

Treasury Management Solutions

International Wire Transfer Guide

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International Wire Transfer Guide

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Welcome to Capital One's International Wire Transfer service. Please use this guide to help you make timely and accurate payments to beneficiaries around the world. If you have questions along the way, please contact our Treasury Management Client Services team at 1-866-632-8888 or TMHelp@capitalone.com.

Keep in mind, payment formats and information are subject to constant change. As global payment systems and political climates evolve, we recommend you obtain specific payment formatting instructions from your intended recipient or a source published by the payment destination country.

Getting Started

To begin making international wire transfers, you'll need to have the basic identifying information shown below. Additional information may be required by country.

Please Have the Following Information Ready

- Ordering account number and the sender's account to be debited
- Full beneficiary name do not use initials, which may delay receipt of funds
- Beneficiary address
- Beneficiary telephone number
- Beneficiary account number
- Beneficiary's full bank name, bank address, SWIFT Bank Identifier Code (SWIFT BIC), and branch identifier if required
- If the wire is being initiated on behalf of a third party, you'll need the third party's name and address
- International Bank Account Number (IBAN), if required

Additional Information That May Be Required

Additional information requirements vary by country. Examples include the beneficiary's telephone number, the beneficiary's Tax ID, the purpose of payment description, etc. Please check with your recipient to ensure you are providing all of the information needed.

Intermediary Bank

Intermediary banks are often used when a payment is made in a currency that is different from the local currency. When making a payment through an intermediary bank, you must include the intermediary bank's SWIFT BIC.

The Intermediary Bank is typically obtained from the Beneficiary Bank as their preferred routing bank. You can contact your intended recipient to obtain the name of this bank and its SWIFT BIC.

Charges

Intermediary banks that process payments charge a fee to cover their processing costs. These fees are known as Beneficiary Deduction "Bene Deduct" fees and are in addition to the wire transfer initiation fee. Because not all intermediary banks between the Originator and Beneficiary are known when the wire transfer is initiated, the sum of all fees cannot be determined until after the wire transfer has been completed.



Key Reference Terms

Cut-off Times to Send Instructions

For same-day processing, all outgoing international wire transfer instructions must be received before 5 p.m. ET.

Beneficiary

The intended recipient of your payment.

Beneficiary Bank

The bank of the Beneficiary where your payment will be deposited.

Intermediary Bank

The routing bank preferred by the Beneficiary Bank. Using the correct Intermediary Bank streamlines cross-border hand-offs between banks.

Identifying Banks in Your Payment Instruction

SWIFT BIC (Bank Identifier Codes) are required for all international wire transfers. To optimize the payment process, you should also include the SWIFT BIC of the Intermediary Bank suggested by your recipient's bank.

SWIFT BIC (Bank Identifier Code)

The SWIFT Bank Identifier Code is a unique series of 8 or 11 alpha numeric characters that identifies a specific financial institution and its branch. This code is used to ensure automated and accurate identification of financial institutions within payment systems when a message or money is transferred. Your Beneficiary can provide you with the SWIFT BIC. Most SWIFT BICs use only the 8 character head office version, but some require the additional 3 characters that designate a specific branch location. To ensure timely delivery, your instructions for international outgoing wires should include the SWIFT BIC for the Beneficiary Bank and Intermediate Bank (if needed) in the designated instruction fields.

IBAN (International Bank Account Number)

The IBAN varies by country. Sending a wire to a participating country without the IBAN can delay the wire, or the receiving bank may reject the wire when the IBAN is not included in the payment.

CLABE (Clave Bancaria Estandarizada)

The CLABE is a banking standard for the numbering of bank accounts in Mexico. The CLABE account code has 18 digits.

SEPA (Single Euro Payments Area)

The creation of the Single Euro Payments Area (SEPA) is a European Union public authorities' integration initiative in the area of electronic euro payments. The SEPA zone is comprised of 34 countries, including Switzerland and Liechtenstein. SEPA eliminates differences between national and cross-border payments for certain transactions denominated in euro.



Purpose of Payment

Wire transfers to countries such as Brunei, China, India, Jordan, Russia, the United Arab Emirates, and others require a purpose of payment description. Certain countries have set specific codes for each purpose of payment. Other countries require that the purpose of payment be clearly identified via a brief description of up to 35 characters. Codes and descriptions are detailed in this guide. Description examples include payment on exported goods, payment on computer services, foreign direct investment, and salary to employee.

Purpose of Payment Codes

In addition to standard payment requirements, central banks in certain countries require specific codes to be included in the payment instruction. These codes are used to advise the government of the receiving country on why the payment is being made, to help route payments, and to identify beneficiaries properly.



Americas

Country	of Payment	Currency	Currency Code	Bank Account Number	Purpose of Payment	Additional Requirements
_	Argentina	Peso	ARS		Required - free form	/
*	Aruba	Florin	AWG			
	Bahamas	Dollar	BSD		Required - free form	1
Ψ	Barbados	Dollar	BBD			
25 Q	Belize	Dollar	BZD			
8	Bermuda	Dollar	BMD			
108	Bolivia	Peso	ВОВ			
•	Brazil	Real	BRL	IBAN	Required - free form	/
*	Canada	Dollar	CAD		Required - free form	
AK A	Cayman Islands	Dollar	KYD			
*	Chile	Peso	CLP		Required - free form	1
	Colombia	Peso	COP		Required - free form	
0	Costa Rica	Colon	CRC	IBAN	Required - free form	1
	Dominican Republic	Peso	DOP	IBAN Optional	Required - free form	/
•	East Caribbean	Dollar	XCD			
-	El Salvador	Colon	SVC			
*	French Guiana	Euro	EUR	IBAN		
+ + +	Guadeloupe	Euro	EUR	IBAN		
	Guatemala	Quetzal	GTQ	IBAN	Required - free form	✓
	Guyana	Dollar	GYD			
- N	Honduras	Lempira	HNL		Required - free form	✓
\sim	Jamaica	Dollar	JMD			
क्ष्म क्ष	Martinique	Euro	EUR	IBAN		
3	Mexico	Peso	MXN	CLABE**		1
-	Netherlands Antilles	Guilder	ANG			
å	Nicaragua	Cordobas	NIO			
*	Paraguay	Guarani	PYG		Required - free form	/
	Peru	Nuevo Sol	PEN			
	Saint Barthelemy	Euro	EUR	IBAN		
	Saint Martin	Euro	EUR	IBAN		
	Sint Maarten	Guilder	ANG			
	Trinidad and Tobago	Dollar	TTD			
	United States	Dollar	USD		Required - free form	1
*	Uruguay	Peso	UYU		Required - free form	1
	Virgin Islands, British	Dollar	USD	IBAN		

^{*}Purpose of Payment should be clearly identified via a brief description of up to 35 characters. Refer to this guide for formatting of country-specific codes.

** Clave Bancaria Estandarizada



Asia

Country	of Payment	Currency	Currency Code	Bank Account Number	Purpose of Payment	Additional Requirements
## · ·	Australia	Dollar	AUD		Required - free form	1
	Bangladash	Taka	BDT			
-de	Brunei	Dollar	BND		Required - codes	1
<u>Mar</u>	Cambodia	Riel	KHR			
*2	China	Yuan Renminbi	CNY		Required - codes	✓
2 € ∓	Fiji	Dollar	FJD			
*	French Polynesia	CFP Franc	XPF	IBAN		
*	Hong Kong	Dollar	HKD			
	India	Rupee	INR		Required - codes	1
	Indonesia	Rupiah	IDR		Required - free form	
	Japan	Yen	JPY			
•	Kazakhstan	Riel	KZT	IBAN	Required - free form	
*	Macao	Pataca	MOP			
C	Malaysia	Ringgit	MYR		Required - free form	✓
	Nepal	Rupee	NPR			
	New Caledonia	CFP Franc	XPF	IBAN		
¥€.;•	New Zealand	Dollar	NZD			
C	Pakistan	Rupee	PKR	IBAN	Required - free form	
	Papua New Guinea	Kina	PGK			
<u>></u>	Philippines	Peso	PHP		Required - free form	1
©	Singapore	Dollar	SGD		Required - free form	1
***	Solomon Islands	Dollar	SBD			
7	Somoa	Tala	WST			
(6)	South Korea	Won	KRW		Required - free form	1
	Sri Lanka	Rupee	LKR			
4	Tahiti	Franc	XPF		Required - free form	
-	Taiwan	Dollar	TWD		Required - free form	1
	Thailand	Baht	THB		Required - free form	
+	Tonga	Panga	TOP			
	Vanuatu	Vatu	VUV			
*	Vietnam	Dong	VND			1
₩ ⊗	Wallis and Futuna Islands	CFP Franc	XPF	IBAN		

^{*}Purpose of Payment should be clearly identified via a brief description of up to 35 characters. Refer to this guide for formatting of country-specific codes.



Europe

Country	y of Payment	Currency	Currency Code	Bank Account Number	Purpose of Payment	Additional Requirements
*	Albania	Lek	ALL	IBAN		
	Andorra	Euro	EUR	IBAN		
	Armenia	Dram	AMD			
	Austria	Euro	EUR	IBAN		
	Belgium	Euro	EUR	IBAN		
	Bosnia and Herzegovina	Convertible Mark	BAM	IBAN	Required - free form	1
	Bulgaria	Lev	BGN	IBAN		
₩	Channel Islands	Pound Sterling	GBP	IBAN		
8	Croatia	Kuna	HRK	IBAN	Required - free form	
	Cyprus	Euro	EUR	IBAN		
	Czech Republic	Koruna	CZK	IBAN		
==	Denmark	Krone	DKK	IBAN		
	Estonia	Kroon	EEK	IBAN		
· e c	Eurozone	Euro	EUR	IBAN	Required - free form	
-	Finland	Euro	EUR	IBAN		
	France	Euro	EUR	IBAN		
***	Georgia	Lari	GEL	IBAN		
	Germany	Euro	EUR	IBAN		
44	Gibraltar	Pound	GIP	IBAN		
	Greece	Euro	EUR	IBAN		
	Hungary	Forint	HUF	IBAN		
+	Iceland	Krona	ISK	IBAN		
	Ireland	Euro	EUR	IBAN		
Śr	Isle of Man	Pound Sterling	GBP	IBAN		
	Italy	Euro	EUR	IBAN		
	Latvia	Lats	LVL	IBAN		
<u> </u>	Liechtenstein	Franc	CHF	IBAN		
	Lithuania	Litas	LTL	IBAN		
	Luxembourg	Euro	EUR	IBAN		
\divideontimes	Macedonia	Denar	MKD	IBAN		
0	Malta	Euro	EUR	IBAN		
柳	Moldova	Leu	MDL	IBAN		
	Monaco	Euro	EUR	IBAN		
*	Montenegro	Euro	EUR	IBAN		
	Netherlands	Euro	EUR	IBAN		
##	Norway	Krone	NOK	IBAN		

^{*}Purpose of Payment should be clearly identified via a brief description of up to 35 characters. Refer to this guide for formatting of country-specific codes.



Country	of Payment	Currency	Currency Code	Bank Account Number	Purpose of Payment	Additional Requirements
	Poland	Zloty	PLN	IBAN		
0	Portugal	Euro	EUR	IBAN		
	Romania	Lei	RON	IBAN		
	Russia	Ruble	RUB		Required - free form	1
<u></u>	Saint Pierre et Miquelon	Euro	EUR	IBAN		
-	San Marino	Euro	EUR	IBAN		
-8-	Serbia	Dinar	RSD	IBAN		
	Slovac Republic (Slovakia)	Euro	EUR	IBAN		
•	Slovenia	Euro	EUR	IBAN		
*	Spain	Euro	EUR	IBAN		
	Sweden	Krona	SEK	IBAN		
	Switzerland	Franc	CHF	IBAN		
C×	Turkey	Lira	TRY	IBAN	Required - free form	
	Ukraine	Hryvnia	UAH			
	United Kingdom	Pound Sterling	GBP	IBAN		

^{*}Purpose of Payment should be clearly identified via a brief description of up to 35 characters. Refer to this guide for formatting of country-specific codes.



Middle East and Africa

Country	of Payment	Currency	Currency Code	Bank Account Number	Purpose of Payment	Additional Requirements
G	Algeria	Dinar	DZD		Required - free form	1
<u> </u>	Angola	Kwanza	AOA		Required - free form	1
C+	Azerbaijan	Manat	AZN	IBAN		
	Bahrain	Dinar	BHD	IBAN	Required - free form	
	Botswana	Pula	BWP			
	Cape Verde	Escude	CVE			
===	Central African Federation	Franc	XOF			
-	Egypt	Pound	EGP			
*	Ethiopia	Birr	ETB			
*	Ghana	Cedi	GHS			
**	Israel	Shekel	ILS	IBAN		
	Jordan	Dinar	JOD	IBAN	Required - codes	1
_)(Kenya	Shilling	KES			
	Kuwait	Dinar	KWD	IBAN	Required - free form	
*	Lebanon	Pound	LBP	IBAN	Required - free form	
<u> </u>	Lesotho	Loti	LSL			
	Madagascar	Ariary	MGF		Required - free form	✓
	Malawi	Kwacha	MWK			
·	Mauritania	Ouguiya	MRO	IBAN		
	Mauritius	Rupee	MUR	IBAN		
6	Mayotte	Euro	EUR	IBAN		
*	Morocco	Dirham	MAD			
	Mozambique	Metical	MZN			
	Namibia	Dollar	NAD			
	Nigeria	Niaras	NGN			
*	Oman	Rial	OMR			
	Palestine	Shekel	ILS	IBAN		
	Qatar	Rial	QAR	IBAN	Required - free form	
	Reunion Island	Euro	EUR	IBAN		
•	Rwanda	Franc	RWF			
Sourie	Saudi Arabia	Riyal	SAR	IBAN	Required - free form	
	Seychelles	Rupee	SCR			
	Sierra Leone	Leone	SLL			
	South Africa	Rand	ZAR			
(4)	Swaziland	Lilangeni	SZL			
	Tanzania	Shilling	TZS			
©	Tunisia	Dollar	TND	IBAN		
0	Uganda	Shilling	UGX			

^{*}Purpose of Payment should be clearly identified via a brief description of up to 35 characters. Refer to this guide for formatting of country-specific codes.



Country	of Payment	Currency	Currency Code	Bank Account Number	Purpose of Payment	Additional Requirements
	United Arab Emirates	Dirham	AED	IBAN	Required - codes	1
	Yemen	Rial	YER			
Ĭ	Zambia	Kwacha	ZMK		Required - free form	

^{*}Purpose of Payment should be clearly identified via a brief description of up to 35 characters. Refer to this guide for formatting of country-specific codes.



Additional Requirements

Country of Payment	Currency	Required Information
Algeria	Dinar (DZD)	The purpose of the payment must also be included with the transaction. Payment details must indicate the reason for the invoice.
Angola	Kwanza (AOA)	Transactions processed in Angolan Kwanza (AOA) must include a 25-character account number
Argentina	Peso (ARS)	 Beneficiary's telephone number Beneficiary CBU and CUIT number The beneficiary is required to sign documents at their bank in order to receive ARS in their account
Australia	DOLLAR (AUD)	BSB Codes denoting bank branch
Bahamas	DOLLAR (BSD)	Payments in Bahamian dollars from accounts in EMEA must be sent to one of the following beneficiary banks: First Caribbean, Royal Bank of Canada, Scotia Bank
Bosnia and Herzegovina	CONVERTIBLE MARK (BAM)	The following details must be included if the final beneficiary belongs to a budget organization (government organization): Budget Organization Code, Profit type (6!c), Citation number (municipality) (3!c)
Brazil	REAL (BRL)	Beneficiary email address (do not use @ symbol, instead use " AT " with space before and after)
Brunei	DOLLAR (BND)	Specific Payment Codes required, as detailed in this guide.
Central African Federation	FRANC (XAF)	Transactions processed in Central African franc (XAF) should include a 23-digit account number (5-digit bank code + 5-digit branch code + 11-digit account number + 2-digit key).
Chile	PESO (CLP)	 Beneficiary's name and complete address RUT (Chilean tax) Number Beneficiary's telephone number Beneficiary's account type
China	YUAN RENMINBI (CNY)	 Beneficiary bank information, i.e. name and SWIFT Code Reason / purpose for payment Beneficiary's name Telephone number of the beneficiary Ordering company's complete name Ordering company's complete address
Costa Rica	COLON (CRC)	 Specific Payment Codes required, as detailed in this guide. Beneficiary's telephone number Beneficiary's 17-digit account number Beneficiary National ID
Dominican Republic	PESO (DOP)	Transactions processed in Dominican Republic Peso (DOP) to an institution must include the RNC also known as a TAX ID card number or the "Registro Mercantil which is the registration number of the institution in the Chamber of Commerce of Santo Domingo
Guatemala	QUETZAL(GTQ)	NIB 11-digit account number Beneficiary's telephone number
Honduras	LEMPIRA (HNL)	Payments processed in Honduran lempira (HNL) require that a detailed purpose of payment be included with all transactions
India	RUPEE (INR)	Specific Payment Codes required, as detailed in this guide.
Jordan	DINAR (JOD)	Specific Payment Codes required, as detailed in this guide.



Country of Payment	Currency	Required Information
Madagascar	ARIARY (MGF)	Transactions processed in Malagasy Ariary (MGA) must include a 27-character account number
Malaysia	RINGGIT (MYR)	Transactions processed in Malaysian Ringgit (MYR) require additional detail. The following information must be included: A five digit payment purpose code, Payment description, A seven digit sort code must be included with payments greater than MYR 10,000
Mexico	PESO (MXN)	18-Digit CLABE
Paraguay	GUARANI (PYG)	Beneficiary's Tax ID
Philippines	PESO (PHP)	Remitter/Originator full information as well as freeform Payment Purpose
Russia	RUBLE (RUB)	1. Amount of rubles down to the kopeck 2. Beneficiary account number MUST be 20 digits and contain (810) to match CCY Code 3. Beneficiary INN (Tax ID): 10-12 digit numerical code will be forwarded to you by the beneficiary 4. Beneficiary Bank BIK code (Russian bank code) 9 digits 5. Beneficiary Bank Correspondent account # with the Central Bank code - 20 digits 6. VO Code (type of payment) – VO followed by five digits, example: VOØ2Ø1Ø 7. Value-Added Tax: Is it included, or not included in the wire? Specific Payment Codes required, see Appendix for Russia Codes
Singapore	DOLLAR (SGD)	Remitter Information in Full/Ultimate Beneficiary
South Korea	WON (KRW)	Beneficiary's telephone number
Taiwan	DOLLAR (TWD)	All electronic payments and transfers to and from Taiwan, regardless of currency, require either a purpose code or description of payment in lieu of a code. Failure to comply may result in a payment/transfer being delayed or rejected
United Arab Emirates	DIRHAM (AED)	Specific payment codes required, see Appendix for United Arab Emirates Codes
United States	DOLLAR (USD)	Account Number, Full Name, Street Address (NOT PO BOX), City + Country
Uruguay	PESO (UYU)	Payments in Uruguayan pesos must be sent to one of the following in country beneficiary banks: Citibank Uruguay, HSBC
Vietnam	DONG (VND)	Exact bank location - branch



Brunei, Purpose of Payment Codes

Payment Group	Payment Purpose	Payment Code
	Merchandiseimports	10101
	Goods for processing	10102
Goods	Repairs on goods	10103
Goods	Goods procured in ports by carriers	10104
	Non-monetary gold (held as a store of value)	10105
Services - Transportation Services - Travel	Non-monetary gold (other)	10106
	Sea transport-Passenger fares	10201
	Seatransport-Freight	10202
	Sea transport-Others(port expenses, charter of ships, etc.)	10203
	Air transport-Passenger fares	10204
Services - Transportation	Airtransport-Freight	10205
octvices manaportation	Air transport-Others(port expenses, charter of ships with operators, agents' fees, etc.)	10206
	Other transport-Passenger fares	10207
	Other transport-Freight	10208
	Other transport-Others	10209
	Remittances for educational purposes	10301
	Foreign currency notes sold for use abroad	10302
	Travellers' cheques sold for use abroad	10303
	Telegraphic transfers/drafts/cheques in favour of Brunei residents going abroad	10304
Services - Travel	Credit card payments	10305
	Hotel and lodging expenses for visits abroad by Brunei residents	10306
	Medical fees	10307
	Refunds on car rentals	10308
	Other travel payments, e.g. for package tours	10309
Services - Communication	Communication Services	10401
Services - Construction Services	Construction Services	10501
	Merchandise insurance premiums paid (on exports and imports)	10601
Services - Insurance	Other insurance premiums paid	10602
Services	Insurance claims paid	10603
	Insurance refunds	10604
Carriaga	Commissions	10701
Services - Financial Services	Underwriting Fees	10702
	Bank Charges	10703
Services	Computer and Information Services	10801
OCI VICCO	Royalties and License Fee - Patent Fees and Copyrights	10901



Payment Group	Payment Purpose	Payment Code
	Hire of equipment	11001
	Charter of ships and aircrafts without operators	11002
Services - Other Business	Advertising	11003
Services	Fees for management, consultancy or other professional services	11004
	Other refunds	11005
Gervices - Other Business dervices Gervices - Other Business dervices Other Other Business dervices Other Other Business dervices Gervices - Personal Cultural and Audi Other Bervices Not Classified Clsewhere Compensation of Employees Rent Transfers Current Transfers Current Transfers - Other General Current Transfers Capital Transfers Capital Transfers Other Business Adve Fees General Cultural Audi Other Audi Audi Other Audi Audi Other Business Fell Manual Audi Other Business Refu Audi Other Business Fell Manual Audi Forest Manual Audi Fore	Other services	11006
	Film rental	11101
Services - Personal	Refunds on subscription and fees	11102
Cultural and Recreational Services - Government	Audiovisual and related services	11103
	Other personal, cultural and recreational services	11104
Services - Government	Payments to foreign government and international bodies for service	11201
Elsewhere	Government transactions	11202
Income - Compensation of Employees	Salaries and allowances paid by Brunei resident firms to non-residents	11301
Income - Investment Income	Rental payments on land and property	11401
	Transfers of profits from branch or subsidiary in Brunei	11402
	Head office remittances to meet losses of branches abroad	11403
	Dividends	11404
	Interest	11405
	General government - Income tax, property tax, etc.	11501
Current Transfers	General government - Tax refunds by Brunei government	11502
	General government - Funding	11503
	Remittances for family maintenance	11601
	Gift or donations	11602
Occiois	Pensions	11603
	General government - Debt forgiveness	20101
Capital Transfers	General government - Grants to foreign government and international bodies	20102
	Migrants' transfers	20103
Capital Transfers - Other	Other sectors-Debt forgiveness	20104
Sectors	Legacies	20105
	Othersectors-Others	20106



Payment Group	Payment Purpose	Payment Code
	Acquisition/disposal of non-produced, non-financial assets	20201
	Withdrawal of investment by non-resident firms from their branches or subsidiaries in Brunei	20301
	Brunei residents' purchases of land and property abroad from non-residents	20302
	Brunei residents' investment in their branches or subsidiaries abroad	20303
	Brunei residents' purchases of shares in companies abroad, other than shares in their own subsidiaries	20304
Direct Investment	Transfers to main account	20305
	Short-term loans (less than a year) extended from Brunei from head office, or from a branch or subsidiary (non financial institution)	20306
	Long-term loans (more than a year) extended from Brunei from head office, or from a branch or subsidiary (non financial institution)	20307
	Repayment from Brunei head office, or by a branch or subsidiary, of short-term loans (less than a year) (non-financial institution	20308
	Repayment from Brunei head office, or by a branch or subsidiary, of long-term loans (more than a year) (non-financial institution	20309
Direct Investment	Inter-branch settlements (non-financial institution)	20310
	Sales of shares in Brunei companies by non-residents, other than shares in their own subsidiaries	20401
Portfolio Investment	Brunei residents' purchases of foreign government bonds from non-residents	20402
	Brunei residents' purchases of other foreign bonds from non-residents	20403



Payment Group	Payment Purpose	Payment Code
	Cheques paid by resident individual to non-resident individual	20501
	Cheques paid by resident individual to non-resident institution	20502
	Cheques paid by resident institution to non-resident individual	20503
	Cheques paid by resident institution to non-resident institution	20504
	Refunds on exports	20505
	Refunds on unspecified cheque payment	20506
	Life insurance premiums paid	20507
	Residents' transfers of fund into call or fixed deposits with banks abroad	20508
	Non-residents' withdrawals of funds from call or fixed deposits with Brunei banks	20509
	Short-term loans (less than a year) extended from Brunei from head office, or from a branch or subsidiary (financial institution)	20510
	Long-term loans (more than a year) extended from Brunei from head office, or from a branch or subsidiary (financial institution)	20511
OtherInvestment	Repayment from Brunei head office, or by a branch or subsidiary, of short-term loans (less than a year) (financial institution)	20512
	Repayment from Brunei head office, or by a branch or subsidiary, of long-term loans (more than a year) (financial institution)	20513
	Disbursement of short-term loans to non-residents	20514
	Disbursement of long-term loans to non-residents	20515
	Brunei residents' repayments on short-term loans received from abroad	20516
	Brunei residents' repayments on long-term loans received from abroad	20517
	Purchases of foreign exchange from abroad	20518
	Losses from exchange rate fluctuations	20519
	Inter-branch settlements (clearing settlements)	20520
	Inter-bank clearing settlements	20521
	Funding	20522
	Other transactions not classified elsewhere	20523
	Provident fund/Trust fund	20524
	Monetary gold	20601
	Special Drawing rights	20602
	Reserve position in the fund	20603
	Currencies and deposits with monetary authorities	20604
Reserve Assets	Currencies and deposits with banks	20605
	Securities (equities)	20606
	Securities (bonds and notes)	20607
	Securities (money market instruments and financial derivatives)	20608
	Other claims	20609



China, Purpose of Payment Codes

Payment Group	Payment Purpose	Payment Code
Payments	Charity Donation	/CCDNDR/
	Cross Border Capital Transfer	/CCTFDR/
	Cross Border Goods Trade	/CGODDR/
	Other Current Account Transactions	/COCADR/
	Cross Border Service Trade	/CSTRDR/



India, Purpose of Payment Codes

Payment Group	Payment Purpose	Payment Code
	Receipts on account of sale of non-produced non-financial assets (sale of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – Government	P0017
	Receipts on account of sale of non-produced non-financial assets (sale of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government	P0019
Capital Account	Capital transfer receipts (Guarantee payments, Investment Grant given by the government/international organisation, exceptionally large Non-life insurance claims including claims arising out of natural calamity) - Government	P0028
	Capital transfer receipts (Guarantee payments, Investment Grant given by the Non-government, exceptionally large Non-life insurance claims including claims arising out of natural calamity) – Non-Government	P0029
	Other capital receipts not included elsewhere	P0099
	Repatriation of Indian investment abroad (by branches & wholly owned subsidiaries and associates) in equity shares	P0003
Financial Account -	Repatriation Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in debt instruments	P0004
Foreign Direct	Repatriation of Indian investment abroad in real estate	P0005
Investment	Foreign direct investment in India in equity shares	P0006
	Foreign direct investment in India in debt instruments	P0007
	Foreign Direct Investment made by overseas Investors in India in real estate	P0008
	Repatriation of Indian investment abroad in equity capital (shares)	P0001
Financial Account -	Repatriation of Indian Portfolio investment abroad in debt instruments	P0002
Foreign Portfolio Investment	Foreign Portfolio Investment made by overseas Investors in India in equity shares	P0009
	Foreign Portfolio Investment made by overseas Investors in India in debt Instruments.	P0010
Financial Account -	Repayment of loans extended to Non-Residents	P0011
External Commercial Borrowings	Long & medium term loans, with original maturity of above one year, from Non- Residents to India (External Commercial Borrowings)	P0012
Financial Account - Short Term Credits	Short term loans with original maturity upto one year from Non-Residents to India (Short-term Trade Credit)	P0013
	Receipts o/a Non-Resident deposits (FCNR(B)/NR(E)RA, etc.) {ADs should report these even if funds are not "swapped" into Rupees}	P0014
Financial Account - Banking Capital	Loans & overdrafts taken by ADs on their own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported)	P0015
	Purchase of a foreign currency against another currency.	P0016
Financial Account -	Receipts on account of margin payments, premium payment and settlement amount etc. under financial derivative transactions	P0020
Financial Derivatives and Others	Receipts on account of sale of share under employee stock option	P0021
	Receipts on account of other investment in ADRs/GDRs	P0022
Financial Account - External Assistance	External Assistance received by India. e.g. Multilateral and bilateral loans received by Govt. of India under agreements with other govt. / international institutions.	P0024
LACTION ASSISTANCE	Repayments received on account of External Assistance extended by India	P0025



Payment Group	Payment Purpose	Payment Code
Exports (of Goods)	Value of export bills negotiated / purchased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.) – Other than Nepal and Bhutan	P0101
·	Realisation of export bills (in respect of goods) sent on collection (full invoice value) – Other than Nepal and Bhutan	P0102
	Advance receipts against export contracts, which will be covered later by GR/PP/SOFTEX/SDF – Other than Nepal and Bhutan	P0103
Exports (of Goods)	Receipts against export of goods not covered by the GR /PP / SOFTEX /EC copy of shipping bill etc. (under Intermediary/transit trade, i.e., third country export passing through India)	P0104
	Goods sold under merchanting / Receipt against export leg of merchanting trade*	P0108
	Export realisation on account of exports to Nepal and Bhutan, if any	P0109
	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad	P0201
	Receipts on account of operating expenses of Foreign shipping companies operating in India	P0202
	Receipts on account of operational leasing (with crew) – Shipping companies	P0205
	Receipts of surplus freight/passenger fare by Indian Airlines companies operating abroad.	P0207
	Receipt on account of operating expenses of Foreign Airlines companies operating in India	P0208
	Receipt on account of operational leasing (with crew) – Airlines companies	P0211
	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc). (Shipping Companies)	P0214
	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc). (Airlines companies)	P0215
	Receipts of freight fare -Shipping companies operating abroad	P0216
Transport	Receipts of passenger fare by Indian Shipping companies operating abroad	P0217
	Other receipts by Shipping companies	P0218
	Receipts of freight fare by Indian Airlines companies operating abroad	P0219
	Receipts of passenger fare –Airlines	P0220
	Other receipts by Airlines companies	P0221
	Receipts on account of freights under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)	P0222
	Receipts on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)	P0223
	Postal & Courier services by Air	P0224
	Postal & Courier services by Sea	P0225
	Postal & Courier services by others	P0226



Payment Group	Payment Purpose Payment Purpose	Payment Code
	Purchases towards travel (Includes purchases of foreign TCs, currency notes etc over the counter, by hotels, Emporiums, institutions etc. as well as amount received by TT/SWIFT transfers or debit to Non-Resident account).	P0301
	Business travel	P0302
Travel	Travel for medical treatment including TCs purchased by hospitals	P0304
	Travel for education including TCs purchased by educational institutions	P0305
	Other travel receipts	P0306
	Foreign Currencies/TCs surrendered by returning Indian tourists.	P0308
Construction Services	Receipts on account of services relating to cost of construction of projects in India	P0501
Construction Services	Receipts on account of construction works carried out abroad by Indian Companies	P0502
Insurance and Pension	Life Insurance premium except term insurance	P0601
Services	Freight insurance – relating to import & export of goods	P0602
	Other general insurance premium including reinsurance premium; and term life insurance premium	P0603
	Auxiliary services including commission on insurance	P0605
	Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)	P0607
nsurance and Pension Services	Life insurance claim settlements (excluding term insurance) received by residents in India	P0608
JCI VICCS	Standardised guarantee services	P0609
	Premium for pension funds	P0610
	Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.	P0611
	Invoking of standardised guarantees	P0612
	Financial intermediation except investment banking – Bank charges, collection charges, LC charges, etc.	P0701
FinancialServices	Investment banking – brokerage, under writing commission etc.	P0702
	Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.	P0703
	Hardware consultancy/implementation	P0801
	Software consultancy/implementation (other than those covered in SOFTEX form)	P0802
	Data base, data processing charges	P0803
elecommunication,	Repair and maintenance of computer and software	P0804
Computer, and	News agency services	P0805
nformation Services	Other information services- Subscription to newspapers, periodicals, etc.	P0806
	Off-site Software Exports	P0807
	Telecommunication services including electronic mail services and voice mail services	P0808
	Satellite services including space shuttle and rockets, etc.	P0809
	Franchises services	P0901
Charges for the Use of Intellectual Property	Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks, industrial processes, franchises etc.	P0902



Payment Group	Payment Purpose	Payment Code
	Trade related services – commission on exports / imports	P1002
	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies	P1003
	Legal services	P1004
	Accounting, auditing, book keeping services	P1005
	Business and management consultancy and public relations services	P1006
	Advertising, trade fair service	P1007
	Research & Development services	P1008
Other Business Services	Architectural services	P1009
	Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services.	P1010
	Inward remittance for maintenance of offices in India	P1011
	Environmental Services	P1013
	EngineeringServices	P1014
	Tax consulting services	P1015
	Market research and public opinion polling service	P1016
	Publishing and printing services	P1017
	Mining services like on–site processing services analysis of ores etc.	P1018
	Commission agent services	P1019
Other Business Services	Wholesale and retailing trade services.	P1020
Other Dusiness Services	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies	P1021
	Other Technical Services including scientific/space services.	P1022
	Other services not included elsewhere	P1099
	Audio-visual and related services like Motion picture and video tape production, distribution and projection services.	P1101
	Radio and television production, distribution and transmission services	P1103
	Entertainment services	P1104
	Museums, library and archival services	P1105
Personal Cultural & Recreational Services	Recreation and sporting activity services	P1106
Necreational Services	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)	P1107
	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on- site)	P1108
	Other Personal, Cultural & Recreational services	P1109
Government Not Included	Maintenance of foreign embassies in India	P1201
Elsewhere	Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India.	P1203
	Inward remittance from Indian non-residents towards family maintenance and savings	P1301
	Personal gifts and donations	P1302
SecondaryIncomo	Donations to religious and charitable institutions in India	P1303
SecondaryIncome	Grants and donations to governments and charitable institutions established by the governments	P1304
	Receipts / Refund of taxes	P1306
	Receipts on account of migrant transfers including Personal Effects	P1307



Payment Group	Payment Purpose	Payment Code
	Compensation of employees	P1401
	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)	P1403
	Inward remittance towards interest receipts of ADs on their own account (on investments.)	P1405
	Inward remittance of profit by branches of Indian FDI Enterprises (including bank branches) operating abroad.	P1408
Primary Income	Inward remittance of dividends (on equity and investment fund shares) by Indian FDI Enterprises, other than branches, operating abroad	P1409
	Inward remittance on account of interest payment by Indian FDI enterprises operating abroad to their Parent company in India.	P1410
	Inward remittance of interest income on account of Portfolio Investment made abroad by India	P1411
	Inward remittance of dividends on account of Portfolio Investment made abroad by India on equity and investment fund shares	P1412
	Other income receipts	P1499
	Refunds / rebates on account of imports	P1501
	Reversal of wrong entries, refunds of amount remitted for non-imports	P1502
Others	Remittances (receipts) by residents under international bidding process.	P1503
	Deemed Exports (exports between SEZ, EPZs and Domestic Tariff Areas)	P1505
Maintenance and Repair	Receipts on account of maintenance and repair services rendered for Vessels, Ships, Boats, Warships, etc.	P1601
Services	Receipts of maintenance and repair services rendered for aircrafts, Space shuttles, Rockets, military aircrafts, etc.	P1602
Manufacturing Services	Receipts on account of processing of goods	P1701
	Purchase from Reserve Bank of India (Currency-wise Totals)	P0091
	Purchase from other ADs in India (Currency-wise Totals)	P0092
	Purchase from Overseas banks & correspondents (Currency-wise Totals)	P0093
	Debit from the vostro a/c of overseas bank or correspondents (Country-wise Totals)	P0094
Cover Page Total	Aggregate Purchases at Branches (Currency-wise Totals)	P0095
oover ruge rotal	Exports (Totals) {N/P/D + Collection bills Realised during Fortnight + Advance received during Fortnight} (Purchases from Public against exports (Currency- wise Totals)}	P0100
	Purchases from Public against third country exports (Currency-wise Totals)	P0144
	Receipts below Rs. 5 lakhs (Currency-wise Totals)	P1590
	Non-Exports equivalent & above Rs.5 lakhs (Currency-wise Totals)	P1591



Jordan, Purpose of Payment Codes

Payment Group	Payment Purpose	Payment Code
	Invoice Payment & Purchase	101
	Utility Bill Payment	102
	Prepaid Cards Recharging	103
	Standing Orders	104
	Personal Donations	105
Personal	Family Assistance and Expenses	106
	Individual Social Security Subscription	107
	Associations Subscriptions	108
	Saving and Funding Account	109
	Heritance	110
	End of Service indemnity	111
	Public Sector Employees Salaries	201
	Laborers Salaries	202
	Private Sector Staff Salaries	203
	Jordanian Diplomatic Staff Salaries	204
Salaries and Wages	Foreign Diplomatic Salaries	205
	Overseas Incoming Salaries	206
	Civil / Military Retirement Salaries	207
	Social Security Retirement Salaries	208
	Establishment Social Security Subscription	209
	Investment Revenues	301
	BrokerageInvestment	302
	Insurance	303
Investment Remittances	Subscriptions to international non-monetary organizations	304
	Local Investment	305
	External Investment	306
	Tender bond Guarantee	307
	Air Freight	401
Transportation and	Land Freight	402
Tourism	Sea Freight	403
	Travel and Tourism	404
	Governmental Delegation Transfers	501
	Private Sector Delegation Transfers	502
Training and Delegation	Governmental Education	503
	Private Sector Education	504
	Public Sector Exportation	601
	Private Sector Exportation	602
Import and Export	Public Sector Importation	603
	Private Sector Importation	604



Payment Group	Payment Purpose	Payment Code
	Religious Communities Aid	701
	International Communities Aid	702
External Aid	Arab Communities Aid	703
	UN Aid	704
	Charity Communities Aid	705
	Telecommunication Services	801
	Financial Services	802
	Information Technology Services	803
	ConsultingServices	804
	Construction Services	805
	Maintenance & Assembling Services	806
	Marketing and Media Services	807
	Mining Services	808
Camina	Medical & Health Services	809
Services	Cultural, Educational & Entertainment Services	810
	Rental Expenses	811
	Real Estate	812
	Taxes	813
	Fees	814
	Commissions	815
	Franchise and License Fees	816
	Cheque Collection	817
	Membership Fees	818
	MunicipalityFunds	901
Funding	GovernmentFunds	902
Funding	Private Sector Funds	903
	External Incoming Funds	904
	International Communities and Embassies Remittances	1001
Dinlaman	Permanent Diplomatic Missions	1002
Diplomacy	Temporary Diplomatic Missions	1003
	Jordanian Embassies Income	1004



Payment Group	Payment Purpose	Payment Code
	Long-Term Loans Installments / Public Sector	1101
	Long-Term Loans interest Installments / Public Sector	1102
	Short-Term Loans Installments / Public Sector	1103
	Short-Term Loans interest Installments / Public Sector	1104
	Long-Term Loans Installments / Private Sector	1105
Lagra	Long-Term Loans interest Installments / Public Sector	1106
Loans	Short-Term Loans Installments / Private Sector	1107
	Short-Term Loans interest Installments / Private Sector	1108
	Loans Installments Against Governmental Guarantee	1109
	Loans Interest Installments Against Governmental Guarantee	1110
	Credit Card Payment	1111
	Personal Loan Payment	1112
Canaral	Rerouting	1201
General	Scientific Research Support	1202



Russia, Purpose of Payment Codes

Payment Group	Payment Purpose	Payment Code
Group 10: Settlements for goods, exported from the customs territory of Russia, including	Settlements of non-resident in favor of resident by means of advance payment for goods exported from the territory of the Russian Federation including contracts of commission /agency, in cases different from those indicated in Codes Group 22 of this Codification	VO1Ø1ØØ
aircraft, watercraft, and cosmic objects being subject of foreign trade activities	Settlements of non-resident in favor of resident by means of deferred payment granted by resident to non-resident for goods exported from the territory of the Russian Federation including contracts of commission/agency in cases different from those indicated in Codes Group 22 of this Codification	VO1Ø2ØØ
Group 11: Settlements for goods, imported to the territory of the Russian Federation, including aircraft, watercraft, and cosmic objects being subject of foreign trade activities	Settlements of non-resident in favor of resident related to return of excess amounts received from the import of goods to the customs of the Russian Federation in cases different from those indicated in code 23900	V0119ØØ
Group 12: Settlements between residents and non-residents for sale	Settlements of non-resident in favor of resident related to return of excess amounts received from the sale of goods outside the territory of the Russian Federation in cases different from those indicated in code 23900	VO129ØØ
of goods not imported to the territory of the Russian Federation	Settlements of non-resident in favor of resident for sale of goods outside the territory of the Russian Federation and not imported to the territory of the Russian Federation in cases different from those Indicated in codes 22110, 22210, and 22300.	VO12Ø5Ø
Group 13: Settlements between residents and	Settlements of non-resident in favor of resident for goods sold on the territory of the Russian Federation in cases different from those indicated in codes 22110, 22210, 22300	V013Ø1Ø
non-residents for goods sold on the territory of the Russian Federation	Settlements of non-resident in favor of resident related to return of excess amounts received from the sale of goods on the territory of the Russian Federation in cases different from those indicated in code 23900	VO139ØØ



Payment Group	Payment Purpose	Payment Code
Group 20: Settlements between residents and non-residents for foreign trade contracts for executing by residents works, rendering services, information and intellectual property, including exclusive rights on the above, also for lease property agreements except	Settlements of non-resident in favor of resident by means of advance payment for executing by resident works, rendering services, information and intellectual property, including exclusive rights, including completion of contractual obligations of commission/agency agreements except for settlements indicated in the code 20400, in the Code Group 22 of this List and settlements related to the remuneration payment in favor of resident-broker under agreement on brokerage services (Code Group 58 of this Codification)	VO2Ø1ØØ
	Settlements of non-resident in favor of resident by means of deferred payment for executed by resident works, rendered services, information and intellectual property, including exclusive rights, including completion of contractual obligations of commission/agency agreements except for settlements indicated in the code 20400, in the Code Group 22 of this List and settlements related to the remuneration payment in favor of resident-broker under brokerage services agreement (Code Group 58 of this Codification) Settlements of non-resident in favor of resident under lease property	VO2Ø2ØØ VO2Ø3ØØ
financial lease	agreements except financial lease agreements	V020300
	Settlements of non-resident being principal agent in favor of resident being commission agent in connection with purchase of goods, works, services, information and intellectual property, including exclusive rights for non-resident from third parties under commission/agency agreements except settlements indicated in the Code Group 58 of this Codification	VO2Ø4ØØ
Group 21: Settlements between residents and non-residents under foreign trade contracts for executing by non-residents works, rendering services,	Settlements of non-resident being commission agent (agent, guarantor) in favor of resident being principal (grantor) in connection with provided by non-resident services on sale to third parties executed by resident works, services, information and intellectual property, including exclusive rights in accordance with the contracts of commission/agency except for settlements indicated in the Code Group 58 of this Codification	VO215ØØ
information and intellectual property, including exclusive rights on the above, also for lease property agreements except financial lease	Settlements of non-resident in favor of resident related to return of excess amounts received for executing by non-resident works, rendering services, information and intellectual property, including exclusive rights including completion of contractual obligations of commission/agency agreements except for settlements indicated in the Code Groups 23 and 58 of this Codification	V0219ØØ



Payment Group	Payment Purpose	Payment Code
	Settlements of non-resident being commission agent (agent, guarantor) in favor of resident being principal (grantor) by means of advance payment for goods exported from the territory of the Russian Federation, executing works, rendering services, information and intellectual property, including exclusive rights except for settlements indicated in the code 22110 of this List and settlements related to the remuneration payment in favor of resident-broker under brokerage services agreement (Code Group 58 of this Codification)	VO221ØØ
Group 22: Settlements between residents and non-residents related to goods delivered by residents, executing by residents works, rendering services, information and intellectual property, including exclusive rights on the above under the mixed type contracts	Settlements of non-resident in favor of resident by means of advance payment for goods to be delivered, executing works, rendering services, information and intellectual property, including exclusive rights under agreements indicated in subpoint 5.1.2 of point 5.1 of the Instruction of the Central Bank of Russian Federation no. 138-I dd. 04.06.2012: Contracts providing the sale (purchase) and/or rendering services related to the sale (purchase) on the territory of the Russian Federation (outside the Russian Federation) of fuels and lubricants (bunker fuel), provisions, material and technical supplies and other goods (except for the spare parts and equipment) required to support operation and maintenance of transport vehicles regardless of their type and function during the route or stops	VO2211Ø
	Settlements of non-resident being commission agent (agent, guarantor) in favor of resident being principal (grantor) by means of deferred payment for goods exported from the territory of the Russian Federation, executed works, rendered services, information and intellectual property, including exclusive rights except for settlements indicated in the code 22110 of this List and settlements related to the remuneration payment in favor of resident-broker under brokerage services agreement (Code Group 58 of this Codification)	VO222ØØ
	Settlements of non-resident in favor of resident by means of deferred payment for delivered goods, executed works, rendered services, information and intellectual property, including exclusive rights under agreements indicated in subpoint 5.1.2 of point 5.1 of the Instruction of the Central Bank of Russian Federation no. 138-I dd. 04.06.2012: Contracts providing the sale (purchase) and/or rendering services related to the sale (purchase) on the territory of the Russian Federation (outside the Russian Federation) of fuels and lubricants (bunker fuel), provisions, material and technical supplies and other goods (except for the spare parts and equipment) required to support operation and maintenance of transport vehicles regardless of their type and function during the route or stops	VO2221Ø
	Settlements of non-resident in favor of resident under the agreement of finance lease	VO223ØØ



Payment Group	Payment Purpose	Payment Code
Group 23: Settlements between residents and non-residents related to goods delivered by non-residents, executing by non residents works, rendering services, information and intellectual property, including exclusive rights on the above under the mixed type contracts	Settlements of non-resident in favor of resident related to return of excess amounts received under the mixed type contracts	VO239ØØ
Group 30: Settlements between residents and non-residents for transactions with acquisition of real estate, excluding payments for aircraft, watercraft and space objects	Settlements of non-resident in favor of resident for sale of real estate by resident to non-resident outside the territory of the Russian Federation, including those connected with participating interest of non-resident in the construction performed by resident outside the territory of the Russian Federation	V03ØØ1Ø
	of nonresident in the construction performed by resident on the territory of the Russian Federation	VO3ØØ3Ø
	Settlements of non-resident in favor of resident related to return of excess amounts received under transactions with real estate including those connected with participating interest in the real estate construction	VO3Ø9ØØ
Group 32: Settlements betweenresidents	Settlements of non-resident in favor of resident for cession of right by resident to non-resident in accordance with cession contract	V032Ø1Ø
and non-residents in accordance with the contracts of cession, assignment of debt concluded between residents and non-residents	Settlements of non-resident in favor of resident for assignment of debt from non- resident to resident in accordance with debt assignment contract	VO32Ø2Ø
Group 35: Settlements between residents and non-residents for other transactions related to foreign trade and not directly indicated in Code Groups 10-23 of this Codification	Settlements of non-resident in favor of resident for other transactions related to foreign trade and not directly indicated in Code Groups 10-23 of this codification	V035Ø3Ø
Group 40: Settlements related to loans granted by residents (except for authorized banks) to non residents under loan agreements	Settlements of non-resident in favor of resident related to return of excess amounts received with the loan granted by resident to non-resident under the Loan agreement	VO4Ø9ØØ
Group 41: Settlements related to loans granted by non residents to residents (except for authorized banks) under loan agreements	Settlements of non-resident in favor of resident for granting loans under Loan agreement	VO41Ø3Ø



Payment Group	Payment Purpose	Payment Code
Group 42: Settlements related to fulfillment of obligations by residents (except for authorized banks) under the loan agreements	Settlements of non-resident in favor of resident related to return of excess amounts received from the repayment by resident of principal amount under the Loan agreement	VO429ØØ
	Settlements of non-resident in favor of resident related to return of excess amounts received from the repayment by resident of interest amount under the Loan agreement	VO4295Ø
Group 43: Settlements related to fulfillment of obligations by non residents under the loan agreements	Settlements of non-resident in favor of resident for repayment of the principal amount under the Loan agreement	VO43Ø15
	Settlements of non-resident in favor of resident for repayment of the interest amount under the Loan agreement	V043Ø35
	Other settlements of non-resident in favor of resident related to payment of premium (commissions, fees) and other amounts under the borrowed loan facility	VO43Ø5Ø
Group 50: Settlements	Settlements of non-resident in favor of resident for transactions with shares, investments in the capital of the legal entity including the ordinary partnership	V05Ø2ØØ
related to capital investments	Settlements of non-resident in favor of resident for dividend payments (income) from capital investments	V05Ø21Ø
	Settlements of non-resident in favor of resident related to return of excess amounds received from capital investment transactions	V05Ø9ØØ
51.0	Settlements of non-resident in favor of resident for purchase of bonds, stocks and other securities issued by residents	V05121Ø
Group 51: Settlements related to purchase	Settlements of non-resident in favor of resident for purchase of bonds, stocks and other securities issued by non-residents	V051215
of securities (rights evidenced by securities)	Settlements of non-resident in favor of resident for purchase of shares in investment funds founded by resident	V05123Ø
by non- residents from residents except for	Settlements of non-resident in favor of resident for purchase of shares in investment funds founded by non-resident	V051235
settlements indicated in the Code Group 58 of	Settlements of non-resident is favor of resident for purchase of promissory notes and other nonissue securities of resident	V05125Ø
this Codification	Settlements of non-resident is favor of resident for purchase of promissory notes and other nonissue securities of non-resident	V051255
Group 52: Settlements related to purchase of securities (rights evidenced by securities) by residents from non residents except for settlements indicated in the Code Group 58 of this Codification	Settlements of non-resident in favor of resident related to return of excess amounts received from transactions with securities (rights evidenced by securities) and amounts for default obligations	VO529ØØ
	Settlements of non-resident in favor of resident related to fulfillment by non- resident obligations under bonds and other securities	V05531Ø
Group 55: Settlements	Settlements of non-resident in favor of resident for payment of income received from investment funds shares	V05533Ø
related to fulfillment by residents and non residents obligations under securities	Settlements of non-resident in favor of resident related to fulfillment by non- resident obligations under promissory notes and other non-issue securities	V05535Ø
	Settlements of non-resident in favor of resident related to the return of excess amounts received from fulfillment of obligations under transactions with securities and payments for default obligations	V0559ØØ



Payment Group	Payment Purpose Payment Purpose	Payment Code
Group 56: Settlements between residents and non-residents for transactions with derivatives and other forward and futures transactions	Settlements of non-resident in favor of resident for transactions with derivatives, forward and futures transactions (options, margin and guarantee fees and other cash funds transferred in accordance with the terms of the contracts, except for settlements related to delivery of underlying asset)	VO56Ø1Ø
	Settlements of non-resident in favor of resident related to return of transferred excess amounts and Amounts from default obligations indicated in this Code Group.	V0569ØØ
Group 57: Settlements under the asset management agreements	Settlements of non-resident being trust constitutor in favor of resident – trust manager in RUB or foreign currency	V057Ø2Ø
	Settlements of non-resident being trust manager in favor of resident – trust constitutor	V057Ø35
	Settlements of non-resident in favor of resident related to return of transferred excess amounts under the asset management agreements	V0579ØØ
Group 58: Settlements under agreements on brokerage services in cases different from those indicated in the	Settlements of non-resident – broker in favor of resident under agreements on brokerage services except settlements under code 58900	V058Ø15
	Settlements of non-resident in favor of broker - resident under agreements on brokerage services including remuneration payments to broker - resident	V058Ø2Ø
Code Groups 51-55 of this Codification	Settlements of non-resident in favor of resident related to return of funds transferred under agreement on brokerage services	V0589ØØ
	Transfer from RUB banking/deposit account of non-resident opened in non- resident bank to another RUB banking account of the same non-resident opened in Russian bank	V06ØØ76
Group 60: Non- residents' accounts transfers	Transfer from RUB banking account of non-resident to RUB banking/deposit account of another nonresident opened in another Russian bank	V06ØØ81
	Transfer from RUB banking/deposit account of non-resident opened in non- resident bank to RUB banking account of another non-resident opened in Russian bank	V06ØØ86
	Debiting of RUB banking account of non-resident opened in Russian bank using bank card	V06Ø2ØØ
	Payment of taxes and duties and other dues by non-residents to residents in cases different from those indicate in the code 70120	VO7ØØ1Ø
Group 70: Non-commercial transactions	Payment of alimony, pensions, inheritance, benefits, grants, gifts and donation by non-residents to residents in cases different from those indicate in the code 70120	V07ØØ3Ø
	Payment of salaries, author and other remuneration under civil agreements by non-residents to residents in cases different from those indicate in the code 70120	V07ØØ5Ø
	Settlements connected with non-repayable financial aid from non-resident to resident in cases different from those indicated in the code 70100	V07ØØ9Ø
	Settlements connected with charitable assistance, fund-raising, grants payments and other payments on non-repayable basis from non-resident to resident	V07Ø1ØØ
	Settlements of non-resident in favor of resident related to the payment of insurance indemnity under insurance/reinsurance agreement	V07Ø11Ø
Group 70: Non- commercial transactions	Settlements of non-resident in favor of resident related to the execution of the court decisions	V07Ø12Ø
	Other non-commercial settlements of non-resident in favor of resident in cases different from those indicated in the codes 70010, 70030, 70050, 70090, 70100,70110, 70120	V07Ø2ØØ
	Settlements of non-resident in favor of resident related to return of excess amounts received from non-commercial transactions	V07Ø9ØØ



Payment Group	Payment Purpose	Payment Code
Group 99: Other settlements on transactions not directly specified in the Groups 01 – 80 of this Codification	Return to resident of erroneously debited (credited) amounts	V099Ø1Ø
	Settlements on transactions not directly specified in the Groups 01 – 08 of this Codification in cases different from these specified in codes 99010, 99020	V099Ø9Ø
Group 02: FX transactions	Purchase of RUB currency by non-resident	VOØ2Ø1Ø
	Selling of RUB currency by non-resident	VOØ2Ø2Ø



United Arab Emirates, Purpose of Payment Codes

Payment Group	Payment Purpose	Payment Code
	AgencyCommission	ACM
	Advance payment against EOS	AES
	Allowances	ALW
	Bonus	BON
	Cross Border Payments	CBP
	Corporate Card Payment	CCP
	Charitable Contributions	CHC
	Commercial Investments	CIN
	Commission	COM
	Compensation	COP
	Credit Card Payments	CRP
	Debit Card Payments	DCP
	EducationalSupport	EDU
	Equated Monthly Installments	EMI
	End of Service	EOS
Payments	Family Support	FAM
	Leave Salary	LAS
	Loan Charges	LNC
	Monetary Claim Reimbursements- medical insurance, auto insurance	MCR
	Miscellaneous	MIS
	Overtime	OVT
	Pension	PEN
	PersonalInvestments	PIN
	POS Merchant Settlement	POS
	Remittance	REM
	Rent Payments	RNT
	Salary Advance	SAA
	Salary	SAL
	Standing Order	STO
	Tickets	TKT
	Utility Bill Payments	UTL

