

## AED: Purpose of Payment (PoP) Codes

The listed payments codes above are mandatory for United Emirates (AED) payments. Please use an appropriate code according to the description. The codes must be used for (non) AED domestic transfers and cross-border transfers in all currencies.

Code	Description
ACM	Agency commission
AES	Advance payment against EOS
AFA	Receipts or payments from personal residents bank accounts or deposits abroad
AFL	Receipts or payments from personal non-resident bank accounts in the UAE
ALW	Allowance
ATS	Air transport
BON	Bonus
CCP	Corporate card payments
CEA	Equity for establishment of new companies from residents abroad, equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad
CEL	Equity and investment fund shares for the establishment of new companies in the UAE from nonresidents, equity of merger or acquisition of companies in the UAE from nonresidents and participation to capital increase of related companies from non-residents in the UAE
CHC	Charitable contributions
CIN	Commercial investments
COM	Commission
COP	Compensation
CRP	Credit card payment
DCP	Prepaid reloadable personalized debit card payments
DIV	Dividend payouts
DLA	Purchases and sales of foreign debt securities in not related companies – more than a year
DLF	Debt instruments intragroup loans, foreign deposits (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 intra group
DIF	Debt instruments intragroup loans securities foreign deposits
DIL	Debt instruments intragroup loans securities deposits in the UAE
DSA	Purchases and sales of foreign debt securities less than a year in the related company
DSF	Debt instruments intragroup foreign securities
DSL	Purchases and sales of securities issued by residents less than a year in the related companies
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 the UAE
FIA	Investment fund shares foreign
FIL	Investment fund shares in the UAE
FIS	Financial services
FSA	Equity other than investment fund shares in related companies abroad
FSL	Equity other than investment fund shares in related companies in the UAE
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

<b>Code</b>	<b>Description</b>
IGT	Intergroup 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 the UAE (above 10% share)
LDS	Debt instruments intragroup securities in the UAE
LEA	Leasing abroad
LEL	Leasing in the UAE
LIP	Loan interest payments
LLA	Loan drawings or repayments on loans extended to non-residents – long-term
LLL	Drawings or repayments on foreign loans to residents – long-term
LNC	Loan charges
LND	Loan disbursements
MCR	Monetary claim reimbursement
MWI	Mobile wallet card cash-in
MWO	Mobile wallet card cash-out
MWP	Mobile wallet card 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/reversals on IPO subscriptions
POS	POS merchant settlement
PPA	Purchase of real estate abroad from residents
PPL	Purchase of real estate in the UAE from nonresidents
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
RDA	Reverse debt instruments abroad
RDL	Reverse debt instruments in the UAE
RDS	Research and development services
REA	Reverse equity share abroad
REL	Reverse equity share in the UAE
RFS	Repos on securities issued by residents
RNT	Rent payments
SAA	Salary advance
SAL	Salary

Code	Description
SCO	Construction
SLA	Loan drawings or repayments on loans extended to nonresidents – short-term
SLL	Loan 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
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

Source: <https://www.centralbank.ae/> (31.01.2019)

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