


International Wire Reason for Payment Guide



USER GUIDE

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DOCUMENT PURPOSE

To provide assistance with formatting International Wires where the destination country requires Reason for Payment (Purpose of Payment).

INTRODUCTION

Your beneficiaries will in general be the best source of information on local formatting and payment information requirements.

Including the reason for payment in an international wire is considered best practice for international wires to any country destination. The applicable country is determined by the country of the beneficiary bank. A few countries' have specific requirements for purpose of payment codes and special formatting requirements. Wires to these country destinations should meet these requirements to avoid risk of payment delay, return, or additional expense. Countries covered in the document have special requirements (codes and formatting) for reason for payment information. Included are purpose code lists by country and formatting requirements.

Please note that formatting requirements may vary by destination bank, and that the code lists are subject to change by their owning country. The code lists will be updated in future as information becomes available.

COUNTRY COVERAGE

	Beneficiary Bank Countries	SWIFT Code-word	POP Codes	Currency Applicability
1	Bahrain	X	X	X
2	China	X	X	X
3	India	X	X	X
4	Jordan	X	X	X
5	Malaysia	X	X	X
6	Myanmar	X	X	X
7	Philippines	X	X	X
8	Russia	X	X	X
9	Saudi Arabia	X	X	X
10	Thailand	X	X	X
11	UAE	X	X	X

Notes to the columns in the table:

- SWIFT Code-word – Code word and formatting are defined for those countries requiring.
- POP Code – A list of purpose of payment codes is provided for each country.
- Currency Applicability – Applicability of a country's requirements by currency vary by country. Generally, requirements may apply to the domestic currency, or to all currencies.

COUNTRY - BAHRAIN (ISO COUNTRY CODE BH)

Central Bank	Central Bank of Bahrain
URL	http://www.cbb.gov.bh
ISO currency code	BHD
Applicability to currencies	All currencies
Format - In MUFG Exchange	Field - Payment Details, Reason for Payment
Format - In SWIFT MT103	Field - 70 /BENEFRES/Beneficiary's country code of residence/ freeform explanatory text e.g."Inv 12345 for imported goods"
Example	/BENEFRES/BH//SAL Expat payroll 01/13/22

Bahrain Payment Reason Codes		Purpose	
	SWIFT Codeword	Code	Code Description
1	/BENEFRES/BH//	GDE	Goods sold (Exports in fob value)
2	/BENEFRES/BH//	GDI	Goods bought (Imports in cif value)
3	/BENEFRES/BH//	STS	Sea Transport
4	/BENEFRES/BH//	ATS	Air transport
5	/BENEFRES/BH//	OTS	OTS Other methods of transport (including Postal and courier services)
6	/BENEFRES/BH//	STR	Travel
7	/BENEFRES/BH//	GMS	Processing repair and maintenance services on goods
8	/BENEFRES/BH//	SCO	Construction
9	/BENEFRES/BH//	INS	Insurance Services
10	/BENEFRES/BH//	FIS	Financial Services
11	/BENEFRES/BH//	IPC	Charges for the use of intellectual property royalties
12	/BENEFRES/BH//	TCS	Telecommunications services
13	/BENEFRES/BH//	ITS	Computer services
14	/BENEFRES/BH//	IFS	Information services
15	/BENEFRES/BH//	RDS	Research and development services
16	/BENEFRES/BH//	PMS	Professional and management consulting services
17	/BENEFRES/BH//	TTS	Technical, trade- related and other business services
18	/BENEFRES/BH//	PRS	Personal, cultural, audiovisual and recreational services
19	/BENEFRES/BH//	IGD	Dividends intragroup
20	/BENEFRES/BH//	IID	Interest on debt intragroup
21	/BENEFRES/BH//	PIP	Profits on Islamic products
22	/BENEFRES/BH//	PRR	Profits or rents on real estate
23	/BENEFRES/BH//	DOE	Dividends on equity not Intragroup
24	/BENEFRES/BH//	ISH	Income on investment funds shares
25	/BENEFRES/BH//	ISL	Interest on securities more than a year
26	/BENEFRES/BH//	ISS	Interest on securities less than a year
27	/BENEFRES/BH//	IOL	Income on loans
28	/BENEFRES/BH//	IOD	Income on deposits
29	/BENEFRES/BH//	GOS	Government goods and services embassies etc
30	/BENEFRES/BH//	GRI	Government related income taxes, tariffs, capital transfers, etc
31	/BENEFRES/BH//	CHC	Charitable Contributions (Charity and Aid)
32	/BENEFRES/BH//	FAM	Family Support (Workers' remittances)
33	/BENEFRES/BH//	SAL	Salary (Compensation of employees)
34	/BENEFRES/BH//	PPA	Purchase of real estate abroad from residents

Bahrain Payment Reason Codes		Purpose	
	SWIFT Codeword	Code	Code Description
35	/BENEFRES/BH//	PPL	Purchase of real estate in Bahrain from non-residents
36	/BENEFRES/BH//	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
37	/BENEFRES/BH//	DSF	Debt instruments Intragroup foreign securities
38	/BENEFRES/BH//	REL	Reverse equity share in Bahrain
39	/BENEFRES/BH//	RDL	Reverse debt instruments in Bahrain
40	/BENEFRES/BH//	FSA	Equity other than investment fund shares in not related companies abroad
41	/BENEFRES/BH//	FIA	Investment fund shares foreign
42	/BENEFRES/BH//	DSA	Purchases and sales of foreign debt securities in not related companies- Less than a year
43	/BENEFRES/BH//	DLA	Purchases and sales of foreign debt securities in not related companies- More than a year
44	/BENEFRES/BH//	FDA	Financial derivatives foreign
45	/BENEFRES/BH//	DLF	Debt Instruments Intragroup loans, deposits foreign (above 10% share)
46	/BENEFRES/BH//	AFA	Receipts or payments from personal residents bank account or deposits abroad
47	/BENEFRES/BH//	SLA	Loans- Drawings or Repayments on loans extended to nonresidents- Short-term
48	/BENEFRES/BH//	LLA	Loans- Drawings or Repayments on loans extended to nonresidents- Long-term
49	/BENEFRES/BH//	LEA	Leasing abroad
50	/BENEFRES/BH//	RFS	Repos on foreign securities
51	/BENEFRES/BH//	TCR	Trade credits and advances receivable
52	/BENEFRES/BH//	CEL	Equity and Investment fund shares for the establishment of new company in Bahrain from non-residents, equity of merger or acquisition of companies in Bahrain from non-residents and participation to capital increase of related companies from non-residents
53	/BENEFRES/BH//	LDS	Debt instruments intragroup securities in Bahrain
54	/BENEFRES/BH//	REA	Reverse equity share abroad
55	/BENEFRES/BH//	RDA	Reverse debt instruments abroad
56	/BENEFRES/BH//	FSL	Equity other than investment fund shares in not related companies in Bahrain
57	/BENEFRES/BH//	FIL	Investment fund shares in Bahrain
58	/BENEFRES/BH//	DSL	Purchases and sales of securities issued by residents in not related companies- Less than a year
59	/BENEFRES/BH//	DLL	Purchases and sales of securities issued by residents in not related companies- More than a year
60	/BENEFRES/BH//	FDL	Financial derivatives in Bahrain
61	/BENEFRES/BH//	LDL	Debt Instruments Intragroup loans, deposits in Bahrain (above 10% share)
62	/BENEFRES/BH//	AFL	Receipts or payments from personal nonresidents bank account in Bahrain
63	/BENEFRES/BH//	SLL	Loans- Drawings or Repayments on foreign loans extended to residents- Short-term
64	/BENEFRES/BH//	LLL	Loans- Drawings or Repayments on foreign loans extended to residents- Long-term
65	/BENEFRES/BH//	LEL	Leasing in Bahrain
66	/BENEFRES/BH//	RLS	Repos on securities issued by residents
67	/BENEFRES/BH//	TCP	Trade credits and advances payable

COUNTRY - CHINA (ISO COUNTRY CODE CN)

Central Bank	People's Bank of China
URL	http://www.pbc.gov.cn/english/130437/index.html
ISO currency code	CNY
Applicability to currencies	Cross border CNY payments
Format - In MUFG Exchange	Field - Payment Details, Reason for Payment
Format - In SWIFT MT103	Field - 70
	SWIFT codeword (/ACC/) + China purpose code (from the list below)
	+ freeform explanatory text (invoice number, etc.).
Example	/ACC/CGODDR/ Invoice 12345 steel pipe

China Payment Reason Codes			
	SWIFT Codeword	Purpose Code	Description
1	/ACC/	/CCDNDR/	Charitable Donation
2	/ACC/	/CCTFDR/	Cross-Border Capital Transfer
3	/ACC/	/CGODDR/	Cross-Border Goods Trade
4	/ACC/	/COCADR/	Other Current Account Transactions
5	/ACC/	/CSTRDR/	Cross-Border Service Trade
6	/ACC/	/RETN/	Returning funds to China remitter - Full
7	/ACC/	/PART/	Returning funds to China remitter - Partial

COUNTRY - INDIA (ISO COUNTRY CODE IN)

Central Bank	Reserve Bank of India
URL	http://www.rbi.org.in/scripts/PublicationReportDetails.aspx?ID=292
ISO currency code	INR
Applicability to currencies	All currencies
Format - In MUFG Exchange	Field Payment Details, Reason for Payment
Format - In SWIFT MT103	Field 70
Example	India purpose code (from the list below) + freeform explanatory text (invoice number, etc.). P0017_Payment for invoice 12345

India Payment Reason Codes			Purpose	
	Group No, Code	Code	Purpose Code Description	
1	00	Capital Account	P0017	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
2			P0019	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
3			P0028	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
4			P0029	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
5			P0099	Other capital receipts not included elsewhere
6			P0003	Repatriation of Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in equity shares
7			P0004	Repatriation Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in debt instruments
8			P0005	Repatriation of Indian investment abroad in real estate
9			P0006	Foreign Direct Investment made by overseas Investors in India in equity shares
10			P0007	Foreign Direct Investment made by overseas Investors in India in debt instruments.
11			P0008	Foreign Direct Investment made by overseas Investors in India in real estate
12			P0001	Repatriation of Indian Portfolio investment abroad in equity capital (shares)
13			P0002	Repatriation of Indian Portfolio investment abroad in debt instruments.
14			P0009	Foreign Portfolio Investment made by overseas Investors in India in equity shares
15			P0010	Foreign Portfolio Investment made by overseas Investors in India in debt Instruments.
16			P0011	Repayment of loans extended to Non-Residents
17			P0012	Long & medium term loans, with original maturity of above one year, from Non-Residents to India (External Commercial Borrowings)
18			P0013	Short term loans with original maturity upto one year from Non-Residents to India (Short-term Trade Credit)
19			P0014	Receipts o/a Non-Resident deposits (FCNR(B)/NR(E)RA, etc.) {ADs should report these even if funds are not “swapped” into Rupees}
20			P0015	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)
21			P0016	Purchase of a foreign currency against another currency.
22			P0020	Receipts on account of margin payments, premium payment and settlement amount etc. under Financial derivative transactions
23			P0021	Receipts on account of sale of share under Employee stock option
24			P0022	Receipts on account of other investment in ADRs/GDRs
25			P0024	External Assistance received by India e.g. Multilateral and bilateral loans received by Govt. of India under agreements with other govt. / international institutions.
26			P0025	Repayments received on account of External Assistance extended by India

India Payment Reason Codes			Purpose	
	Group No, Code		Code	Purpose Code Description
27	01	Exports (of Goods)	P0101	Value of export bills negotiated / purchased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.) - Other than Nepal and Bhutan
28			P0102	Realization of export bills (in respect of goods) sent on collection (full invoice value) - Other than Nepal and Bhutan
29			P0103	Advance receipts against export contracts, which will be covered later by GR/PP/SOFTEX/SDF - other than Nepal and Bhutan
30			P0104	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
31			P0105	Export bills (in respect of goods) sent on collection - other than Nepal and Bhutan
32			P0107	Realization of NPD export bills (full value of bill to be reported) - other than Nepal and Bhutan
33			P0108	Goods sold under merchanting / Receipt against export leg of merchanting trade*
34			P0109	Export realization on account of exports to Nepal and Bhutan, if any
35			02	Transportation
36	P0202	Receipts on account of operating expenses of Foreign shipping companies operating in India		
37	P0205	Receipts on account of operational leasing (with crew) - Shipping companies		
38	P0207	Receipts of surplus freight/passenger fare by Indian Airlines companies operating abroad.		
39	P0208	Receipt on account of operating expenses of Foreign Airlines companies operating in India		
40	P0211	Receipt on account of operational leasing (with crew) - Airlines companies		
41	P0214	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc.)(Shipping Companies)		
42	P0215	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc.)(Airlines companies)		
43	P0216	Receipts of freight fare -Shipping companies operating abroad		
44	P0217	Receipts of passenger fare by Indian Shipping companies operating abroad		
45	P0218	Other receipts by Shipping companies		
46	P0219	Receipts of freight fare by Indian Airlines companies operating abroad		
47	P0220	Receipts of passenger fare -Airlines		
48	P0221	Other receipts by Airlines companies		
49	P0222	Receipts on account of freights under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)		
50	P0223	Receipts on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)		
51	P0224	Postal & Courier services by Air		
52	P0225	Postal & Courier services by Sea		
53	P0226	Postal & Courier services by others		
54	03	Travel	P0301	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).
55			P0302	Business travel
56			P0304	Travel for medical treatment including TCs purchased by hospitals
57			P0305	Travel for education including TCs purchased by educational institutions
58			P0306	Other travel receipts
59			P0308	Foreign Currencies/TCs surrendered by returning Indian tourists.
60	04	Communication Service	P0401	Postal services
61			P0402	Courier services
62			P0403	Telecommunication services
63			P0404	Satellite services

India Payment Reason Codes		Purpose	
	Group No, Code	Code	Purpose Code Description
64	05	Construction Services	P0501 Receipts on account of services relating to cost of construction of projects in India
65			P0502 Receipts on account of construction works carried out abroad by Indian Companies
66	06	Insurance Services	P0601 Life Insurance premium except term insurance
67			P0602 Freight insurance - relating to import & export of goods
68			P0603 Other general insurance premium including reinsurance premium; and term life insurance premium
69			P0605 Auxiliary services including commission on insurance
70			P0607 Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)
71			P0608 Life insurance claim settlements (excluding term insurance) received by residents in India
72			P0609 Standardised guarantee services
73			P0610 Premium for pension funds
74			P0611 Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.
75			P0612 Invoking of standardised guarantees
76	07	Financial Services	P0701 Financial intermediation except investment banking - Bank charges, collection charges, LC charges, etc.
77			P0702 Investment banking - brokerage, under writing commission etc.
78			P0703 Auxiliary services - charges on operation & regulatory fees, custodial services, depository services etc.
79	08	Computer, Information Services	P0801 Hardware consultancy/implementation
80			P0802 Software consultancy/implementation (other than those covered in SOFTEX form)
81			P0803 Data base, data processing charges
82			P0804 Repair and maintenance of computer and software
83			P0805 News agency services
84			P0806 Other information services- Subscription to newspapers, periodicals, etc.
85			P0807 Off-site Software Exports
86			P0808 Telecommunication services including electronic mail services and voice mail services
87			P0809 Satellite services including space shuttle and rockets, etc.
88	09	Royalties & License Fees	P0901 Franchises services
89			P0902 Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks, industrial processes, franchises etc.
90	10	Other Business Services	P1001 Merchancing Services - net receipts (from sale and purchase of goods without crossing the border).
91			P1002 Trade related services - commission on exports / imports
92			P1003 Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies
93			P1004 Legal services
94			P1005 Accounting, auditing, book keeping services
95			P1006 Business and management consultancy and public relations services
96			P1007 Advertising, trade fair service
97			P1008 Research & Development services
98			P1009 Architectural services
99			P1010 Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services.
100			P1011 Inward remittance for maintenance of offices in India

India Payment Reason Codes			Purpose	
	Group No, Code		Code	Purpose Code Description
101	10	Other Business Services (cont)	P1013	Environmental Services
102			P1014	Engineering Services
103			P1015	Tax consulting services
104			P1016	Market research and public opinion polling service
105			P1017	Publishing and printing services
106			P1018	Mining services like on-site processing services analysis of ores etc.
107			P1019	Commission agent services
108			P1020	Wholesale and retailing trade services.
109			P1021	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies
110			P1022	Other Technical Services including scientific/space services.
111			P1099	Other services not included elsewhere
112	11	Personal, Cultural, Recreational	P1101	Audio-visual and related services like Motion picture and video tape production, distribution and projection services.
113			P1103	Radio and television production, distribution and transmission services
114			P1104	Entertainment services
115			P1105	Museums, library and archival services
116			P1106	Recreation and sporting activity services
117			P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)
118			P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)
119			P1109	Other Personal, Cultural & Recreational services
120	12	Government	P1201	Maintenance of foreign embassies in India
121			P1203	Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India.
122	13	Transfers	P1301	Inward remittance from Indian non-residents towards family maintenance and savings
123			P1302	Personal gifts and donations
124			P1303	Donations to religious and charitable institutions in India
125			P1304	Grants and donations to governments and charitable institutions established by the governments
126			P1306	Receipts / Refund of taxes
127			P1307	Receipts on account of migrant transfers including Personal Effects
128	14	Income	P1401	Compensation of employees
129			P1403	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)
130			P1405	Inward remittance towards interest receipts of ADs on their own account (on investments.)
131			P1408	Inward remittance of profit by branches of Indian FDI Enterprises (including bank branches) operating abroad.
132			P1409	Inward remittance of dividends (on equity and investment fund shares) by Indian FDI Enterprises, other than branches, operating abroad
133			P1410	Inward remittance on account of interest payment by Indian FDI enterprises operating abroad to their Parent company in India.
134			P1411	Inward remittance of interest income on account of Portfolio Investment made abroad by India
135			P1412	Inward remittance of dividends on account of Portfolio Investment made abroad by India on equity and investment fund shares
136			P1499	Other income receipts

India Payment Reason Codes			Purpose	
	Group No, Code		Code	Purpose Code Description
137	15	Others	P1501	Refunds / rebates on account of imports
138			P1502	Reversal of wrong entries, refunds of amount remitted for non-imports
139			P1503	Remittances (receipts) by residents under international bidding process.
140			P1505	Deemed Exports (exports between SEZ, EPZs and Domestic Tariff Areas)
141			P1601	Receipts on account of maintenance and repair services rendered for Vessels, Ships, Boats, Warships, etc.
142			P1602	Receipts of maintenance and repair services rendered for aircrafts, Space shuttles, Rockets, military aircrafts, etc.
143			P1701	Receipts on account of processing of goods
144			P0091	Purchase from RBI
145			P0092	Purchase from Other AD's
146			P0093	Purchase from Overseas Bank
147			P0095	Aggregate Purchases
148			P0100	Pur from Public against exports Total
149			P0144	Purchases from Public against third country exports (Currency wisw Totals)
150			P1590	Receipts below \$ 10000 say (Rs. 500000) (Currency Wise Totals)
151			P1591	Non Exports equivalent & above US\$ 10,000 (say Rs. 5,00,000)
152			P2088	Opening Balance (Debit Balance in Mirror/Debit Balance in Vostro)
153			P2199	Closing Balance (Debit Balance in Mirror/Debit Balance in Vostro)

COUNTRY - JORDAN (ISO COUNTRY CODE JO)

Central Bank	Central Bank of Jordan
URL	http://www.cbj.gov.jo/
ISO currency code	JOD
Applicability to currencies	All currencies
Format - In MUFG Exchange	Field Payment Details, Reason for Payment
Format - In SWIFT MT103	Field 70
Example	Jordan purpose code (from the list below) + freeform explanatory text (invoice number, etc.). 0101_Payment for invoice 12345

Jordan Payment Reason Codes			
	Category	Purpose Code	Description
1	Personal	0101	Invoice Payment & Purchase
2		0102	Utility Bill Payment
3		0103	Prepaid Cards Recharging
4		0104	Standing Orders
5		0105	Personal Donations
6		0106	Family Assistance and Expenses
7		0107	Individual Social Security Subscription
8		0108	Associations Subscriptions
9		0109	Saving and Funding Account
10		0110	Heritage
11		0111	End of Service Indemnity
12	Salaries and Wages	0201	Public Sector Employee Salaries
13		0202	Laborer Salaries
14		0203	Private Sector Staff Salaries
15		0204	Jordanian Diplomatic Staff Salaries
16		0205	Foreign Diplomatic Salaries
17		0206	Overseas Incoming Salaries
18		0207	Civil / Military Retirement Salaries
19		0208	Social Security Retirement Salaries
20		0209	Establishment Social Security Subscription
21	Investment Remittances	0301	Investment Revenues
22		0302	Brokerage Investment
23		0303	Insurance
24		0304	Subscriptions to International Nonmonetary Organizations
25		0305	Local Investment
26		0306	External Investment
27		0307	Tender Bond Guarantee
28	Transportation and Tourism	0401	Air Freight
29		0402	Land Freight
30		0403	Sea Freight
31		0404	Travel and Tourism

Jordan Payment Reason Codes			
	Category	Purpose Code	Description
32	Training and Delegation	0501	Governmental Delegation Transfers
33		0502	Private Sector Delegation Transfers
34		0503	Governmental Education
35		0504	Private Sector Education
36	Import and Export	0601	Public Sector Exportation
37		0602	Private Sector Exportation
38		0603	Public Sector Importation
39		0604	Private Sector Importation
40	External Aid	0701	Religious Communities Aid
41		0702	International Communities Aid
42		0703	Arab Communities Aid
43		0704	UN Aid
44		0705	Charity Communities Aid
45	Services	0801	Telecommunication Services
46		0802	Financial Services
47		0803	Information Technology Services
48		0804	Consulting Services
49		0805	Construction Services
50		0806	Maintenance & Assembling Services
51		0807	Marketing and Media Services
52		0808	Mining Services
53		0809	Medical & Health Services
54		0810	Cultural, Educational & Entertainment Services
55		0811	Rental Expenses
56		0812	Real Estate
57		0813	Taxes
58		0814	Fees
59	0815	Commissions	
60	0816	Franchise and License Fees	
61	0817	Cheque Collection	
62	0818	Membership Fees	
63	Funding	0901	Municipality Funds
64		0902	Government Funds
65		0903	Private Sector Funds
66		0904	External Incoming Funds
67	Diplomacy	1001	International Communities and Embassies Remittances
68		1002	Permanent Diplomatic Missions
69		1003	Temporary Diplomatic Missions
70		1004	Jordanian Embassies Income

Jordan Payment Reason Codes			
	Category	Purpose Code	Description
71	Loans	1101	Long-Term Loans Installments / Public Sector
72		1102	Long-Term Loans Interest Installments / Public Sector
73		1103	Short-Term Loans Installments / Public Sector
74		1104	Short-Term Loans Interest Installments / Public Sector
75		1105	Long-Term Loans Installments / Private Sector
76		1106	Long-Term Loans Interest Installments / Public Sector
77		1107	Short-Term Loans Installments / Private Sector
78		1108	Short-Term Loans Interest Installments / Private Sector
79		1109	Loans Installments Against Governmental Guarantee
80		1110	Loans Interest Installments Against Governmental Guarantee
81		1111	Credit Card Payment
82		1112	Personal Loan Payment
83	General	1201	Rerouting
84		1202	Scientific Research Support

COUNTRY - MALAYSIA (ISO COUNTRY CODE MY)

Central Bank	Bank Negara Malaysia
URL	http://www.bnm.gov.my/
ISO currency code	MYR
Applicability to currencies	MYR
Format - In MUFG Exchange	Field Payment Details, Reason for Payment
Format - In SWIFT MT103	Field 70
Example	Malaysia purpose code (from the list below) + freeform explanatory text (invoice number, etc.). 2000_ Payment for invoice 12345

Malaysia Payment Reason Codes			
	Category	Code	Purpose Description
1	Goods	0	Food and Live Animals
2		1000	Beverages and Tobacco
3		2000	Crude Materials, Inedible, Except Fuels
4		3000	Mineral Fuels, Lubricants and Related Materials
5		4000	Animal and Vegetable Oils, Fat and Waxes
6		5000	Chemicals and Related Products, Not Classified Elsewhere
7		6000	Manufactured Goods
8		7000	Machinery, Non-Customized Packaged Software and Transport Equipment
9		7100	Power Lines, Pipelines and Undersea Communication Cables
10		8000	Miscellaneous Manufactured Articles
11		9000	Commodities and Miscellaneous Transactions Not Classified Elsewhere
12		9100	Refunds Relating to Goods Transactions
13		9700	Non-Monetary Gold
14		16710	Merchanting Trade
15		9001	Goods (Broad Classifications - Value Below RM200k)
16	Services	10010	Goods for Processing/Manufacturing Services
17		11110	Freight by Air
18		11120	Freight by Sea
19		11130	Freight by Other Modes of Transportation
20		11210	Passenger Fare by Air
21		11220	Passenger Fare by Sea
22		11230	Passenger Fare by Other Modes of Transportation
23		12110	Airport Services
24		12120	Port Services
25		12130	Other Terminal Facilities
26		12210	Charter of Aircraft (With Crew)
27		12220	Charter of Ships and Vessels (With Crew)
28		12230	Charter of Other Modes of Transport (With Crew)
29		12310	Rentals/Operating Leasing of Aircraft (Without Crew)
30		12320	Rentals/Operating Leasing of Ships and Vessels (Without Crew)
31		12330	Rentals/Operating Leasing Of Other Transport Equipment (Without Crew)
32		16780	Rentals/Operating Leasing Of Dwellings, Other Buildings And Machinery
33		12140	Postal And Courier Services
34		12400	Fees For Salvage Operations

Malaysia Payment Reason Codes			
	Category	Code	Purpose Description
35	Services	12500	Repair And Maintenance Of Aircraft, Ships And Other Transport Equipment
36		13110	Goods And Services Purchase By Travelers
37		13300	Travel For Pilgrimage And Religious Observances
38		13400	Travel For Medical Treatment
39		13500	Education-Related
40		13210	Goods And Services Purchased Through Business And Official Travel
41		13220	Goods And Services Purchased By Short Term Workers
42		16100	Telecommunication Services
43		16210	Construction And Installation Services In Malaysia
44		16220	Construction And Installation Services Abroad
45		16311	Premium Paid/Received On High Risk Insurance/Takaful Relating To Fire, Marine, Aviation, Etc.
46		16312	Premiums Paid/Received On Other General Insurance/Takaful
47		16313	Premium Paid/Received On Life Insurance/Takaful
48		16314	Premiums Paid/Received On Reinsurance/Retakaful
49		16315	Premium Paid/Received On Insurance/Takaful On Goods In The Process Of
50			Being Exported/Imported.
51		16321	Claims Settlements On High Risk Insurance/Takaful Relating To Fire, Marine,
52			Aviation, Etc.
53		16322	Claims Settlements On Other General Insurance/Takaful
54		16323	Claims Settlements On Life Insurance/Takaful
55		16324	Claims Paid/Received On Reinsurance/Retakaful
56		16325	Claims Paid/Received On Insurance/Takaful On Goods
57		16332	Auxiliary Insurance Services
58		16410	Explicitly-Charged Financial Services
59		16420	Explicit Margins On Buying And Selling Of Financial Instruments
60		16430	Explicitly-Charged Asset Management Services
61		16440	Financial Intermediation Service Charges Indirectly Measured (FISIM)
62		16510	Computer Services
63		16520	Information Services
64		16610	Charges Associated With Intellectual Property Rights
65		16620	License Fees To Reproduce And Distribute Intellectual Property
66		16720	Sharing Of Administrative Expenses
67		16730	Research And Development Services
68		16740	Architectural, Engineering, And Other Technical Services
69		16750	Agricultural, Mining, And On-Site Processing
70		16791	Trade-Related Services
71		16792	Waste Treatment Services
72		16760	Advertising, Market Research And Public Opinion Polling Services
73		16771	Legal Services
74		16772	Accounting Services
75		16773	Management Consulting Services
76		16810	Audio-Visual And Artistic Related Services

Malaysia Payment Reason Codes				
	Category	Code	Purpose Description	
77	Services	16820	Health Services	
78		16830	Education Services	
79		16840	Heritage And Recreational Services	
80		16850	Other Personal Services	
81		16900	Other Services Transactions Not Identified Elsewhere	
82		16910	Refunds Relating To Services Transactions	
83	Income	14110	Direct Investment Income	
84		14120	Portfolio Investment Income	
85		14140	Investment Income Attributable To Non-Resident Policyholders In Insurance, Pension Schemes, And Standardised Guarantees	
86		14210	Interest Paid To/ Received From Related Non-Resident Co. Relating To Loan Obligations, Incl Non-Participating Preference Shares & Financial Leases.	
87		14220	Interest Paid To/ Received From Non-Related Non-Resident Co Relating To Loan Obligations, Incl Non-Participating Preference Shares & Financial Leases.	
88		14230	Interest Paid To/ Received From Non-Residents On Deposits And Negotiable Instruments Of Deposits (NIDS)	
89		14240	Interest Paid To/Received From Non-Residents On Investment In Bonds And Notes.	
90		14250	Interest Paid To/Received From Non-Residents On Money Market Instruments	
91		14310	Wages And Salaries In Cash	
92		14320	Wages And Salaries In Kind/Benefits Attributable To Employees	
93		14330	Employer's Social Contributions	
94		14410	Taxes On Products And Productions	
95		14420	Subsidies On Products And Productions	
96		14430	Rental On Natural Resources	
97		15100	Malaysian Government Offices Abroad And Foreign Offices In Malaysia	
98		15200	International Organisations	
99		15300	Trade Missions	
100		15400	Commission & Other Charges Relating To Loan Obligations Of The Malaysian	
101			Government	
102		15500	BNM Minting Of Coins And Printing Of Notes	
103	Special Transactions	17010	Inter-Co Settlement For Offsetting Payables Against Receivables (Only Applicable If The Co. Submits Monthly Inter-Co A/C Report To BNM)	
104		17020	Transfer By A Company To/From Its Own Current A/C Overseas (Only Applicable If The Co. Submits Monthly Overseas A/C Report To BNM)	
105		17070	Transfer By A Resident (Exclude Bank) To/From Current Account Overseas Of Another Resident Company	
106		17080	Settlement Between Remittance Services Providers (RSPS) With Resident	
107			Financial Institutions	
108	Transfer	21110	Grants, Aid, Donations And Unclaimed Monies (Government Sector)	
109		21120	Pension, Gratuity (Government Sector)	
110		21131	Taxes On Income, Wealth And Other Taxable Assets (Government Sector)	
111		21132	Fines And Penalties (Government Sector)	
112		21133	Social Contributions And Benefits (Government Sector)	
113		21140	Compensation And Pledging	
114		21201	Personal Transfer	
115		21210	Grants And Gifts (Private Sector)	

Malaysia Payment Reason Codes				
	Category	Code	Purpose Description	
116	Transfer	21220	Workers' Remittances	
117		21230	Legacies, Compensations And Prizes	
118		21241	Taxes On Income, Wealth And Other Taxable Assets (Private Sector)	
119		21242	Fines And Penalties (Private Sector)	
120		21245	Net Premiums On Nonlife Insurance And Standardised Guarantees	
121		21246	Non-Life Insurance Claims And Calls Under Standardised Guarantees	
122		22110	Debt Forgiveness (Government Sector)	
123		22130	Other Capital Transfers (Government Sector)	
124		22210	Debt Forgiveness (Private Sector)	
125		22220	Migrant Transfer	
126		22230	Other Capital Transfers (Private Sector)	
127		23000	Acquisition/ Disposal Of Non-Produced, Non-Financial Assets	
128		Long-Term Term Loans (Original Tenure Exceeds One Year)	31111	Extension To/Receipt (Drawdown) Of Long-Term Loan From Non-Resident
129			31112	Repayment Of Principal To/By Non-Resident On Long-Term Loan
130	31113		Prepayment Of Principal To/By Non-Resident On Long-Term Loan	
131	Short-Term Term Loans (Original Tenure Is One Year Or Less)	31121	Extension To/Receipt (Drawdown) Of Short-Term Loan From Non-Resident	
132		31122	Repayment Of Principal To/By Non-Resident On Short-Term Loan	
133		31123	Prepayment Of Principal To/By Non-Resident On Short-Term Loan	
134	Non-Participating Redeemable/Non-Redeemable Preference Shares	31311	Issuance	
135		31312	Redemption	
136	Financial Lease	31411	Financial Lease Extension To/Receipt From Non-Resident	
137		31412	Repayment Of Financial Lease To/Receipt From Non-Residents	
138		31413	Prepayment Of Financial Lease To/Receipt From Non-Resident	
139	Revolving Credit/ Overdraft Facilities	31511	Credit Facilities Extension To/Receipt From Non-Resident	
140		31512	Repayment Of Credit Facilities To/By Non-Resident	
141		31513	Prepayment Of Credit Facilities To/By Non-Resident	
142	Other Long Term Loan Facilities (Original Tenure Exceeds One Year)	31911	Extension To /Receipt From Non-Resident.	
143		31912	Repayment Of Other Loans Facilities To/By Non-Resident	
144		31913	Prepayment Of Other Loans Facilities To/By Non-Resident	
145	Investment Fund Shares	33000	Employee Stock Options	
146		34000	Subscriptions/ Contributions To/ Reimbursement From International Organisations	
147	Equity Investment	35130	Mergers And Acquisitions	
148		35140	Equity Investment Other Than Mergers And Acquisitions	
149		35200	Liquidation Of Investment	
150		35300	Head Office Accounts In Branches	
151		35400	Capital Expenditure In Special Enterprises/Projects	
152	Corporate Stocks And Shares	36130	Issued by Non-Residents In International Capital Markets	
153		36140	Issued by Non-Residents In Domestic Capital Market	
154	Bonds And Notes	36230	Issued By Non-Residents In International Capital Markets	
155		36240	Issued By Non-Residents In Domestic Capital Market	
156	Money Market Instruments	36330	Issued By Non-Residents In International Capital Markets	
157		36340	Issued By Non-Residents In Domestic Capital Market	
158	Government Securities	36410	Purchase/Sale Of Malaysian Government Securities	
159		36420	Purchase/Sale Of Foreign Government Securities	

Malaysia Payment Reason Codes			
	Category	Code	Purpose Description
160	Financial Derivatives	37100	Swaps
161		37200	Forwards
162		37300	Futures
163		37400	Options
164		37900	Other Derivatives
165	Purchase/Sale Of Real Estate In Malaysia	39111	Purchase/Sale Of Real Estate In Malaysia (Commercial)
166		39112	Purchase/Sale Of Real Estate In Malaysia (Residential)

COUNTRY - MYANMAR (ISO COUNTRY CODE MM)

Central Bank	Central Bank of Myanmar
URL	https://www.cbm.gov.mm
ISO currency code	MMK
Applicability to currencies	All currencies
Format - In MUFG Exchange	Field Payment Details, Reason for Payment
Format - In SWIFT MT103	Field 70
Example	Myanmar purpose code (from the list below) + freeform explanatory text (invoice number, etc.) 2210_Payment for invoice 12345

Myanmar Payment Reason Codes			Purpose		
	Category	Sub Category	Code (ITRS)	Purpose Code Description	
1	Goods Cross Border		1100	EXPORTS	
2			1200	IMPORTS	
3	Transport & Travel	Freight Services	2110	SEA TRANSPORT	
4			2120	AIR TRANSPORT	
5			2130	OTHER TRANSPORT	
6		Passenger Services	2210	SEA TRANSPORT	
7			2220	AIR TRANSPORT	
8			2230	OTHER TRANSPORT	
9		Other	2310	SEA TRANSPORT	
10			2320	AIR TRANSPORT	
11			2380	OTHER TRANSPORT	
12			2340	POSTAL AND COURIER SERVICES	
13		Travel Services	2510	BUSINESS TRAVEL	
14			2520	PERSONAL TRAVEL	
15		Other Services		3100	MANUFACTURING SERVICES
16				3200	MAINTENANCE AND REPAIR SERVICES
17	3310			CONSTRUCTION ABROAD	
18	3320			CONSTRUCTION IN MYANMAR	
19	3410			INSURANCE PREMIUMS	
20	3420			INSURANCE CLAIMS	
21	3480			FINANCIAL SERVICES FEES	
22	3500			CHARGES FOR USE OF INTELLECTUAL PROPERTY ROYALTIES AND LICENSE FEES	
23	3610			TELECOMMUNICATION	
24	3620			COMPUTER SERVICES	
25	3630			INFORMATION SERVICE	
26	8710			RESEARCH AND DEVELOPMENT SERVICES	
27	3720			PROFESSIONAL AND MANAGEMENT CONSULTING SERVICE	
28	3725			OPERATING LEASE RENTAL OF EQUIPMENT	
29	3730			TECHNICAL, TRADE-RELATED, AND OTHER BUSINESS SERVICES	
30	3740			AUDIO VISUAL AND RELATED SERVICES	
31	3750			PERSONAL, CULTURAL, AND RECREATIONAL SERVICES	
32	3800			SERVICES TO GOVERNMENT NOT INCLUDED ELSEWHERE	

Myanmar Payment Reason Codes			Purpose	
	Category	Sub Category	Code (ITRS)	Purpose Code Description
33	Income		4100	DIVIDENDS
34			4800	INTEREST
35			4400	TAXES
36			4500	SUBSIDIES
37			4600	RENT
38			4700	COMPENSATION OF EMPLOYEES
39			Transfers	
40	5300	OTHER PERSONAL TRANSFERS		
41	5400	GRANTS FOR INFRASTRUCTURE AND PURCHASE OF CAPITAL GOODS		
42	5500	DEVELOPMENT ASSISTANCE		
43	5600	OTHER CURRENT TRANSFERS		
44	Transactions in Claims (assets) on Non-residents		7100	EQUITY
45			7200	DEBT BETWEEN AFFILIATED ENTERPRISES
46			7310	LONG-TERM DEBT SECURITIES
47			7320	SHORT-TERM DEBT SECURITIES
48			7400	OPTIONS, FUTURES, WARRANTS, SWAPS, ETC.
49			7510	LOANS, LONG-TERM
50			7520	LOANS, SHORT-TERM
51			7580	TRADE CREDITS AND ADVANCES, LONG-TERM
52			7540	TRADE CREDITS AND ADVANCES, SHORT-TERM
53			7600	DEPOSITS
54			7800	OTHER
55	Transactions in Liabilities to Non-residents		8100	EQUITY
56			8200	DEBT BETWEEN AFFILIATED ENTERPRISES
57			8250	PAYMENTS OF LOCAL EXPENSES OF RESIDENT AFFILIATES BY THEIR PARENT COMPANIES
58			8310	LONG-TERM DEBT SECURITIES
59			8320	SHORT-TERM DEBT SECURITIES
60			8400	OPTIONS, FUTURES, WARRANTS, SWAPS ETC.
61			8510	LOANS, LONG-TERM
62			8520	LOANS, SHORT-TERM
63			8530	TRADE CREDITS AND ADVANCES, LONG-TERM
64			8540	TRADE CREDITS AND ADVANCES, SHORT-TERM
65			8600	DEPOSITS
66	8800	OTHER		

COUNTRY - PHILIPPINES (ISO COUNTRY CODE PH)

Central Bank	Central Bank of the Philippines
URL	http://www.bsp.gov.ph/
ISO currency code	PHP
Applicability to currencies	All currencies
Format - In MUFG Exchange	Field Payment Details, Reason for Payment
Format - In SWIFT MT103	Field 70
Example	Philippines purpose code (from the list below) + freeform explanatory text (invoice number, etc.). CORPYB_Payment for invoice 12345

Philippines Payment Reason Codes		
	Purpose Code	Purpose Code Description
1	CORPYB	Corporate payment to business
2	CORPYG	Corporate payment to government
3	CORPYP	Corporate payment to person
4	IBCFTR	Interbank Customer Fund Transfer Remittance
5	IBCPAY	Interbank Customer Payment
6	IBCPYM	Interbank Customer Payment to Merchants
7	PAYRLL	Salary Payment
8	BLSPAY	Bills payment to non government

COUNTRY - RUSSIA (ISO COUNTRY CODE RU)

Central Bank	Bank of Russia
URL	http://www.cbr.ru/eng/
ISO currency code	RUB
Applicability to currencies	All currencies
Format - In MUFG Exchange	Field Payment Details, Reason for Payment
Format - In SWIFT MT103	Field 70
Example	Russian purpose (VO) code (from the list below) + freeform explanatory text (invoice number, etc.). VO11900_Payment for invoice 12345

Russia Payment Reason Codes				Purpose Code Description
	VO Code		Category	
1	02	010	FX transactions	Purchase of RUB currency by non-resident
2	02	020		Selling of RUB currency by non-resident
3	10	100	Settlements for goods, exported from Russia, including aircraft, watercraft, and cosmic objects being subject of foreign trade activities	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 category 22 of this list
4	10	200		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 category 22 of this list
5	11	900	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
6	12	050	Settlements between residents and non-residents for sale 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, 22300.
7	12	900		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
8	13	010	Settlements between residents and non-residents for goods sold on the territory of the Russian Federation	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
9	13	900		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

Russia Payment Reason Codes				
	VO Code		Category	Purpose Code Description
10	20	100	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, as well as works under agreements on rent (lease) of personal and real estate except for the agreements of financial leasing.	Settlements of non-resident in favor of a 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, as well as settlements related to pre-payment of reward to (i) resident – trustee under the agreement of trust management of property, (ii) resident – broker under brokerage services agreement, (iii) resident – clearing organization under the clearing services agreement except for settlements under VO code 20400, category 22 of this List
11	20	200		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, as well as settlements related to pre-payment of reward to (i) resident – trustee under the agreement of trust management of property, (ii) resident – broker under brokerage services agreement, (iii) resident – clearing organization under the clearing services agreement, except for settlements under VO code 20400, category 22 of this List and settlements related to the remuneration payment in favor of resident-broker under brokerage services agreement (category 58 of this list)
12	20	300		Settlements of non-resident in favor of a resident under agreements on rent (lease) of personal and real estate, except for agreements of financial leasing
13	20	400		Settlements of non-resident being principal (grantor) in favor of resident being agent (attorney) in connection with payments for purchase from 3rd parties of goods, services, information and intellectual property, including exclusive rights on the above, for non-resident according to the commission agreement (agency agreement), except for the settlements indicated in category 58 of this List.
14	21	500	Settlements between residents and non-residents under foreign trade contracts for executing by non-residents works, rendering services, information and intellectual property, including exclusive rights on the above, as well as works under agreements on rent (lease) of personal and real estate except for the agreements of financial leasing.	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 category 58 of this list
15	21	900		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 categories 23 and 58 of this list

Russia Payment Reason Codes				
	VO Code	Category		Purpose Code Description
16	22	100	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 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 codes 20100 and 22110 of this List
17	22	110		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 4.1.2 of point 4.1 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
18	22	200		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 codes 20200 and 22110 of this List
19	22	210		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 4.1.2. of point 4.1 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
20	22	300		Settlements of non-resident in favor of resident under the agreement of finance lease
21	23	900	Settlements between residents and non-residents related to goods delivered by non-residents, executing by non-residents works, rendering services, information and intellectual property.	Settlements of non-resident in favor of resident related to return of excess amounts received under the mixed type contracts
22	30	010	Settlements between residents and non-residents for transactions connected with purchase 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
23	30	030		Settlements of non-resident in favor of resident for sale of real estate by resident to non-resident on the territory of the Russian Federation, including those connected with participating interest of non-resident in the construction performed by resident on the territory of the Russian Federation
24	30	900		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
25	32	010	Settlements between residents 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 cession of right by resident to non-resident in accordance with cession contract
26	32	020		Settlements of non-resident in favor of resident for assignment of debt from non-resident to resident in accordance with debt assignment contract
27	32	900		Settlements of non-resident in favor of a resident related to return of excess (erroneous) amounts received under assignment agreements (transfer of debt)

Russia Payment Reason Codes				
	VO Code	Category		Purpose Code Description
28	35	030	Settlements between residents and non-residents for other transactions related to foreign trade and not directly indicated in code categories 10-23 of this list	Settlements of non-resident in favor of resident for other transactions related to foreign trade and not directly indicated in code categories 10-23 of this list
29	40	900	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
30	41	030	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
31	42	900	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
32	42	950		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
33	43	015	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
34	43	035		Settlements of non-resident in favor of resident for repayment of the interest amount under the Loan agreement
35	43	050		Other settlements of non-resident in favor of resident related to payment of premium (commissions, fees) and other amounts under the borrowed loan facility
36	50	200	Settlements related to capital investments	Settlements of non-resident in favor of resident for transactions with shares, investments in the capital of the legal entity including the ordinary partnership
37	50	210		Settlements of non-resident in favor of resident for dividend payments (income) from capital investments
38	50	400		Other settlements of non-resident in favor of resident under operations related to capital investments except for operations specified in a code 50200
39	50	900		Settlements of non-resident in favor of resident related to return of excess amounts received from transactions related to payment of share or contribution to property (registered capital, investment fund of a cooperative) of a legal entity, as well as payment under the agreement of simple partnership with capital investment, and in cases of liquidation of a legal entity – non resident
40	51	210	Settlements related to purchase of securities (rights evidenced by securities) by non-residents from residents except for settlements indicated in the category 58 of this list	Settlements of non-resident in favor of resident for purchase of bonds, stocks and other securities issued by residents
41	51	215		Settlements of non-resident in favor of resident for purchase of bonds, stocks and other securities issued by residents
42	51	230		Settlements of non-resident in favor of resident for purchase of shares in investment funds founded by resident
43	51	235		Settlements of non-resident in favor of resident for purchase of shares in investment funds founded by non-resident
44	51	250		Settlements of non-resident is favor of resident for purchase of promissory notes and other non- issue** securities of resident
45	51	255		Settlements of non-resident is favor of resident for purchase of promissory notes and other non- issue** securities of non-resident
46	52	900	Settlements related to purchase of securities (rights evidenced by securities) by residents from non-residents except for settlements indicated in the category 58 of this list	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

Russia Payment Reason Codes				
	VO Code		Category	Purpose Code Description
47	55	310	Settlements related to fulfillment by residents and non-residents obligations under securities except for settlements indicated in the category 58 of this List	Settlements of non-resident in favor of resident related to fulfillment by non-resident obligations under promissory notes and other non-issue securities
48	55	330		Settlements of non-resident in favor of resident for payment of income received from investment funds shares
49	55	350		Settlements of non-resident in favor of resident related to fulfillment by non-resident obligations under promissory notes and other non-issue securities
50	55	900		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
51	56	010	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)
52	56	900		Settlements of non-resident in favor of resident related to return of transferred excess amounts and amounts from default obligations indicated in this category.
53	57	020	Settlements under the asset management agreements	Settlements of non-resident being trust constitutor in favor of resident – trust manager, except for payment of remuneration to resident – trust manager
54	57	035		Settlements of non-resident being trust manager in favor of resident being trust constitutor, except for settlements under code 57900
55	57	900		Settlements of non-resident in favor of resident related to return of transferred excess amounts under the asset management agreements
56	58	015	Settlements under agreements on brokerage services in cases different from those indicated in the code categories 51-55 of this list	Settlements of non-resident being broker in favor of resident under agreements on brokerage services except for settlements under VO code 58900
57	58	020		Settlements of non-resident in favor of resident being a broker under agreements on brokerage services except for remuneration payments to broker - resident
58	58	900		Settlements of non-resident in favor of resident related to return of funds excessively transferred under the agreement on brokerage services
59	59	015	Settlements under clearing services agreements between residents and non-residents	Settlements of non-resident clearing organization in favor of a resident under clearing services agreement, except for settlements specified in code 59900
60	59	020		Settlements of non-resident in favor of resident clearing organization under the clearing services agreement, except for remuneration payments to resident clearing organization
61	59	900		Settlements of non-resident related to return of excessively (erroneously) transferred funds as well as funds under non-executed obligations under clearing services agreement

Russia Payment Reason Codes				
	VO Code		Category	Purpose Code Description
62	70	010	Non-commercial transactions	Payment of taxes and duties and other dues by non-residents to residents in cases different from those indicate in the code 70120
63	70	030		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
64	70	050		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
65	70	090		Settlements connected with non-repayable financial aid from non-resident to resident in cases different from those indicated in the code 70100
66	70	100		Settlements connected with charitable assistance,
67				fund-raising, grants payments and other payments on non-repayable basis from non-resident to resident
68	70	110		Settlements of non-resident in favor of resident related to the payment of insurance indemnity under insurance/reinsurance agreement
69	70	120		Settlements of non-resident in favor of resident related to the execution of the court decisions
70	70	200		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
71	70	900		Settlements of non-resident in favor of resident related to return of excess amounts received from non-commercial transactions
72	80	010		Settlements between authorized bank and non-resident in RUB and between authorized bank and resident in foreign currency, except as indicated in code categories 01, 02, 57 and 58
73	80	050	Settlements between non-resident and authorized bank in RUB under other transactions except for those indicated in code categories 02, 57 and 58	
74	99	010	Other settlements on transactions not directly specified in the categories 01 – 80 of this list	Return to resident of erroneously debited (credited) amounts
75	99	090		Settlements on transactions not directly specified in the categories 01 – 08 of this list in cases different from these specified in codes 99010, 99020

* Codes of the categories 22 and 23 of this list are used in cases when amount of transfer includes jointly cost of goods and services, and (or) works, and (or) information and (or) intellectual property, including exclusive rights on it, under the following contracts (agreements), which are recognized as mixed type contracts for the purposes of this list:

a) contracts (agreements) which provide export (import) of goods from the territory of the Russian Federation (to the territory of the Russian Federation) with condition to execute works, and (or) render services, and (or) information, and (or) intellectual property, including exclusive rights on it, including export (import) of goods for their recycling, construction of projects outside/ in the Russian Federation:

b) 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;

c) agreements on finance lease;

d) commission/agency agreements, which provide import (export) of goods to the territory of the Russian Federation (from the territory of the Russian Federation).

** according to Russian legislation shares, bonds and options are "issue" securities, others are "non-issue" securities

COUNTRY - SAUDI ARABIA (ISO COUNTRY CODE SA)

Central Bank	Saudi Central Bank (SAMA)
URL	http://www.sama.gov.sa/sites/samaen/Pages/Home.aspx
ISO currency code	SAR
Applicability to currencies	All currencies
Format - In MUFG Exchange	Field Payment Details, Reason for Payment
Format - In SWIFT MT103	Field 70
Example	Saudi purpose code (from the list below) + freeform explanatory text (invoice number, etc.). ADP_Payment for invoice 12345

Saudi Payment Reason Codes		
	Purpose Code	Purpose Code Descriptions
1	ADP	Advance Payment
2	ALW	Allowance
3	BON	Bonus
4	BRT	Business related Payment
5	CAR	Cargo Services
6	CAR	Cargo Services
7	COM	Commission
8	COP	Compensation
9	DOP	Down Payment
10	EOS	End of Service / Final Settlement
11	INV	Invoice Settlement
12	LOP	Loan repayment
13	MIS	Miscellaneous
14	OVT	Overtime
15	POI	Payment of Investment
16	REM	Remittance / Family Maintenance
17	SAL	Salary
18	STO	Standing Order
19	TKT	Tickets

COUNTRY - THAILAND (ISO COUNTRY CODE TH)

Central Bank	Bank of Thailand
URL	https://www.bot.or.th/
ISO currency code	THB
Applicability	All currencies
Format - In MUFG Exchange	Field Payment Details, Reason for Payment
Format - In SWIFT MT103	Field 70
Example	SWIFT code word + Thai purpose code + freeform explanatory text (invoice number, etc.). /BENEFRES/318024_Construction inv 12345

Thailand Payment Reason Codes			
	SWIFT Codeword	Purpose Code	Description
1	/BENEFRES/	318004	Delivery fees
2	/BENEFRES/	318005	Product insurance premium / fees
3	/BENEFRES/	318006	Product indemnity insurance
4	/BENEFRES/	318009	Transportation fees
5	/BENEFRES/	318012	For payments of travel expenses
6	/BENEFRES/	318013	For payments of education-related student expenses - Hostel, Examination fee etc.
7	/BENEFRES/	318015	Healthcare-related expenses, such as medical fees
8	/BENEFRES/	318023	Telecommunications expenses, such as fixed-line telephone, facsimile fees, telex fees, service fees for cable TV and satellite dish
9	/BENEFRES/	318024	Construction costs/expenses
10	/BENEFRES/	318025	Royalty fees, trademark fees, patent fees, and copyright fees
11	/BENEFRES/	318028	Fees for advisors, technical assistance, and academic knowledge, including remuneration for specialists
12	/BENEFRES/	318029	Fees for brokers, front end fee, commitment fee, guarantee fee and custodian fee
13	/BENEFRES/	318031	Information service charges
14	/BENEFRES/	318032	Representative office expenses
15	/BENEFRES/	318033	Advertising & Public relations-related expenses
16	/BENEFRES/	318034	Property rent
17	/BENEFRES/	318052	Gift
18	/BENEFRES/	318134	For payment of exported goods

COUNTRY - UAE (ISO COUNTRY CODE AE)

Central Bank	Central bank of the United Arab Emirates
URL	http://www.centralbank.ae/en/index.php
ISO currency code	AED
Applicability	All currencies
Format - In MUFG Exchange	Field Payment Details, Reason for Payment
Format - In SWIFT MT103	Field 70
	SWIFT code word + beneficiary country of residence + purpose code + freeform explanatory text (invoice number, etc.).
Example	/BENEFRES/AE//GDI/Settle inv 12345, equipment

UAE Payment Reason Codes			
	SWIFT Codeword	Purpose Code	Purpose Code Description
1	/BENEFRES/	ACM	Agency Commission
2	/BENEFRES/	AES	Advance payment against EOS
3	/BENEFRES/	AFA	Receipts or payments from personal residents bank account or deposits abroad
4	/BENEFRES/	AFL	Receipts or payments from personal non-resident bank account in the UAE
5	/BENEFRES/	ALW	Allowances
6	/BENEFRES/	ATS	Air transport
7	/BENEFRES/	BON	Bonus
8	/BENEFRES/	CCP	Corporate Card Payment
9	/BENEFRES/	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.
10	/BENEFRES/	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
11	/BENEFRES/	CHC	Charitable Contributions
12	/BENEFRES/	CIN	Commercial Investments
13	/BENEFRES/	COM	Commission
14	/BENEFRES/	COP	Compensation
15	/BENEFRES/	CRP	Credit Card Payments
16	/BENEFRES/	DCP	Pre-Paid Reloadable & Personalized Debit Card Payments
17	/BENEFRES/	DIV	Dividend Payouts
18	/BENEFRES/	DLA	Purchases and sales of foreign debt securities in not related companies - More than a year
19	/BENEFRES/	DLF	Debt instruments intragroup loans, deposits foreign
20	/BENEFRES/	DLL	Purchases and sales of securities issued by residents in not related companies - More than a year
21	/BENEFRES/	DOE	Dividends on equity not intra group
22	/BENEFRES/	DSA	Purchases and sales of foreign debt securities in not related companies - Less than a year
23	/BENEFRES/	DSF	Debt instruments intragroup foreign securities
24	/BENEFRES/	DSL	Purchases and sales of securities issued by residents in not related companies - Less than a year
25	/BENEFRES/	EDU	Educational Support
26	/BENEFRES/	EMI	Equated Monthly Instalments
27	/BENEFRES/	EOS	End of Service
28	/BENEFRES/	FAM	Family Support
29	/BENEFRES/	FDA	Financial derivatives foreign

UAE Payment Reason Codes			
	SWIFT Codeword	Purpose Code	Purpose Code Description
30	/BENEFRES/	FDL	Financial derivatives in the UAE
31	/BENEFRES/	FIA	Investment fund shares foreign
32	/BENEFRES/	FIL	Investment fund shares in the UAE
33	/BENEFRES/	FIS	Financial services
34	/BENEFRES/	FSA	Equity other than investment fund shares in not related companies abroad
35	/BENEFRES/	FSL	Equity other than investment fund shares in not related companies in the UAE
36	/BENEFRES/	GDE	Goods Sold
37	/BENEFRES/	GDI	Goods bought
38	/BENEFRES/	GMS	Processing repair and maintenance services on goods
39	/BENEFRES/	GOS	Government goods and services embassies etc
40	/BENEFRES/	GRI	Government related income taxes tariffs capital transfers etc
41	/BENEFRES/	IFS	Information services
42	/BENEFRES/	IGD	Intra group dividends
43	/BENEFRES/	IGT	Inter group transfer
44	/BENEFRES/	IID	Intra group interest on debt
45	/BENEFRES/	INS	Insurance services
46	/BENEFRES/	IOD	Income on deposits
47	/BENEFRES/	IOL	Income on loans
48	/BENEFRES/	IPC	Charges for the use of intellectual property royalties
49	/BENEFRES/	IPO	IPO subscriptions
50	/BENEFRES/	IRP	Interest rate swap payments
51	/BENEFRES/	IRW	Interest rate unwind payments
52	/BENEFRES/	ISH	Income on investment funds share
53	/BENEFRES/	ISL	Interest on securities more than a year
54	/BENEFRES/	ISS	Interest on securities less than a year
55	/BENEFRES/	ITS	Computer services
56	/BENEFRES/	LAS	Leave salary
57	/BENEFRES/	LDL	Debt instruments intragroup loans, deposits in the UAE
58	/BENEFRES/	LDS	Debt instruments intragroup securities in the UAE
59	/BENEFRES/	LEA	Leasing abroad
60	/BENEFRES/	LEL	Leasing in the UAE
61	/BENEFRES/	LIP	Loan interest payments
62	/BENEFRES/	LLA	Loans - Drawings or Repayments on loans extended to nonresidents - Long-term
63	/BENEFRES/	LLL	Loans - Drawings or Repayments on foreign loans extended to residents - Long-term
64	/BENEFRES/	LNC	Loan charges
65	/BENEFRES/	LND	Loan disbursements
66	/BENEFRES/	MCR	Monetary Claim Reimbursements Medical Insurance or Auto Insurance etc.
67	/BENEFRES/	MWI	Mobile wallet cash in
68	/BENEFRES/	MWO	Mobile wallet cash out
69	/BENEFRES/	MWP	Mobile wallet payments
70	/BENEFRES/	OAT	Own account transfer
71	/BENEFRES/	OTS	Other modes of transport
72	/BENEFRES/	OVT	Overtime
73	/BENEFRES/	PEN	Pension

UAE Payment Reason Codes			
	SWIFT Codeword	Purpose Code	Purpose Code Description
74	/BENEFRES/	PIN	Personal Investments
75	/BENEFRES/	PIP	Profits on Islamic products
76	/BENEFRES/	PMS	Professional and management consulting services
77	/BENEFRES/	POR	Refunds or Reversals on IPO subscriptions
78	/BENEFRES/	POS	POS Merchant Settlement
79	/BENEFRES/	PPA	Purchase of real estate abroad from residents
80	/BENEFRES/	PPL	Purchase of real estate in the UAE from non-residents
81	/BENEFRES/	PRP	Profit rate swap payments
82	/BENEFRES/	PRR	Profits or rents on real estate
83	/BENEFRES/	PRS	Personal cultural audio visual and recreational services
84	/BENEFRES/	PRW	Profit rate unwind payments
85	/BENEFRES/	RDS	Research and development services
86	/BENEFRES/	RFS	Repos on foreign securities
87	/BENEFRES/	RLS	Repos on securities issued by residents
88	/BENEFRES/	RNT	Rent payments
89	/BENEFRES/	SAA	Salary advance
90	/BENEFRES/	SAL	Salary
91	/BENEFRES/	SCO	Construction
92	/BENEFRES/	SLA	Loans - Drawings or Repayments on loans extended to nonresidents - Short-term
93	/BENEFRES/	SLL	Loans - Drawings or Repayments on foreign loans extended to residents - Short-term
94	/BENEFRES/	STR	Travel
95	/BENEFRES/	STS	Sea transport
96	/BENEFRES/	SVI	Stored value card cash-in
97	/BENEFRES/	SVO	Stored value card cash-out
98	/BENEFRES/	SVP	Stored value card payments
99	/BENEFRES/	TCP	Trade credits and advances payable
100	/BENEFRES/	TCR	Trade credits and advances receivable
101	/BENEFRES/	TCS	Telecommunication services
102	/BENEFRES/	TKT	Tickets
103	/BENEFRES/	TOF	Transfer of funds between persons Normal and Juridical
104	/BENEFRES/	TTS	Technical trade-related and other business services
105	/BENEFRES/	UTL	Utility Bill Payments

