

ANNEXURE TO FUNDS TRANSFER APPLICATION
Purpose of Payment (PoP) / Transaction Codes, its Description and Usage

SI No	Code	Description	Types of Customer/s who can use the code
01	ACM	Agency Commissions	Non Individual to Non Individual Only
02	AES	Advance payment against EOS	Non Individual to Individual Only
03	AFA	Receipts or payments from personal residents bank account or deposits abroad	Any type of customers to Any type of customers
04	AFL	Receipts or payments from personal non-resident bank account in the UAE	Any type of customers to Any type of customers
05	ALW	Allowance	Non Individual to Individual Only
06	ATS	Air transport	Individual & Non-Individual customers to Individual & Non-Individual Customers.
07	BON	Bonus	Non Individual to Individual Only
08	CCP	Corporate Card Payments	Non Individual to Credit Cards Accounts
09	CEA	Equity and investment fund shares 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 companies abroad	Any type of customers to Any type of customers
10	CEL	Equity and investment fund shares for the establishment of new company in the UAE from non-residents, equity of merger or acquisition of companies in the UAE from non-residents and participation to capital increase of related companies from non-residents in the UAE	Any type of customers to Any type of customers
11	CHC	Charitable Contributions (Charity and Aid)	Individual & Non-Individual to Non- Individual
12	CIN	Commercial Investments	Non Individual to Non Individual Only
13	COM	Commission	Non Individual to Individual Only
14	COP	Compensation	Non Individual to Individual Only
15	CRP	Credit Card Payment	Individual Customer to Credit Card
16	DCP	Debit Card Payments	Individual & Non-Individual to Prepaid Paid Card Account/Stored Value Product
17	DIF	Debit instruments intragroup loan securities deposits in Foreign	Any type of customers to Any type of customers
18	DIL	Debit instruments intragroup loans securities deposits in the UAE	Any type of customers to Any type of customers
19	DIV	Dividend Payouts From FI	FI to Individual & Non-Individual customers
20	DLA	Purchases and sales of foreign debt securities in not related companies - More than a year	Any type of customers to Any type of customers
21	DLL	Purchases and sales of securities issued by residents in not related companies - More than a year	Any type of customers to Any type of customers
22	DOE	Dividends on equity not intragroup	Non Individual to Individual & Non-Individual
23	DSA	Purchases and sales of foreign debt securities in not related companies - Less than a year	Any type of customers to Any type of customers
24	DSL	Purchases and sales of securities issued by residents in not related companies - Less than a year	Any type of customers to Any type of customers
25	EDU	Educational Support	Individual & Non-Individual to Individual &

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			NonIndividual Customers.
26	EMI	Equated Monthly Installments	Individual & Non-Individual to FI Internal Accounts
27	EOS	End of Service / Final Settlement	Non Individual to Individual Only
28	FAM	Family Support (Workers' remittances)	Individual to Individual Customers
29	FDA	Financial derivatives foreign	Any type of customers to Any type of customers
30	FDL	Financial derivatives in the UAE	Any type of customers to Any type of customers
31	FIA	Investment fund shares foreign	Any type of customers to Any type of customers
32	FIL	Investment fund shares in the UAE	Any type of customers to Any type of customers
33	FIS	Financial services	Individual & Non-Individual to Individual & Non-Individual customers.
34	FSA	Equity other than investment fund shares in not related companies abroad	Any type of customers to Any type of customers
35	FSL	Equity other than investment fund shares in not related companies in the UAE	Any type of customers to Any type of customers
36	GDS	Goods bought or sold (V	Individual & Non-Individual to Individual & Non-Individual Customers.
37	GMS	Processing repair and maintenance services on goods	Individual & Non-Individual to Individual & Non-Individual Customers.
38	GOS	Government goods and services embassies etc	Individual & Non-Individual to Individual & Non-Individual Customers.
39	GRI	Government related income taxes, tariffs, capital transfers, etc.	Non Individual to Individual & Non-Individual Customers.
40	IFS	Information services	Individual & Non-Individual to Individual & Non-Individual Customers.
41	IGD	Dividends intragroup	Non-Individual to Non-Individual
42	IGT	INTER GROUP TRANSFER	Non-Individual to Non-Individual
43	IID	Interest on debt intragroup	Non-Individual to Non-Individual
44	INS	Insurance services	Individual & Non-Individual to Individual & Non-Individual Customers.
45	IOD	Income on deposits	Financial Institution to Individuals & Non-Individuals
46	IOL	Income on loans	Financial Institution to Individual & Non-Individual
47	IPC	Charges for the use of intellectual property royalties	Individual & Non-Individual to Individual & Non-Individual Customers.
48	IPO	IPO Subscriptions	Individual & Non-Individual to Financial Institutions
49	IRP	INTEREST RATE SWAP PAYMENTS	Any type of customers to Any type of customers
50	IRW	INTERST RATE UNWIND PAYMENTS	Any type of customers to Any type of customers
51	ISH	Income on investment funds shares	Non-Individual to All types of customers
52	ISL	Interest on securities more than a year	Non Individual to All types of customers
53	ISS	Interest on securities less than a year	Non Individual to Individual & Non-Individual
54	ITS	Computer services	Individual & Non-Individual to Individual & Non-Individual Customers.
55	LAS	Leave Salary	Non Individual to Individual

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56	LEA	Leasing abroad	Any type of customers to Any type of customers
57	LEL	Leasing in the UAE	Any type of customers to Any type of customers
58	LIP	Loan Interest Payments	Individual & Non-Individual to Financial Institution
59	LLA	Loans? Drawings or Repayments on loans extended to nonresidents - Long-term	Any type of customers to Any type of customers
60	LLL	Loans - Drawings or Repayments on foreign loans extended to residents - Long-term	Any type of customers to Any type of customers
61	LNC	Loan Charges	Non Individual & Individual to Financial Institutions
62	LND	Loan Disbursements From FI	Financial institution to Individual & Non-Individuals
63	MCR	Monetary Claim Reimbursements	Non-Individual to Individual & Non-Individuals
64	MWI	MOBILE WALLET CARD CASH-IN	Any customer to Financial Institution
65	MWO	MOBILE WALLET CARD CASH-OUT	Financial Institution to Any customer
66	MWP	MOBILE WALLET CARD PAYMENTS	Any type of customer to Any type of Customer
67	OAT	OWN ACCOUNT TRNSFER	Individual to Individual
68	OTS	Other modes of transport (including Postal and courier services)	Individual & Non-Individual to Individual & Non-Individual
69	OVT	Overtime	Individual & Non-Individual
70	PEN	Pension	Individual & Non-Individual
71	PIN	Personal Investments	Individual to Non-Individual
72	PIP	Profits on Islamic products	Non-Individual to Individual & Non-Individual
73	PMS	Professional and management consulting services	Individual & Non-Individual to Individual & Non-Individual
74	POR	Refunds/Reversals on IPO subscriptions	Financial Institutions to Individual & Non-Individual
75	POS	POS Merchant Settlement	Financial Institutions to Non-Individuals
76	PPA	Purchase of real estate abroad from residents	Any type of customer to Any type of customer
77	PPL	Purchase of real estate in the UAE from non-residents	Any type of customer to Any type of customer
78	PRP	PROFIT RATE SWAP PAYMENTS	Any type of customer to Any type of customer
79	PRR	Profits or rents on real estate	Non-Individual to Individual & Non-Individual
80	PRS	Audiovisual Personal, cultural, and recreational services	Individual & Non-Individual to Individual & Non-Individual
81	PRW	PROFIT RATE UNWIND PAYMENTS	Any type of customer to Any type of customer
82	RDA	Reverse debt instruments abroad	Any type of customer to Any type of customer
83	RDL	Reverse debt instruments in the UAE	Any type of customer to Any type of customer
84	RDS	Research and development services	Individual & Non-Individual to Individual & Non-Individual
85	REA	Reverse equity share abroad	Any type of customer to Any type of customer
86	REL	Reverse equity share in the UAE	Any type of customer to Any type of customer
87	RFS	Repos on foreign securities	Any type of customer to Any type of customer
88	RLS	Repos on securities issued by residents	Any type of customer to Any type of customer

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89	RNT	Rent Payments	Individual & Non-Individual to Individual & Non-Individual
90	SAA	Salary Advance	Non-Individual to Individual
91	SAL	Salary (Compensation of employees)	Non-Individual to Individual
92	SCO	Construction	Individual & Non-Individual to Individual & Non-Individual
93	SLA	Loans? Drawings or Repayments on loans extended to nonresidents - Short-term	Any type of customer to Any type of customer
94	SLL	Loans - Drawings or Repayments on foreign loans extended to residents - Short-term	Any type of customer to Any type of customer
95	STR	Travel	Individual & Non-Individual to Individual & Non-Individual
96	STS	Sea transport	Individual & Non-Individual to Individual & Non-Individual
97	SVI	STORED VALUE CARD CASH-IN	Any type of customer to Financial Institutions
98	SVO	STORED VALUE CARD CASH-OUT	Financial Institutions to Any type of customers
99	SVP	STORED VALUE CARD PAYMENTS	Any type of customers to Any type of customers
100	TCP	Trade credits and advances payable	Any type of customer to Any type of customer
101	TCR	Trade credits and advances receivable	Any type of customer to Any type of customer
102	TCS	Telecommunication services	Individual & Non-Individual to Individual & Non-Individual
103	TKT	Tickets	Non-Individual to Individual
104	TOF	Transfer of funds between persons Normal and Juridical	Any type of customer to Any type of customer
105	TTS	Technical, trade-related and other business services	Individual & Non-Individual to Individual & Non-Individual
106	UFP	Unclaimed Funds Placement	Any type of customer to Any type of customer
107	UTL	Utility Bill Payments	Individual & Non-Individual to Non-Individual

For eg: Payment instructions for 'Salary has to have reason code as 'SAL' and ordering customer should be a 'Non-Individual Customer' and Beneficiary Customer should be an 'Individual.
