

The below codes can be used when ordering or beneficiary institutions are direct UAEFT's participants, only

Code	Description	Ordering Account (Remitter)	Beneficiary Account
EDU	Educational support	Individual & Non-individual	Individual & Non-individual
ALW	Allowances	Non-individual	Individual
AES	Advance payment against EOS	Non-individual	Individual
LAS	Leave salary	Non-individual	Individual
OVT	Overtime	Non-individual	Individual
TKT	Tickets	Non-individual	Individual
SAA	Salary advance	Non-individual	Individual
COP	Compensation	Non-individual	Individual
COM	Commission	Non-individual	Individual
EOS	End of service	Non-individual	Individual
BON	Bonus	Non-individual	Individual
PEN	Pension	Non-individual	Individual
UTL	Utility bill payments	Individual & Non-individual	Non-individual
DCP	Pre-paid reloadable & personalised debit card payments	Individual & Non-individual	Prepaid card account/stored value product
LND	Loan disbursements	Financial Institution	Individual & Non-individual
LIP	Loan interest payments	Individual & Non-individual	Financial Institution
IPO	IPO subscriptions	Individual & Non-individual	Financial Institution
POR	Refunds or reversals on IPO subscriptions	Financial Institution	Individual & Non-individual
RNT	Rent payments	Individual & Non-individual	Individual & Non-individual
LNC	Loan charges	Individual & Non-individual	Financial Institution
EMI	Equated monthly instalments	Individual & Non-individual	Financial Institution
DIV	Dividend payouts	Financial Institution	Individual & Non-individual
ACM	Agency commission	Non-individual	Non-individual
CCP	Corporate card payment	Non-individual	Credit Card Account
POS	POS merchant settlement	Financial Institution	Non-individual
MCR	Monetary claim reimbursements, medical insurance or auto insurance etc.	Non-individual	Individual & Non-individual
PIN	Personal investments	Individual	Non-individual
CIN	Commercial investments	Non-individual	Non-individual
CRP	Credit card payments	Individual	Credit Card Account
TOF	Transfer of funds between persons Normal and Juridical	All type of customers	All type of customers
IGT	Inter Group Transfer	Non - Individual & Financial Institution	Non - Individual & Financial Institution
OAT	Own Account Transfer	All type of customers	All type of customers
SVI	Stored Value Card Cash -In	All type of customers	Financial Institution
SVO	Stored Value Card Cash-Out	Financial Institution	All type of customers
SVP	Stored Value Card Payments	All type of customers	All type of customers
MWI	Mobile Wallet Cash In	All type of customers	Financial Institution
MWO	Mobile Wallet Cash Out	Financial Institution	All type of customers
MWP	Mobile Wallet Payments	All type of customers	All type of customers
PRP	Profit Rate Swap Payments	All type of customers	All type of customers
PRW	Profit Rate Unwind Payments	All type of customers	All type of customers
IRP	Interest Rate Swap Payments	All type of customers	All type of customers
IRW	Interest Rate Unwind Payments	All type of customers	All type of customers

The following codes can be used for all scenarios

GDS	Goods bought or sold	Individual & Non-individual	Individual & Non-individual
GMS	Processing repair and maintenance services on goods	Individual & Non-individual	Individual & Non-individual
STS	Sea transport	Individual & Non-individual	Individual & Non-individual
ATS	Air transport	Individual & Non-individual	Individual & Non-individual
OTS	Other modes of transport	Individual & Non-individual	Individual & Non-individual
STR	Travel	Individual & Non-individual	Individual & Non-individual

SCO	Construction	Individual & Non-individual	Individual & Non-individual
INS	Insurance services	Individual & Non-individual	Individual & Non-individual
FIS	Financial services	Individual & Non-individual	Individual & Non-individual
IPC	Charges for the use of intellectual property royalties	Individual & Non-individual	Individual & Non-individual
TCS	Telecommunication services	Individual & Non-individual	Individual & Non-individual
ITS	Computer services	Individual & Non-individual	Individual & Non-individual
IFS	Information services	Individual & Non-individual	Individual & Non-individual
RDS	Research and development services	Individual & Non-individual	Individual & Non-individual
PMS	Professional & management consulting services	Individual & Non-individual	Individual & Non-individual
TTS	Technical trade-related & other business services	Individual & Non-individual	Individual & Non-individual
PRS	Personal, cultural, audio-visual & recreational services	Individual & Non-individual	Individual & Non-individual
GOS	Government goods & services embassies, etc.	Individual & Non-individual	Individual & Non-individual
SAL	Salary	Non-individual	Individual
IGD	Intra-group dividends	Non -individual	Non-individual
IID	Intra-group interest on debt	Non -individual	Non-individual
PIP	Profits on Islamic products	Non-individual	Individual & Non-individual
PRR	Profits or rents on real estate	Non-individual	Individual & Non-individual
DOE	Dividends on equity not intra-group	Non-individual	Individual & Non-individual
ISH	Income on investment funds shares	Non-individual	Individual & Non-individual
ISL	Interest on securities more than a year	Non-individual	Individual & Non-individual
ISS	Interest on securities less than a year	Non-individual	Individual & Non-individual
IOL	Income on loans	Financial Institution	Individual & Non-individual
IOD	Income on deposits	Financial Institution	Individual & Non-individual
GRI	Government-related income taxes, tariffs, capital transfers, etc.	Non-individual	Individual & Non-individual
CHC	Charitable contributions	Individual & Non-individual	Non-individual
FAM	Family support	Individual	Individual

**The below codes can be used for cross border payments (beneficiary/remitters account is domiciled outside UAE)**

Code	Description
CEA	Equity for the establishment of new company from residents abroad equity of merger (beneficiary or remitters account domiciled outside UAE) or acquisition of companies abroad from residents and participation to capital increase of related company abroad
PPA	Purchase of real estate abroad from residents
DIF	Debt instruments, intra-group loans, securities, foreign deposits
FSA	Equity other than investment fund shares in related companies abroad
FIA	Foreign investment fund shares
DSA	Purchases & sales of foreign debt securities less than a year in related companies
DLA	Purchases & sales of foreign debt securities more than a year in related companies
FDA	Foreign financial derivatives
AFA	Receipts or payments from personal resident's bank account or deposits abroad
SLA	Loans, drawings or repayments on Loans extended to non-residents on short term
LLA	Loans, drawings or repayments on loans extended to non-residents on long term
LEA	Leasing abroad
RFS	Repos on foreign securities
TCR	Trade credits and advances receivable
CEL	Equity for the establishment of a new company in the UAE from non-residents equity of merger or acquisition of companies in the UAE from non-residents participation to capital increase of related companies
PPL	Purchase of real estate in the UAE from non-residents
DIL	Debt instruments, intra-group & loans securities deposits in the UAE
FSL	Equity other than investment fund shares in related companies in the UAE
FIL	Investment fund shares in the UAE
DSL	Purchases and sales of securities issued by residents less than a year in related companies
DLL	Purchases and sales of securities issued by residents more than a year in related companies
FDL	Financial derivatives in the UAE
AFL	Receipts or payments from personal no -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