

Purpose of Payment Codes – Cross border, Domestic and ACH payments

1. Purpose of Payment Codes for Cross border Payments

Code	Description
ACM	Agency Commissions
AES	Advance payment against EOS
AFA	Receipts or payments from personal resident's bank account or deposits abroad
AFL	Receipts or payments from personal non-resident bank account in BAH
ALW	Allowance
ATS	Air transport
BON	Bonus
CCP	Corporate Card Payments
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
	Equity and investment fund shares for the establishment of new company in BAH from non-residents, equity of merger or CEL acquisition of companies in BAH from non-residents and participation to capital increase of related companies from non-residents in BAH
CHC	Charitable Contributions (Charity and Aid)
CIN	Commercial Investments
COM	Commission
COP	Compensation
CRP	Credit Card Payment
DCP	Debit Card Payments
DIV	Dividend Payouts From FI
DLA	Purchases and sales of foreign debt securities in not related companies - More than a year
DLF	Debt instruments intragroup loans, deposits foreign (above 10% share)
DLL	Purchases and sales of securities issued by residents in not related companies - More than a year
DOE	Dividends on equity not intragroup
DSA	Purchases and sales of foreign debt securities in not related companies - Less than a year
DSF	Debt instruments intragroup foreign securities
DSL	Purchases and sales of securities issued by residents in not related companies - Less than a year
EDU	Educational Support
EMI	Equated Monthly Installments
EOS	End of Service / Final Settlement
FAM	Family Support (Workers' remittances)
FDA	Financial derivatives foreign
FDL	Financial derivatives in BAH
FIA	Investment fund shares foreign
FIL	Investment fund shares in BAH
FIS	Financial services
FSA	Equity other than investment fund shares in not related companies abroad

Purpose of Payment Codes for Cross border Payments (cont'd)

Code	Description
FSL	Equity other than investment fund shares in not related companies in BAH
GDE	Goods sold (Exports in fob value)
GDI	Goods bought (Imports in cif value)
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
IGD	Dividends intragroup
IGT	Inter Group Transfer
IID	Interest on debt intragroup
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
LDL	Debt instruments intragroup loans, deposits in BAH (above 10% share)
LDS	Debt instruments intragroup securities in BAH
LEA	Leasing abroad
LEL	Leasing in BAH
LIP	Loan Interest Payments
LLA	Loans - Drawings or Repayments on loans extended to nonresidents - Long-term
LLL	Loans - Drawings or Repayments on foreign loans extended to residents - Long-term
LNC	Loan Charges
LND	Loan Disbursements From FI
MCR	Monetary Claim Reimbursements
MWI	Mobile wallet card cash-in
MWO	Mobile wallet card cash-out
MWP	Mobile wallet card payments

Purpose of Payment Codes for Cross border Payments (cont'd)

Code	Description
OAT	Own Account Transfer
OTS	Other modes of transport (including Postal and courier services)
OVT	Overtime
PEN	Pension
PIN	Personal Investments
PIP	Profits on Islamic products
PMS	Professional and management consulting services
POR	Refunds/Reversals on IPO subscriptions
POS	POS Merchant Settlement
PPA	Purchase of real estate abroad from residents
PPL	Purchase of real estate in BAH from non-residents
PRP	Profit rate swap payments
PRR	Profits or rents on real estate
PRS	Personal, cultural, audiovisual and recreational services
PRW	Profit rate unwind payments
RDA	Reverse debt instruments abroad
RDL	Reverse debt instruments in BAH
RDS	Research and development services
REA	Reverse equity share abroad
REL	Reverse equity share in BAH
RFS	Repos on foreign securities
RLS	Repos on securities issued by residents
RNT	Rent Payments
SAA	Salary Advance
SAL	Salary (Compensation of employees)
SCO	Construction
SLA	Loans- Drawings or Repayments on loans extended to nonresidents - Short-term
SLL	Loans - Drawings or Repayments on foreign loans extended to residents - Short-term
STR	Travel
STS	Sea transport
SVI	Stored value card cash-in
SVO	Stored value card cash-out
SVP	Stored value card payments
TCP	Trade credits and advances payable
TCR	Trade credits and advances receivable

Purpose of Payment Codes for Cross border Payments (cont'd)

Code	Description
TCS	Telecommunication services
TKT	Tickets
TOF	Transfer of funds between persons Normal and Juridical
TTS	Technical, trade-related and other business services
UFP	Unclaimed Funds Placement
UTL	Utility Bill Payments

2. Purpose of Payment Codes for Domestic Priority Payments and ACH Payments

Code	Description
001	Ordinary transfers
020	Fee Payment
021	Salary Payment
022	Generic Bill Payment
023	Top up of pre-paid Account
024	Transfer from pre-paid Account to Bank Account
025	Credit Card Settlement
026	Pension
027	Dividends
028	Interest Received
029	Loan Installment
030	Rental
031	Charity Payments
032	Bonus
033	Awards
034	Savings
035	Government Subsidies
036	Disabled Subsidy
037	Financial Support
038	Rental Subsidy Allowance
039	Social Assistance
040	Meat Subsidy

Issued by HSBC Bank Middle East Limited Bahrain Branch, P.O. Box 57, Manama, Kingdom of Bahrain licensed and regulated by the Central Bank of Bahrain as a conventional Retail Bank in the Kingdom of Bahrain and lead regulated by the Dubai Financial Services Authority

