List of Purpose of payment codes for SWIFT MT103 international remittances received into and sent from bank accounts held within the UAE

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| Group  | Code | Payment details  |
| 1. Payments and other proceeds on Goods/Services/Revenues |
| Export and Import  | GDE  | Goods sold to non-resident of UAE (export)  |
| GDI  | Goods boughtd from non-resident of UAE (import)  |
| Transportation and Travel  | STS  | Sea transport  |
| ATS  | Air transport |
| OTS  | Other modes of transport (iIncluding postal and courier services) |
| STR  | Travel  |
| Services | GMS  | Processing repair and maintenance services on goods |
| SCO  | Construction  |
| INS  | Insurance services  |
| FIS  | Financial services  |
| IPC  | Charges for the use of intellectual property royalties |
| TCS  | Telecommunication services |
| ITS  | Computer services |
| IFS  | Information services  |
| RDS  | Research and development services |
| PMS  | Professional and management consulting services  |
| TTS  | Technical, trade-related and other business services |
| PRS  | Personal, cultural, audiovisual and recreational services |
| Revenues and interests  | IGD  | Dividends intragroup |
| IID  | Interest on debt intragroup |
| PIP  | Profits on islamic products |
| PRR  | Profits or rents on real estate |
| DOE  | Dividends on equity not intragroup |
| ISH  | Income on investment funds shares |
| ISL  | Interest on securities more than a year |
| ISS  | Interest on securities less than a year |
| IOL  | Income on loans |
| IOD  | Income on deposits  |
| Government | GOS  | Government goods and services embassies etc. |
| GRI  | Government related income taxes, tariffs, capital transfers, etc. |
| Personal transactions | CHC  | Charitable contributions (charity and aid) |
| FAM  | Family support (workers' remittances) |
| SAL  | Salary (compensation of employees) |
| PPA  | Purchase of real estate abroad from residents |
| PPL  | Purchase of real estate in the UAE from non-residents |
| 2. Assets  |
| Direct foreign investments – purchases and sales by residents of shares and securities (above 10% share) | 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 |
| DSF  | Debt instruments intragroup foreign securities |
| REL  | Reverse equity share in the UAE |
| RDL  | Reverse debt instruments in the UAE |
| Portfolio investments – purchases and sales by residents of shares and securities (less than 10% share) | FSA  | Equity other than investment fund shares in not related companies abroad |
| FIA  | Investment fund shares foreign |
| DSA  | Purchases and sales of foreign debt securities in not related companies - less than a year |
| DLA  | Purchases and sales of foreign debt securities in not related companies - more than a year |
| FDA  | Financial derivatives foreign |
| Repayment of loans and transfers by residents of borrowings and deposits abroad | DLF  | Debt instruments intragroup loans, deposits foreign (above 10% share) |
| AFA  | Revenues and payments from personal account of a resident or from a deposit account abroad |
| SLA  | Loans - drawings or repayments on loans extended to nonresidents - short-term |
| LLA  | Loans - drawings or repayments on loans extended to nonresidents - long-term |
| LEA  | Leasing abroad (leasing under an agreement between a resident and a non-resident) |
| RFS  | Repos on foreign securities |
| TCR  | Trade credits and advances receivable |
| 3. Liabilities  |
| Direct foreign investments – purchases and sales by nonresidents of shares and securities (above 10% share) | 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 |
| LDS  | Debt instruments intragroup securities in the UAE |
| REA  | Reverse equity share abroad |
| RDA  | Reverse debt instruments abroad |
| Portfolio investments – purchases and sales by nonresidents of shares and securities (less than 10% share) | FSL  | Equity other than investment fund shares in not related companies in the UAE |
| FIL  | Investment fund shares in the UAE |
| DSL  | Purchases and sales of securities issued by residents in not related companies - less than a year |
| DLL  | Purchases and sales of securities issued by residents in not related companies - more than a year |
| FDL  | Financial derivatives in the UAE |
| Repayments on loans and transfers by non-residents of loans and deposits in the UAE | LDL  | Debt instruments intragroup loans, deposits in the uae (above 10% share) |
| AFL  | Receipts or payments from personal non-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 |
| 4. Others |
| Other remittances  | EDU  | Educational support |
| ALW  | Allowance |
| AES  | Advance payment against eos |
| LAS  | Leave salary |
| OVT  | Overtime |
| TKT  | Tickets |
| SAA  | Salary advance |
| COP  | Compensation |
| COM  | Commission |
| EOS  | End of service / final settlement |
| BON  | Bonus |
| PEN  | Pension |
| UTL  | Utility bill payments |
| DCP  | Debit card payments |
| LND  | Loan disbursements from fi |
| LIP  | Loan interest payments |
| IPO  | Ipo subscriptions |
| POR  | Refunds/reversals on ipo subscriptions |
| RNT  | Rent payments |
| LNC  | Loan charges |
| EMI  | Equated monthly installments |
| DIV  | Dividend payouts from fi |
| ACM  | Agency commissions |
| CCP  | Corporate card payments |
| POS  | Pos merchant settlement |
| MCR  | Monetary claim reimbursements on medical, car and other types of insurance  |
| PIN  | Personal investments |
| CIN  | Commercial investments |
| CRP  | Credit card payment |
| TOF  | Transfer of funds between individuals and legal entities |
| IGT  | Inter group transfer |
| OAT  | Own account transfer |
| SVI  | Stored value card cash-in |
| SVO  | Stored value card cash-out |
| SVP  | Stored value card payments |
| MWI  | Mobile wallet card cash-in |
| MWO  | Mobile wallet card cash-out |
| MWP  | Mobile wallet card payments |
| PRP  | Profit rate swap payments |
| PRW  | Profit rate unwind payments |
| IRP  | Interest rate swap payments |
| IRW  | Interest rate unwind payments |