

United Arab Emirates (AED) Purpose Codes

Central Bank will require purpose codes to be included in 'TAG 77B' for all currencies both Cross border / Domestic payments. Transaction processing will not be affected due to lack of 'TAG 77B' data, however the receiving bank will be required to obtain the new purpose code from the sending bank.

Inbound payment instructions to Receiving Bank in UAE without purpose codes populated in 'TAG 77B', the following actions will be taken by the Receiving Bank from 1 January 2018:

- For accounts in the books of the Receiving Bank, payments will continue to be posted; however, the Receiving Bank will be required to solicit the Purpose Code information from the Sending Bank by using "195/196".
- For accounts in the books of other UAE Banks, the payments will be propagated to UAEFTS using "CB102/CB10" with the default Purpose Code "CBP". The Receiving Bank will then be required to solicit the Purpose Code information from the Sending Bank by using "195/196".

| Code | Description |
|------|---|
| ACM | Agency Commission |
| AES | Advance payment against EOS |
| ALW | Allowances |
| ATS | Air transport |
| BON | Bonus |
| CCP | Corporate Card Payment |
| CHC | Charitable Contributions |
| CIN | Commercial Investments |
| COM | Commission |
| COP | Compensation |
| CRP | Credit Card Payments |
| DCP | Pre-Paid Reloadable & Personalized Debit Card Payments |
| DIV | Dividend Payouts |
| DOE | Dividends on equity not intra group |
| EDU | Educational Support |
| EMI | Equated Monthly Instalments |
| EOS | End of Service |
| FAM | Family Support |
| FIS | Financial services |
| GDS | Goods Bought or Sold |
| GMS | Processing repair and maintenance services on goods |
| GOS | Government goods and services embassies etc |
| GRI | Government related income taxes tariffs capital transfers etc |
| IFS | Information services |

| Code | Description |
|------|--|
| IGD | Intra group dividends |
| IGT | Inter group transfer |
| IID | Intra group interest on debt |
| INS | Insurance services |
| IOD | Income on deposits |
| IOL | Income on loans |
| IPC | Charges for the use of intellectual property royalties |
| IPO | IPO subscriptions |
| IRP | Interest rate swap payments |
| IRW | Interest rate unwind payments |
| ISH | Income on investment funds shares |
| ISL | Interest on securities more than a year |
| ISS | Interest on securities less than a year |
| ITS | Computer services |
| LAS | Leave salary |
| LIP | Loan interest payments |
| LNC | Loan charges |
| LND | Loan disbursements |
| MCR | Monetary Claim Reimbursements Medical Insurance or Auto Insurance etc. |
| MWI | Mobile wallet cash in |
| MWO | Mobile wallet cash out |
| MWP | Mobile wallet payments |
| OAT | Own account transfer |
| OTS | Other modes of transport |
| OVT | Overtime |
| PEN | Pension |
| PIN | Personal Investments |
| PIP | Profits on Islamic products |
| PMS | Professional and management consulting services |
| POR | Refunds or Reversals on IPO subscriptions |
| POS | POS Merchant Settlement |
| PRP | Profit rate swap payments |
| PRR | Profits or rents on real estate |
| PRS | Personal cultural audio visual and recreational services |
| PRW | Profit rate unwind payments |
| RDS | Research and development services |
| RNT | Rent payments |
| SAA | Salary advance |
| SAL | Salary |
| SCO | Construction |
| STR | Travel |
| STS | Sea transport |
| SVI | Stored value card cash-in |
| SVO | Stored value card cash-out |
| SVP | Stored value card payments |

| Code | Description |
|------|---|
| TCS | Telecommunication services |
| TKT | Tickets |
| TOF | Transfer of funds between persons Normal and Juridical |
| TTS | Technical trade-related and other business services |
| UTL | Utility Bill Payments |
| 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 |
| PPA | Purchase of real estate abroad from residents |
| DIF | Debt instruments intragroup loans securities deposits foreign |
| FSA | Equity other than investment fund shares in t related companies abroad |
| FIA | Investment fund shares foreign |
| DSA | Purchases and sales of foreign debt securities less than a year in the related companies |
| DLA | Purchases and sales of foreign debt securities more than a year in the related companies |
| FDA | Financial derivatives foreign |
| AFA | Receipts or payments from personal residents bank account or deposits abroad |
| SLA | Loans - Drawings or Repayments on loans extended to n-residents -short term |
| Code | Description |
| LLA | Loans - Drawings or Repayments on loans extended to n-residents -long term |
| LEA | Leasing abroad |
| RFS | Repos on foreign securities |
| TCR | Trade credits and advances receivable |
| 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 |
| PPL | Purchase of real estate in the UAE from n-residents |
| DIL | Debt instruments intragroup loans securities deposits in the UAE |
| FSL | Equity other than investment fund shares in t related companies in the UAE |
| FIL | Investment fund shares in the UAE |
| DSL | Purchases and sales of securities issued by residents less than a year in t related companies |
| DLL | Purchases and sales of securities issued by residents more than a year in t related companies |
| FDL | Financial derivatives in the UAE |
| AFL | Receipts or payments from personal n-resident bank account in the UAE |
| SLL | Loans - Drawings or Repayments on foreign loans extended to residents - short term |
| LLL | Loans - Drawings or Repayments on foreign loans extended to residents - long term |
| LEL | Leasing in the UAE |
| RLS | Repos on securities issued by residents |
| TCP | Trade credits and advances payable |

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