignExchange	Transaction is related to a foreign exchange operation.
77	INVS	Investment	InvestmentAndSecurities	Transaction is for the payment of mutual funds, investment products and shares
78	SECU	Investment	Securities	Transaction is the payment of securities.
79	TREA	Investment	TreasuryPayment	Transaction is related to treasury operations.
80	SAVG	Investment	Savings	Transfer to savings/retirement account.
81	IRES	Investment	Investment in Real Estate	Investment in Real Estate
82	MDCS	Medical	MedicalServices	Transaction is a payment for medical care services.
83	HLTI	Medical	HealthInsurance	Transaction is a payment of health insurance.
84	ALLW	Salary & Benefits	Allowance	Transaction is the payment of allowances.

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85	BONU	Salary & Benefits	BonusPayment.	Transaction is related to payment of a bonus.
86	COMM	Salary & Benefits	Commission	Transaction is payment of commission.
87	PENS	Salary & Benefits	PensionPayment	Transaction is the payment of pension.
88	SSBE	Salary & Benefits	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
89	SALA	Salary & Benefits	SalaryPayment	Transaction is the payment of salaries.
90	SPSP	Salary & Benefits	SalaryPensionSumPayment	Salary or pension payment for more months in one amount or a delayed payment of salaries or pensions.
91	BENE	Salary & Benefits	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
92	EOFS	Salary & Benefits	EndOfServicePayment	Transaction is related to end-of-service payments from the employer (ministries, companies, institutions, etc.) in favor of individuals.
93	TFLG	Securities Lending	Trade finance- letter of guarantee	Payments related to letter of guarantee
94	TFLC	Securities Lending	Trade finance- letter of credit	Payments related to letter of credit
95	TAXS	Tax	TaxPayment	Transaction is the payment of taxes.
96	INTX	Tax	IncomeTax	Transaction is related to a payment of income tax.
97	AIRB	Transport	Air	Transaction is a payment for air transport related business.
98	UBIL	Utilities	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
99	PHON	Utilities	TelephoneBill	Transaction is related to a payment of telephone bill.
100	KEMB	Diplomacy	Kuwaiti Embassies Transfers	Transfers of Kuwaiti embassies, consulates and representative offices
101	IEMB	Diplomacy	International Embassies Transfers	Transfers of the international embassies, consulates and representative offices
102	DELG	Delegation	Government Delegation Transfers	Expenses of government official missions
103	INMM	Intervention	Money Market	Liquidity intervention either injection to or withdrawal from conventional banks through MM deals
104	INTQ	Intervention	MM Islamic	Liquidity intervention either injection to or withdrawal from islamic banks through MM islamic deals
105	ICBD	Intervention	CBK Bonds Issuance	Issuance of CBK Bonds for the Conventional Banks on the value date
106	RCBD	Intervention	CBK Bonds Redumption	Redemption of CBK Bonds for the Conventional Banks at the maturity date
107	ECTQ	Intervention	Related Tawarruq CBK Bonds excution	Excution of Related Tawarruq CBK Bonds with Islamic Banks on the value date
108	SCTQ	Intervention	Related Tawarruq CBK Bonds settlement	Settlement of Related Tawarruq CBK Bonds for Islamic Banks at the maturity date
109	ITBD	Public Debt	Treasury Bonds Issuance	Issuance of Treasury Bonds for the Conventional Banks on the value date
110	RTBD	Public Debt	Treasury Bonds Redemption	Redemption of Treasury Bonds for the Conventional Banks at the maturity date
111	SPDT	Public Debt	Public Debt Tawarruq excution	Execution of Public Debt Tawarruq for the Islamic Banks on the value date
112	SPDT	Public Debt	Public Debt Tawarruq settlement	Settlement of Public Debt Tawarruq for the Islamic Banks at the maturity date
113	BDKD	General	Bulk Deposit by Participant Bank	Bulk Deposit by Participant Bank
114	BWKD	General	Bulk Withdrawal by Participant Bank	Bulk Withdrawal by Participant Bank
115	FCYB	General	Forex currency Buy by Participant Bank	Forex currency Buy by Participant Bank
116	FCYS	General	Forex currency Sell by Participant Bank	Forex currency Sell by Participant Bank
117	CDCD	General	Normal Deposit by Participant Bank	Normal Deposit by Participant Bank
118	CWCD	General	Normal Withdrawal by Participant Bank	Normal Withdrawal by Participant Bank
119	CHTR	General	Onus Inter account Transfer	Onus Inter account Transafer
120	ISUK	Collateral	Sukuk Issuance	Issuance of Sukuk for the Islamic Banks on value date
121	RSUK	Collateral	Sukuk Redemption	Redemption of Sukuk for the Islamic Banks at Maturity date
122	ITBL	Collateral	Treasury Bills Issuance	Issuance of treasury bills for Conventional Banks on the value date
123	ITBL	Collateral	Treasury Bills Redemption	Redemption of treasury bills for the Conventional Banks at the maturity date
124	OTPT	Salary & Benefits	Overtime Payment	Transaction is payment of Overtime
125	LEPT	Salary & Benefits	Leave encashment	Transaction is payment of leave encashment
126	SADJ	Salary & Benefits	Salary Adjustment	Transaction is payment of salary adjustment
127	DEDU	General	Deductions	Transaction is payment of Deductions for government entities
128	FORM	General	Form	Transaction is payment of Form
129	STMP	General	Stamp	Transaction is payment of Stamp (financial stamp or electronic stamp)
130	DISC	General	Discounts	Transaction is payment of Discounts for government entities
131	FISU	General	Financial support	Transaction is payment of Financial support
132	INST	General	Installment	Transaction is payment of Installment , or payment monthly installments to ministries.
133	TRCO	Salary & Benefits	Training course	Transaction is payment of Training course
134	CONT	General	Contract	Transaction is payment of Contract

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135	DUES	General	Dues	Transaction is payment of Dues
136	TEND	General	Tender	Transaction is payment of Tender
137	TECO	General	Terminate contract	Transaction is payment of Terminate contract
138	EXWO	Salary & Benefits	Excellent work	Transaction is payment of Excellent work
139	BOAL	General	Book allowance	Transaction is payment of Book allowance
140	TICK	Salary & Benefits	Travel tickets	Transaction is payment of Travel tickets
141	CCST	General	Cash custody	Transaction is payment of Cash custody
142	RSIG	Salary & Benefits	Resignation	Transaction is payment of Resignation
143	SLON	Bank Debt	Social loan	Transaction is payment of Social loan
144	OFMI	Salary & Benefits	Official mission	Transaction is payment of Official mission
145	TEAM	Salary & Benefits	Work teams	Transaction is payment of Work teams
146	IBAL	General	Increase balance	Transaction is increase Government Entities Balances from Ministry of Finance