

Appendix: Purpose codes for SWIFT cross border payments

Please choose the appropriate **Purpose of Payment Code** from the list of common codes below based on your payment. If your payment purpose is not listed, refer to the full code list on the following page for additional options.

Purpose code for SWIFT cross border payments (common codes)		
Purpose	Code	Brief description
Travel	STR	Travel includes leisure, health (medical reasons), education (students), visit to family and business travel, local transport, hotels, restaurants, payments of tuition, examination fee, travel agents for booking of passages of foreign trips
Financial services	FIS	Explicit charges that require no special calculation including fees for deposit-taking and lending, fees for one-off guarantees, early or late repayment fees or penalties, account charges, fees related to letters of credit, credit card services, commissions and charges related to financial leasing, factoring, underwriting and clearing of payments
Computer services	ITS	Computer services consist of hardware and/or software-related services and data-processing services
Information services	IFS	Information services comprise news agency services, database services both online and through magnetic, optical or printed media and web search portals
Family support (workers' remittances)	FAM	Personal transfers by migrants' resident households to or from nonresident households
Salary (compensation of employees)	SAL	Remuneration payable by resident enterprises to nonresident employees in return for work done by the latter during the accounting period
Own account transfer	OAT	The movement of funds from one account to another account abroad under the same ownership
Receipts or payments from personal resident's bank account or deposits abroad	AFA	All inward or outward flows by residents from accounts held with banks abroad
Receipts or payments from personal nonresidents bank	AFL	All inward or outward flows by nonresidents from accounts held with banks in Bahrain

account in Bahrain		
Cross border payments	CBP	To be used when purpose code is not available
Inter group transfer	IGT	Transfer of funds within a group

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
Goods - Services - Income - Transfers receipts & payments			
Import-export	Goods sold (Exports in fob value)	GDE	All receipts for exports and re-exports between residents and nonresidents of goods regardless of when the goods are shipped and the settlement type
	Goods bought (Imports in cif value)	GDI	All payments from imports between residents and nonresidents regardless of when the goods are shipped and the settlement type
Transport & travel	Sea transport	STS	Transportation services provided by sea of tickets, transport of goods, cargo, and other auxiliary services
	Air transport	ATS	Transportation services provided by air of airline companies related to transport of people, cargo, and other auxiliary services
	Other methods of transports (including postal & courier services)	OTS	Receipts and payments among residents and nonresidents related to road, pipelines, and other types of transport and postal and courier services
	Travel	STR	Travel includes leisure, health (medical reasons), education (students), visit to family and business travel, local transport, hotels, restaurants, payments of tuition, examination fee, travel agents for booking of passages of foreign trips
Services with Abroad	Processing repair and maintenance service on goods	GMS	Manufacturing services covers processing, assembly, labeling, packing and maintenance and repair services on goods undertaken by enterprises that do not own the goods concerned

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
	Construction	SCO	Creation, renovation, repair, or extension of fixed assets in the form of buildings, land improvements including installation and assembly work, site preparation and general construction, cost of construction, repairs and maintenance work to buildings as well as renting and establishment of necessary equipment
	Insurance service	INS	Provision of various types of insurance to/from non-residents and reinsurance regarding goods, life, insurance, travel, reimbursement
	Financial services	FIS	Explicit charges that require no special calculation including fees for deposit-taking and lending, fees for one-off guarantees, early or late repayment fees or penalties, account charges, fees related to letters of credit, credit card services, commissions and charges related to financial leasing, factoring, underwriting and clearing of payments
	Charges for the use of intellectual property royalties	IPC	Recording of receipts or payments related to charges for the use of proprietary rights such as patents, trademarks, copyrights, know-how, industrial processes and designs including trade secrets and franchises
	Telecommunication services	TCS	Telecommunications services encompass the transmission of sound, images or other information by telephone, telex, telegram, radio and television cable and broadcasting, satellite, electronic, mail, facsimile services, including business network services, teleconferencing and support services
	Computer services	ITS	Computer services consist of hardware and/or software-related services and data-processing services
	Information services	IFS	Information services comprise news agency services, database services both online and through magnetic, optical or printed media and web search portals

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
	Research & development services	RDS	Services that are associated with basic research, applied research and experimental development of new products and processes
	Professional & management consulting services	PMS	Includes legal services, accounting, management consulting, managerial services and public relations services, advertising, market research and public opinion polling services
	Technical, trade related & other business services	TTS	Includes architectural, engineering, scientific and other technical services, waste treatment and de-pollution, agricultural and mining services, operating leasing services, trade-related services, other business services not included elsewhere
	Personal, cultural, audiovisual & recreational services	PRS	Personal, cultural and recreational services are education services, health services, heritage and recreational services and other personal services.
Interest & profits with abroad	Dividends intragroup	IGD	Includes receipts and payments on the form of dividends to/from abroad that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intro-group would be accepted.
	Interest on debt intragroup	IID	Recording of interest as investment income on external financial assets that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intro-group would be accepted.
	Profits on Islamic products	PIP	According to Islamic banking definitions, for example sukuks
	Profits or rents on real estate	PRR	Rent covers income receivable for putting natural resources at the disposal of a nonresident institutional unit

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
	Dividends on equity not Intragroup	DOE	Include receipts and payments in the form of dividends to/from abroad that resident investors receive from enterprises abroad to which they participate with percentage less than 10% at their share capital or not in the same group.
	Income on investment funds shares	ISH	Investment income attributable to collective investment fund shareholders, including mutual funds and unit trusts.
	Interest on securities more than a year	ISL	Interest from residents that hold securities of maturity more than a year issued by nonresidents and the opposite
	Interest on securities less than a year	ISS	Interest from residents that hold securities of maturity less than a year issued by nonresidents and the opposite.
	Income on loan	IOL	Interest of loans between enterprises not belonging to the same group.
	Income on deposits	IOD	Receipts of income from financial institutions nonresidents for the accounts of residents and payments of the income from resident financial institutions for accounts of nonresidents.
	Commercial Investments	CIN	Purchase of shares, bonds or property made by a company
	Dividend payouts from FI	DIV	A dividend distribution of corporate profits to eligible shareholders from financial institutions
	Profit rate swap payments	PRP	Exchange periodic fixed and floating payments by multiplying a pre-agreed notional amount by the applicable fixed and floating rates agreed by the parties
	Profit rate unwind payments	PRW	Profit rate unwind payments
	Interest rate swap payments	IRP	Interest rate swaps are forward contracts where one stream of future interest payments is exchanged for another based on a specified principal amount

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
	Interest rate Unwind Payments	IRW	Interest rate unwind payments
Government	Government goods & services embassies etc.	GOS	Included are all transactions in both goods and services by enclaves such as embassies, consulates, military bases and international organisations with residents in the economies in which enclaves are located.
	Government related income taxes, tariffs, capital transfers, etc.	GRI	Receipts and payments of transfers from Bahrain's government to and from nonresidents related to taxes on products, on income, wealth and capital gains, subsidies on products, social contributions, social benefits, investment grants and donations.
Personal	Charitable contributions (charity & aid)	CHC	Humanitarian aid, military assistance, contributions to international organisation apart from loans, in cash or in kind, between the governments of different countries or between governments and international organisations.
	Family support (workers' remittances)	FAM	Personal transfers by migrants' resident households to or from nonresident households.
	Salary (compensation of employees)	SAL	Remuneration payable by resident enterprises to nonresident employees in return for work done by the latter during the accounting period.
	Purchase of real estate abroad from residents	PPA	The fair value of real estate purchased by residents abroad or its liquidation.
	Purchase of real estate in Bahrain from non-residents	PPL	The fair value of real estate purchased by nonresidents in Bahrain or its liquidation.
	Allowance	ALW	Reimbursements given by a resident employer to a nonresident employee to cover expenses such as a cost-of-living expense
	Agency commissions	ACM	A service charge assessed by a resident agency for providing services for a nonresident client

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
	Advance payment against EOS	AES	An advanced remuneration payment paid by a resident employer to a nonresident employee against the end of service settlement
	Bonus	BON	Compensation given by resident employer to a nonresident employee in addition to their base salary
	Commission	COM	A service charge assessed by a resident broker or investment advisor for providing investment advice or handling purchases and sales of securities for a nonresident client
	Compensation	COP	Income of border, seasonal, and other short-term resident employees from nonresident employers
	End of service/ Final settlement	EOS	Remuneration given by a resident employer to a nonresident employee at the end of employment
	Leave salary	LAS	Salary paid by the resident employer to a nonresident employee who is on leave
	Own account transfer	OAT	The movement of funds from one account to another account abroad under the same ownership
	Overtime	OVT	Remuneration given by a resident employer to a nonresident employee in return for working overtime
	Pension	PEN	A fund where a sum of money is added during a nonresident employee's employment years and from which payments are drawn to support the person's retirement from work in the form of periodic payments
	Personal investment	PIN	Purchase made by an individual of shares, bonds, or property, in order to make a profit
	Salary advance	SAA	An advanced remuneration payment received from a resident employer to a nonresident employee
	Transfer of funds between persons normal and judicial	TOF	The movement of funds from one account to another account abroad under the same ownership
	Educational support	EDU	An amount paid abroad for educational purposes

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
Retail commerce Payments	Mobile wallet card cash-In	MWI	Deposit of funds (cash-in) to owner's mobile wallet from bank account
	Mobile wallet card cash-out	MWO	Withdrawal of funds (cash-out) to owner's mobile wallet from bank account
	Mobile wallet card payments	MWP	Payment transaction using mobile wallet with listed merchant for various payments of good and services
	Stored value card cash-In	SVI	Deposit of funds (cash-in) to a stored value/prepaid card from a bank account
	Stored value card cash-out	SVO	Withdrawal of funds (cash-out) from a stored value/prepaid card into a bank account
	Stored value card payments	SVP	Payment card with a monetary value stored on the card itself
	POS merchant settlement	POS	Credit and debit transactions for a specified location and date range made by financial institutions
Assets			
FDI flows-acquisition & liquidation by residents of equity & securities abroad (above 10% share)	Equity & investment fund shares for the establishment of new company from residents abroad, equity of merger or acquisition of companies abroad from residents & participation to capital increase of related companies abroad	CEA	Establishment of branch or company abroad, acquisition of an existing entity, purchase or sale of additional shares with percentage 10% of its capital or above abroad or liquidation of a previous investment. If the exact percentage is not known the intra-group would be accepted.
	Debt instruments intragroup foreign securities	DSF	Bonds that a direct investor resident gives to its direct investment enterprise abroad or their repayments and a nonresident direct investment enterprise is giving to a resident direct investor or their repayments. If the exact percentage of above 10% participation is not

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
			known the intra-group would be accepted.
	Reverse equity share in Bahrain	REL	Reverse share participation (from a company abroad in which a Bahrain company has previously invested at least 10% share) below 10% to the share capital of the resident direct investor or its liquidation
	Reverse debt instruments in Bahrain	RDL	Bonds, loans from a company abroad in which a Bahrain company has previously invested at least 10% share to its resident direct investor or their repayments
Portfolio investment flows - acquisition & liquidation by residents of equity & securities abroad (below 10%)	Equity other than investment fund shares in not related companies abroad	FSA	Purchases or shares in equity from residents to shares of nonresidents companies with participation rate less than 10% or not related companies that do not belong to the same corporate group if the percentage is not known
	Investment fund shares foreign	FIA	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.
	Purchases & sales of foreign debt securities in not related companies - Less than a year	DSA	Securities issued by nonresidents for example bonds, treasury bills, commercial papers, bankers' acceptance traded in organised markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	Purchases & sales of foreign debt securities in not related companies - More than a year	DLA	Securities issued by nonresidents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organised markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
			not known
	Financial derivatives foreign	FDA	Transactions of residents to financial derivatives of nonresidents according to the gain or loss (margin) that occurs at the settlement of the title and not the underlying instrument
	IPO subscriptions	IPO	The purchase of an initial public offering (IPO) of stocks in the first offering of stocks for sale by a company
	Refunds/reversals on IPO subscriptions	POR	The refund or reversal by a financial institution on the purchase of an initial public offering (IPO) of stocks for sale by a company
	Tickets	TKT	Tickets
Lending-repayments & transfers by resident of loans & deposits abroad	Debt instruments intragroup loans, deposits foreign (above 10% share)	DLF	Loans and credit that a direct investor resident gives to its direct investment enterprise abroad or their repayments and nonresident direct investment enterprise is giving to a resident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intra-group would be accepted.
	Receipts or payments from personal residents bank account or deposits abroad	AFA	All inward or outward flows by residents from accounts held with banks abroad.
	Loans- drawings or repayments on loans extended to nonresidents- short-term	SLA	All drawings or repayments on loans extended to nonresidents with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
	Loans- drawings or repayments on loans extended to nonresidents- long-term	LLA	All drawings or repayments on loans extended to nonresidents with duration more than a year in companies with capital participation more than 10% or that do not belong to the same corporate group if the percentage is not known
	Leasing abroad	LEA	Financial leases that are leasing agreement of a nonresident with a resident
	Repos on foreign securities	RFS	Repurchase agreements on securities issued by nonresidents
	Trade credits and advances receivable	TCR	Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided
	Loan interest payments	LIP	Interest payments made by individuals and companies to financial institutions
	Loan charges	LNC	Charges paid by resident individuals and companies to financial institution
	Loan disbursements from FI	LND	Loan disbursement payment made by a financial institution
	Unclaimed funds placements	UFP	Unclaimed funds are money and other asset whose rightful owner cannot be located
	Monetary claim reimbursements	MCR	Claim for payment solely in money that is owed to the debtor by its creditor or a third party
	Equated monthly installments	EMI	A fixed payment amount made by a borrower to a financial institution at a specified date each calendar month
Liabilities			

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
FDI flows- acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share)	Equity and Investment fund shares for the establishment of new company in Bahrain from nonresidents, equity of merger or acquisition of companies in Bahrain from nonresidents and participation to capital increase of related companies from non-residents in Bahrain	CEL	Establishment of branch or other legal entity in Bahrain from direct investor nonresident or disinvestment. Share relationship above 10%. Acquisition of an existing entity with percentage 10% of its capital or above in Bahrain from a nonresident direct investor or liquidation of a previous investment. Purchase or sale of additional shares on a direct investment enterprise resident in Bahrain or liquidation of a previous investment.
	Debt instruments intragroup securities in Bahrain	LDS	Bonds that a direct investor nonresident gives to its direct investment enterprise in Bahrain or their repayments and a resident direct investment enterprise is giving to a nonresident direct investor or their repayments. If the exact percentage of above 10% participation is not known the intra-group would be accepted.
	Reverse equity share abroad	REA	Reverse share participation (from a company in Bahrain in which a foreign company has previously invested at least 10% share) below 10% to the share capital of the nonresident direct investor or its liquidation
	Reverse debt instruments abroad	RDA	Bonds, loans from a company in Bahrain in which a foreign company has previously invested at least 10% share to its nonresident direct investor or their repayments
Portfolio investment flows - acquisition & liquidation by residents of equity & securities in Bahrain (below 10% share)	Equity other than investment fund shares in not related companies in Bahrain	FSL	Purchases or shares in equity by nonresidents of shares in resident companies with participation rate less than 10% or not related companies that do not belong to the same corporate group if the percentage is not known

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
	Investment fund shares in Bahrain	FIL	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts
	Purchases and sales of securities issued by residents in not related companies - Less than a year	DSL	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptance traded in organised markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known
	Purchases and sales of securities issued by residents in not related companies - more than a year	DLL	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organised markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known
	Financial derivatives in Bahrain	FDL	Transactions of nonresidents to financial derivatives of residents according to the gain or loss (margin) that that occurs at the settlement of the title and not the underlying instrument
Lending-repayments and transfers by nonresidents of loans & deposits in Bahrain	Debt instruments intragroup loans, deposits in Bahrain (above 10% share)	LDL	Loans and credit that a direct investor nonresident gives to its direct investment enterprise in Bahrain or their repayments and a resident direct investment enterprise is giving to a nonresident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intra-group would be accepted.
	Receipts or payments from personal nonresidents bank account in Bahrain	AFL	All inward or outward flows by nonresidents from accounts held with banks in Bahrain.

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
	Loans- drawings or repayments on foreign loans extended to residents- short-term	SLL	All drawings or repayments on loans extended to residents from abroad with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known
	Loans- drawings or repayments on foreign loans extended to residents- long-term	LLL	All drawings or repayments on loans extended to residents from abroad with duration more than a year in companies with capital participation more than 10% or that do not belong to the same corporate group if the percentage is not known
	Leasing in Bahrain	LEL	Financial leases that are leasing agreement of a resident with a nonresident
	Repos on securities issued by residents	RLS	Repurchase agreements on securities issued by residents
	Trade credits and advances payable	TCP	Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided
	Corporate card payments	CCP	Corporate card payments made by companies to financial institutions
	Credit card payment	CRP	Payments made by individuals to financial institutions
	Debit card payments	DCP	Payments made by individuals to financial institutions
	Rent payments	RNT	Rent payments made by companies and individuals
	Utility bill payments	UTL	Bill payments made by companies and individuals

Purpose code for SWIFT cross border payments (full list)			
Classification	Purpose	Code	Brief description
Other	Cross border payments	CBP	To be used when purpose code is not available
	Inter group transfer	IGT	Transfer of funds within a group