

Purpose codes for United Arab Emirates (AED) payments

Code	Description	Additional Notes	Remitter	Beneficiary
ACM	Agency Commission	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Corporates
AES	Advance Payment Against EOS	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals
ALW	Allowance	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals
ATS	Air Transport	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
BON	Bonus	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals
CCP	Corporate Card Payments	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Corporate Credit Cards
CHC	Charitable Contributions	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Corporates
CIN	Commercial Investments	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Corporates
COM	Commission	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals
COP	Compensation	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals
DCP	Pre-Paid Reloadable Personalized Debit Card Payments	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Pre-Paid/ Stored Value Cards
DIV	Dividend Payouts	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Financial Institutions	Applicable to Individuals and Corporates
DOE	Dividends On Equity Not Intra Group	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals and Corporates
EDU	Educational Support	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
EMI	Equated Monthly Installments	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Financial Institutions
EOS	End Of Service/Final Settlement	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals

Code	Description	Additional Notes	Remitter	Beneficiary
FIS	Financial Services	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
GDS	Goods Bought Or Sold	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
GMS	Processing Repair And Maintenance Services On Goods	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
GOS	Government Goods And Services Embassies Etc	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
GRI	Government Related Income Taxes Tariffs Capital Transfers Etc	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals and Corporates
IFS	Information Services	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
IGD	Intra Group Dividends	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Corporates
IID	Intra Group Interest On Debt	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Corporates
INS	Insurance Services	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
IOD	Income On Deposits	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Financial Institutions	Applicable to Individuals and Corporates
IOL	Income On Loans	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Financial Institutions	Applicable to Individuals and Corporates
IPC	Charges For The Use Of Intellectual Property Royalties	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
IPO	IPO Subscriptions	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Financial Institutions
ISH	Income On Investment Funds Shares	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals and Corporates
ISL	Interest On Securities More Than A Year	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals and Corporates
ISS	Interest On Securities Less Than A Year	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals and Corporates

Code	Description	Additional Notes	Remitter	Beneficiary
ITS	Computer Services	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
LAS	Leave Salary	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals
LIP	Loan Interest Payments	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Financial Institutions
LNC	Loan Charges	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Financial Institutions
LND	Loan Disbursements	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Financial Institutions	Applicable to Individuals and Corporates
MCR	Monetary Claim Reimbursement	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals and Corporates
OTS	Other Modes Of Transport	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
OVT	Overtime	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals
PEN	Pension	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals
PIP	Profits On Islamic Products	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals and Corporates
PMS	Professional And Management Consulting Services	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
POR	Refunds/Reversals On IPO Subscriptions	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Financial Institutions	Applicable to Individuals and Corporates
POS	POS Merchant Settlement	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Financial Institutions	Applicable to Corporates
PRR	Profits Or Rents On Real Estate	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals and Corporates
PRS	Personal Cultural Audio Visual And Recreational Services	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
RDS	Research And Development Services	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates

Code	Description	Additional Notes	Remitter	Beneficiary
RNT	Rent Payments	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
SAA	Salary Advance	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals
SAL	Salary	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals
SCO	Construction	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
STR	Travel	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
STS	Sea Transport	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
TCS	Telecommunication Services	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
TKT	Tickets	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Corporates	Applicable to Individuals
TTS	Technical Trade Related And Other Business Services	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
UTL	Utility Bill Payments	Applicable for Domestic and Cross Border Payments/Receipts	Applicable to Individuals and Corporates	Applicable to Corporates
AFA	Receipts Or Payments From Personal Residents Bank Account Or Deposits Abroad	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
AFL	Receipts Or Payments From Personal N-Resident Bank Account In The UAE	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
CEA	Equity For 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	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
CEL	Equity For Establishment Of New Company In UAE From Non-Residents Equity Of Merger Or Acquisition Of Companies In The UAE From Non-Residents Participation To Capital Increase Of Related	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
DIF	Debt Instruments Intragroup Loans Securities Deposits Foreign	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers

Code	Description	Additional Notes	Remitter	Beneficiary
DIL	Debt Instruments Intragroup Loans Securities Deposits In The UAE	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
DLA	Trading Of Foreign Debt Security More Than Year In The Related Company	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
DLL	Trading Of Securities Issued By Residents More Than Year In The Company	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
DSA	Purchases And Sales Of Foreign Debt Securities Less Than Year In The Related Company	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
DSL	Purchases And Sales Of Securities Issued By Residents Less Than Year In The Related Companies	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
FDA	Financial Derivatives Foreign	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
FDL	Financial Derivatives In The UAE	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
FIA	Investment Fund Shares Foreign	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
FIL	Investment Fund Shares In The UAE	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
FSA	Equity Other Than Investment Fund Shares In The Related Companies Abroad	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
FSL	Equity Other Than Investment Fund Shares In The Related Companies In The UAE	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
LEA	Leasing Abroad	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
LEL	Leasing In The UAE	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
LLA	Loans-Drawings Or Repayments On Loans Extended To Non-Residents – Long Term	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
LLL	Drawings Or Repayments On Foreign Loans To Residents – Long Term	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
PPA	Purchase Of Real Estate Abroad From Residents	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
PPL	Purchase Of Real Estate In The UAE From Non-Residents	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
RFS	Repos On Foreign Securities	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
RLS	Repos On Securities Issued By Residents	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers

Code	Description	Additional Notes	Remitter	Beneficiary
SLA	Loans-Drawings Or Repayments On Loans Extended To Non-Residents – Short Term	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
SLL	Loans-Drawings Or Re-Payments On Foreign Loans Extended To Residents – Short Term	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
TCP	Trade Credits And Advances Payable	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers
TCR	Trade Credits And Advances Receivable	Applicable ONLY for Cross Border Payments/Receipts	Applicable to all customers	Applicable to all customers