



# Straight2Bank

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## Supplementary Information for all Payment File Formats

Version 12.3

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## Overview

This document provides additional information about the pre-defined fields of payment file format specifications.

## Payment Centre

Category	Debit Account Bank	Countries	Remarks
Type-A	Standard Chartered Bank	<b>Asia:</b> ID, TH, SG, HK, KR, MY, PH, TW, CN, IN, LK, VN, BD, JP, MU, BN, NP <b>Middle-East:</b> AE, BH, OM, PK, QA, IQ, SA <b>Africa:</b> GH, KE, NG, CI, TZ, BW, UG, ZM, CM, ZA, ZW, AO, GM, SL <b>Australia:</b> AU	SCB Payment Processing systems are available in these countries.
Type-B	Alliance Bank Account	CN (ICBC), AF	SCB forwards the payment to Alliance bank in the format agreed between SCB and Alliance Bank.
Type-C	Standard Chartered Bank	US, GB, DE, NP (TT)	SCB generates MT103 or XML and send to respective SCB bank end application.
Type-D	Third-Party Bank Account	Any country.	SCB generates MT101 and send to third-party bank via SWIFT.

## Payment Types

The following payment types are supported in countries where they are applicable:

Payment Type	Description
<b>Domestic Payments:</b>	
Automated Clearing House (ACH)	<p>A Direct Credit is used to pay non-urgent low value transactions at a high volume to an account with other banks within the country. Finality of settlement is 0 to 5 days depending on the specific system within the country.</p> <p>Full beneficiary account details are necessary to complete the transaction.</p> <p><b><u>Clearing Time</u></b> Generally 0 to 5 days depends on country's clearing mechanism</p>
Real Time Gross Settlements (RTGS)	<p>An RTGS is used to pay urgent high value transactions to an account with other banks within the country. Finality of settlement is immediate and usually in local currency.</p> <p>Full beneficiary account details are necessary to complete the transaction.</p> <p><b><u>Clearing Time</u></b> Some countries are online processing and Same day clearing.</p>
Book Transfer (BT)	<p>Book transfer, in local or foreign currency, to beneficiary's account within local Standard Chartered accounts in the same country. This payment type cannot be used to transfer from one country's Standard Chartered Bank's account to another country's Standard Chartered Bank's account.</p>

Payment Type	Description
Payroll Payment (PAY)	<p>A PAY is used to pay employee Payroll within the country as it allows for segregation of duties for different user profiles to maintain confidentiality of payment. PAY uses the ACH or BT mechanism to pay.</p> <p>Full beneficiary details are necessary to complete the transaction</p> <p><b><u>Clearing Time</u></b> Generally 0- 5 days depends on country's clearing mechanism</p>
Cashier's Order / Local Bank Cheque (LBC)	<p>Local Bank Cheques are used to make general and payroll payments when guaranteed funding is necessary. Clients are debited up-front for the issuance of Local Bank Cheques.</p> <p>Only the beneficiary name is required to issue a Local Bank Cheque.</p> <p><b><u>Clearing Time</u></b> Generally 1 to 3 days upon check presentment.</p>
Corporate Cheque (CC)	<p>Corporate Cheque Outsourcing is when the client wants to remove all non-core functions and reduce operational risk by outsourcing their cheque issuance function to a 3<sup>rd</sup> party. Although the bank is issuing the cheques on-behalf-of the client, these instruments are not guaranteed and subject to available funds at the time of clearing.</p> <p>Only the beneficiary name is required to issue a Corporate Cheque.</p> <p><b><u>Clearing Time</u></b> Generally 1 to 3 days upon check presentment.</p>
Mobile Wallet Payment (MWP)	Domestic transfer to Mobile Wallet Account. It is supported only for certain countries.
IBFT	Inter Bank Fund Transfer – Real time low-value Domestic payments, supported 24 * 7
Cash Disbursement (CD)	<p>Cash Disbursement is the payment type used for sending cash withdrawal or Cash delivery.</p> <p><b><u>Cash Withdrawal:</u></b></p> <p>When the client initiates a cash withdrawal payment, the money would be settled to partner bank. Beneficiary should collect the money from the branch directly. The beneficiary should produce the identity proof to collect the money from the bank.</p> <p><b><u>Cash Delivery:</u></b></p> <p>When the client initiates a cash delivery payment, the money would be settled to partner bank. Partner bank should deliver the cash to the Beneficiaries address available as part of payment instruction. Beneficiary should produce the identity proof in order to collect the money.</p> <p>In some country, as an additional requirement, either PIN or security questions and answers shall be required as a proof for receiving the cash.</p>
<b>Cross Border Payments:</b>	
Telegraphic Transfer (TT)	<p>Outward Telegraphic Transfers are used to make payments to another country and possibly in a different currency as the domicile currency where the debiting account resides.</p> <p>Full beneficiary account details are necessary to complete the transaction.</p> <p>For payments to beneficiaries within the European countries, IBAN information MUST be provided in the payment instruction.</p> <p>Note: SR7 regulation states that full originator payer information MUST be in the payment instruction.</p> <p><b><u>Clearing Time</u></b> Usually 1 to 3 days depends on currencies</p>

Payment Type	Description
International Bank Cheque or Demand Drafts <b>(IBC / DD)</b>	<p>International Bank Cheques are used make payments to another country and possibly in a different currency as the domicile currency where the debiting account resides. International Bank Cheques are guaranteed instrument. Clients are debited upfront when the cheques are issued. Only the beneficiary name is required to issue an International Bank Cheque.</p> <p><b><u>Clearing Time</u></b> Can be up to 3 weeks where the draft need to be sent back to clearing countries</p>
<p>Cross Border Automated Clearing House <b>(XACH)</b> – Low Value</p> <p>Cross Border Real Time Gross Settlement <b>(XRTS)</b> – High Value</p>	<p>Global Payment Services provides greater control and transparency in the settlement date and amounts for clients. Clients only need to have a single currency account to pay out in multi currencies into various countries leveraging on the payment currency domicile country local ACH or RTGS capabilities.</p> <p><b><u>Payment Turnaround days</u></b> 3-4 days depending on FX tenor</p> <p><b><u>Payment Turnaround days</u></b> 2-3 days depending on FX tenor</p>
Cross Border Cheques <b>(XCHQ)</b>	<p>Global Cheque Services is a multi-currency cheque printed in the currency's domicile country and delivered to the beneficiary. The cheques issued are compliant to the local clearing system making it cheaper and faster for the beneficiary to clear.</p> <p><b><u>Payment Turnaround days</u></b> 2- 3 days depending on FX tenor</p> <p><b><u>Local Cheque Clearing Time</u></b> Generally 1 to 3 days upon check presentment.</p>
Cross Border Book Transfers <b>(XBT)</b>	<p>Global Book Transfer Services offers a convenient way for clients to move funds between our branches, giving clients greater efficiency in their payments for account held within the SCB network.</p> <p><b><u>Payment Turnaround days</u></b> 1-2 days depending on FX tenor</p>
Cross Border Payroll <b>(XPAY)</b>	<p>Global Payroll Services is a multi-currency cross border payroll remittance with predictability of settlement date and amount. XPAY product is differentiated to allow segregation of duties for different user profiles to maintain confidentiality of payment. XPAY leverages on the payment currency domicile country local ACH and BT capabilities to pay.</p> <p><b><u>Payment Turnaround days</u></b> 3-4 days depending on FX tenor</p>

## Debit Bank Payment Information

Country Code	Country Name	Debit Bank ID	Supported Payment Types	Clearing Zone Codes	Counter Pick Up	City Code
<b>Asia</b>						
SG	Singapore	SCBLSG22XXX	TT, RTGS (MEPS), ACH, PAY, BT, LBC, IBC, CC, IBFT (G3)	SG (for local currency cheque) SU (for USD currency cheque)	Not Available	SIN
HK	Hong Kong	SCBLHKHHXXX	TT, RTGS(CHATS), ACH, PAY, BT, LBC, IBC, CC, IBFT	HK	SCT	HKG
MY	Malaysia	SCBLMYKXXXX	ACH, PAY, TT, RTGS(RENTAS), BT, LBC, IBC, CC, BPAY, IBFT	KL, PG, JB, KK, KC, KT, P1(for Islamic / Saadiq Accounts)	KUL, PNG	KUL
TH	Thailand	SCBLTHBXXXX	TT, ACH, PAY, BT, LBC, IBC, RTGS (Bahtnet), IBFT (PromptPay)	<b>BK</b> =SCB C/O, <b>BY</b> =BAY C/O, <b>SB</b> =NAKORNTHON C/O (SCB Cheque – Clear in upcountry) <b>RY</b> = SCB Rayong branch Note: 1. If BY or SB is used, client to put province in Thai Language in Payment detail in local language line 1 field. If this field is not provided, it will be cleared in BKK 2. In province that SCB branch is located; the clearing code should be SB. 3. In province that no SCB branch is located, the clearing code should be BY.	SCB	BKK
PH	Philippines	SCBLPHMMXXX	TT, RTGS, IBC, LBC, ACH, BT, PAY	MN – Manila	Coordinate with Country IM	MNL
IN	India	SCBLINBBXXX	LBC, IBC, CC, BT, ACH, RTGS, PAY, TT, MWP	Check with country solution delivery. Clearing Zone Code defines the payable location of the LBC cheque, it is based on the beneficiary location and availability of bank. i.e. if a LBC issued in payable location Kanpur with SCB bank that can be en-cashed in SCB Kanpur branch only	Check with country solution delivery	BOM



Country Code	Country Name	Debit Bank ID	Supported Payment Types	Clearing Zone Codes	Counter Pick Up	City Code
CN	China	SCBLCNSXSHA	TT, ACH, BT, RTGS, LBC, PAY, MWP, IBFT  IBFT supports domestic CNY payment only. IBFT is 24*5 in China, not support in weekend and other non-working days. IBFT has payment limit up to CNY1M for single payment now. For IBFT payment, payment purpose code is mandatory in payment instruction which is different with other payment types. IBFT payment is only available via S2B NextGen, not S2B Classic.	1 – Shanghai 2 – Shenzhen 3 – Beijing validity period is only 10 days	NA	SHA
TW	Taiwan	SCBLTWTXXX	TT, RTGS, BT, LBC, IBC, PAY, ACH (Contact country Implementation team for further discussion if ACH/PAY/IBC payment type is needed)	TP – Taipei	TPE	TPE
ID	Indonesia	SCBLIDJXXXX	TT, RTGS, ACH, PAY, BT, LBC, TAX	JK – Jakarta	NA	JKT
KR	Korea	SCBLKRSEXXX	TT, ACH, PAY, BT	NA	NA	KFB
LK	Sri Lanka	SCBLKLXXXX	ACH, RTGS, TT, CC, LBC, IBC, IBFT, BT	CO – Colombo	NA	CMB
BD	Bangladesh	SCBLBDDXXXX	TT, BT, LBC, MWP, TAX RTGS, ACH	Check with country solution delivery	NA	DHK
VN	Vietnam	SCBLNVXXXX	TT, RTGS, BT, PAY, MWP, IBFT	Not Available	NA	HAN
AU	Australia	SCBLAU2SXXX	TT, RTGS, ACH, LBC, BT, PAY	Check with local IM / SAT. 6 digit BSB codes are mandatory for ACH, PAY and RTGS payments. Additional SWIFT code is required for RTGS payment. LBC is issued on ANZ paper.	NA	SY2
JP	Japan	SCBLJPJTXXX	TT, ACH, PAY, RTGS	NA	NA	SCB
AF	Afghanistan	AFIBAFKAXXX	TT, ACH, BT, PAY	NA	NA	KAB
MU	Mauritius	SCBLMUMXXXX	RTGS, BT, TT, ACH, LBC, PAY	NA	NA	MRU
BN	Brunei	SCBLBNBBXXX	TT, ACH, RTGS, PAY, BT, LBC, CC	NA	NA	BKS
NP	Nepal	SCBLNPKAXXX	ACH, BT, PAY, TT	NA	NA	KTM

Country Code	Country Name	Debit Bank ID	Supported Payment Types	Clearing Zone Codes	Counter Pick Up	City Code
<b>Middle East, North Africa &amp; Pakistan (MENAP)</b>						
AE	United Arab Emirates	SCBLAEADXXX	RTGS, BT, TT, LBC, IBC, PAY, CC, WPS, Pension Payments, GPSSA & ADPF BPAY, IBFT >=25K, OMP	DU – Dubai	DXB	DXB
OM	Oman	SCBLOMRXXXX	RTGS, BT, TT, LBC, IBC, PAY, ACH, CC, WPS	MC – Muscat	MC	MCT
BH	Bahrain	SCBLBHMXXX	BT, TT, LBC, IBC, PAY, IBFT (FAWRI+) up to 1K BHD ACH (FAWRI) and BPAY (Fawateer)	BH – Bahrain	Not Available	MAN
QA	Qatar	SCBLQAQXXXX	RTGS, BT, TT, LBC, IBC, ACH, CC, PAY, TAX TAX is for S2B Web Clients only, WPS	QA – Doha	Not Available	DOH
PK	Pakistan	SCBLPKKXXXX	BT, TT, ACH, LBC, CC, MWP, PAY (for SCB Beneficiary only), RTGS	00 - SCB locations M1- non SCB locations. Check with country I&CM	KHI, LHR, ISD	KHI
IQ	Iraq	SCBLIQBDXXX	ACH, BT, TT, RTGS, LBC, CC, PAY	BD – Iraq	BDD	BDD
SA	Saudi Arab	SCBLSAR2XXX	BT, TT, RTGS-SHA only, WPS by RTGS, PAY	N/A	N/A	RUH
EG	Egypt	SCBLEGCAXXX	RTGS, BT, TT	N/A	N/A	CAI
<b>Africa</b>						
KE	Kenya	SCBLKENXXXX	TT, ACH, PAY, BT, IBC, RTGS, MWP, CD	NB – Nairobi	001-Nairobi 002-Mombasa	NBO
NG	Nigeria	SCBLNGLAXXX	TT, RTGS, ACH, PAY, BT, LBC, IBC, CC, IBFT, MWP, CD	LA	001-Lagos	LOS
UG	Uganda	SCBLUGKAXXX	TT, RTGS, ACH, PAY, BT, LBC, IBC, CC, CD, MWP	KA – Kampala	001-Kampala	KLA
GH	Ghana	SCBLGHACXXX	ACH, BT, TT, LBC, IBC, CC, RTGS, CD, MWP	AC – Accra TK – Takoradi KS – Kumasi	001-Accra	ACC
CI	Cote d'Ivoire / Ivory Coast	SCBLCIABXXX	ACH, RTGS, BT, TT, LBC, CC	AJ – Abidjan	001-Abidjan	ABJ
CM	Cameroon	SCBLCMCXXXX	ACH, BT, TT, LBC, IBC, CC, RTGS	DA – Douala	Not Available	DLA
BW	Botswana	SCHBBWGXXXX	ACH, BT, TT, LBC, IBC, RTGS	BW – Gaborone	001-Gaborone	GBE
TZ	Tanzania	SCBLTZTXXXX	TT, ACH, PAY, BT, LBC, IBC, CC, RTGS, MWP	DR-for TZS DU-For USD	001-Dar Es Salaam	DAR
ZA	South Africa	SCBLZAJJXXX	TT, ACH, PAY, BT, LBC, IBC, CC, RTGS	00 – Corporate Services – JNB	Country team can provide	JNB
SL	Sierra Leone	SCBLSLFRXXX	ACH, RTGS, BT, TT	NA	NA	FRA
GM	Gambia	SCBLGMGMXXX	ACH, RTGS, BT, TT	NA	NA	BJL
ZM	Zambia	SCBLZMLXXXX	TT, RTGS, ACH, PAY, BT, LBC, CC, MWP, CD	NA	NA	LUN

Country Code	Country Name	Debit Bank ID	Supported Payment Types	Clearing Zone Codes	Counter Pick Up	City Code
ZW	Zimbabwe	SCBLZWHXXX	TT, RTGS, BT, LBC, PAY, IBC	Check with country solution delivery	Check with country solution delivery	GWE
AO	Angola	SCBLAOLU	RTGS, PAY, BT, LBC, CC, TT	AO	LSU	LSU
<b>Europe &amp; Americas</b>						
GB	United Kingdom	SCBLGB2LXXX	TT, BT, RTGS (CHAPS), ACH (BACS), ACH (SEPA), IBFT (Faster Payments), PAY	NA	NA	LDN
US	United States	SCBLUS33XXX	TT, ACH	NA	NA	NY
DE	Germany	SCBLDEFXXX	TT, ACH (SEPA), BT(sent as TT)	NA	NA	FFT

**Note:**

Get the latest update on the above table from Implementation Team.

For Cash Disbursement (CD) payment type the debit account setup along with other parameters of CD are maintained in Network Bank Parameters Setup Screen (CADM).

## Beneficiary Bank Identification validation

Country Code	Country Name	Mapping of Local Clearing Bank Branch Code
<b>Asia</b>		
SG	Singapore	Bank Code: 11 characters (BIC) For ACH, RTGS, PAY, IBFT Option 1: If payment is made addressing to a proxy (NRIC, Mobile, UEN), BIC is not necessary. Option 2: Or BIC need to be used for ACH, RTGS, PAY, IBFT For BT & TT, BIC need to be used.
AU	Australia	Bank Code: 11 characters Local Clearing Bank Code: 3 characters Local Branch Code: 6 characters (mandatory for ACH, PAY & RTGS) For RTGS: Additional Swift code of Beneficiary Bank is required

MY	Malaysia	<p>Bank Code: 11 characters. SWIFT code will be used for Local Payments in MY.</p> <p><b>For BPAY</b>, following additional attributes are required:</p> <p><b>Biller Code</b> - Unique code that is assigned by the Biller Bank to the Biller to be provided. Mandatory.</p> <p><b>Recipient Reference Number 1</b> - Unique reference number generated by Biller . Mandatory.</p> <p><b>Recipient Reference Number 2</b> - Unique reference number generated by Biller - optional</p> <p><b>For RTGS &amp; XRTS</b> (if Beneficiary is in Malaysia), then the following additional information need to be provided:</p> <p><b>Payee Name:</b> Max length supported: 96</p> <p><b>Joint Beneficiary Name (Optional):</b> Support length :32</p> <p><b>Beneficiary Identification: (optional) &amp; Joint Beneficiary Identification (Optional):</b> Support length: 29.</p> <p><b>Beneficiary identification Type (Optional) &amp; Joint Beneficiary Identification Type(Optional):</b> Support length: 2. Possible Values:</p> <ul style="list-style-type: none"> <li>• 01 - New I/C,</li> <li>• 02 - Old I/C,</li> <li>• 03 - Company Reg. No,</li> <li>• 04 - Others (e.g. Police/Army/Passport No)]</li> </ul> <p><b>For TT (if beneficiary is outside of Malaysia), then the following information needs to be provided.</b></p> <p><b>Beneficiary Identification Type is required. Possible values:</b> Support Length: 2 Possible Values:</p> <ul style="list-style-type: none"> <li>• 05 – Resident</li> <li>• 06 – Non Resident</li> </ul> <p>"Resident" means</p> <p>(a) A citizen of Malaysia, excluding a citizen who has obtained permanent resident status in a country or a territory outside of Malaysia and is residing outside of Malaysia; or</p> <p>(b) A non-citizen of Malaysia who has obtained permanent resident status in Malaysia and is ordinarily residing in Malaysia;</p> <p>(c) A body corporate incorporated or established, or registered with or approved by any authority in Malaysia;</p> <p>(d) An unincorporated body registered with or approved by any authority in Malaysia; or</p> <p>(e) The Government or any State Government.</p> <p>"Non-Resident" means</p> <p>(a) Any other person other than a resident;</p> <p>(b) An overseas branch, a subsidiary, regional office, sales office, or representation office of resident company;</p> <p>(c) Embassies, Consulates, High Commissions, supranational or international corporations; or</p> <p>(d) A Malaysian citizen who has obtained permanent resident status of a country or territory outside Malaysia and is residing outside Malaysia;</p> <p>For avoidance of doubt, all Labuan entities are non-residents.</p> <p><b>For RPP, following need to be provided:</b></p> <p><b>Business Registration Number (Mandatory)</b> Support Length: 20 ; Alphabets / Numbers No special characters allowed. Will be stored in Upper case. Eg 148VISTA</p>
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Country Code	Country Name	Mapping of Local Clearing Bank Branch Code
		<p><b>Mobile Number (Mandatory)</b> Support Length: 15 &amp; "-" Numbers only The ISD code and the Mobile Number will be stored with a separator '-'. For Web created payees, the separator will be automatically inserted. For payees created Bulk Import client must provide the number in the required format. E.g.: 60-123456789012. Must accept only "-" special characters. Client will be allowed to change the code to other countries. Depending upon the Country, validation will be done in S2B for the mobile number length.</p> <p><b>NRIC Number (Mandatory)</b> Support Length: 12; Alphabets &amp; Numbers only No special characters allowed. Eg 750510105566</p> <p><b>Passport Number (Mandatory)</b> Support Length: 23; Alphabets &amp; Numbers only The Passport Number &amp; the Nationality of the passport in ISO 3-digit Alpha code must be stored. For e.g. if the Passport Number is G12345678 and the Nationality of the passport is Singapore -"SGP", then the value must be stored as "G12345678-SGP". For payees created Bulk Import client must provide the number in the required format. "G12345678-SGP".</p> <p><b>Police / Army Number (Mandatory)</b> Support Length: 20 Alphabets &amp; Numbers only No special characters allowed. Will be stored/displayed in Upper Case.</p>
IN	India	<p>Bank Code: 11 characters IFSC codes will be used for domestic transfers. IFSC codes are SWIFT look alike codes provided by Central Bank in India (RBI) For MWP, payment type 'MWP', bank code 'IMTIN', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number'</p>
PH	Philippines	<p>Bank Code: 11 characters SWIFT code will be used for domestic wire transfers.</p>
JP	Japan	<p>Local Clearing Bank Code: 4 digits Branch Code: 3 digits Condition: Local bank clearing code/Branch code / Bene account No./ Bene name in local language/ Bene account type is mandatory for ACH/PAY/RTGS payments.</p>
HK	Hong Kong	<p>Bank Code: 11 characters Local Clearing Bank Code: 3 digits. Condition: Bank Code or Local Clearing Bank code is mandatory for ACH, PAY, IBFT and RTGS payments</p>
TW	Taiwan	<p>Local Clearing Bank Code: 3 digits Branch Code: 4 digits Condition: Local Bank clearing code and Branch code are mandatory for ACH, RTGS and PAY (All need to be concatenated into Bank Code field). Should be 7 digits long code under the payee bank code field. For TT payment type, purpose of the payment is mandatory; purpose code needs to be provided in field payments purpose code 'Transaction ID'. Please refer the appendix for the available purpose codes. The list of purpose code can be obtained from country implementation team.</p>
KR	Korea	<p>Bank Code: 11 characters Local Clearing Bank code: 3 digits Condition: Local bank clearing code is mandatory for ACH.</p> <p>KR Bank clears the payment if Beneficiary Account is correct.</p>

Country Code	Country Name	Mapping of Local Clearing Bank Branch Code												
TH	Thailand	<p>Bank Code: 11 characters Local Clearing Bank Code: 3 digits Branch Code: 4 digits Condition: for RTGS, ACH and PAY payments, either Swift bank code (11 characters) and Branch code (4 digits) [or] Local clearing bank code (3 digits) and Branch code (4 digits) should be provided.</p> <p>For IBFT account to account payment, Local clearing bank code (3 digits) and Branch code (4 digits) should be provided.</p> <p>Pay to Proxy (AnyID) is applicable for IBFT, ACH and PAY payments. Supported Proxy ID type listed below:</p> <p>National ID (Tax / Citizen ID) - 13 digits Mobile Number - 10 digits</p>												
ID	Indonesia	<p>Bank Code: 11 characters swift code Local Clearing Bank: 3 digits (optional) Branch Code : 4 digits (optional) Condition: SWIFT code is mandatory for BT, ACH, PAY and RTGS payments. The upgraded SKNBI Gen II infrastructure requires following information for all domestic interbank payment (ACH &amp; PAY (Payroll) payment types)</p> <ol style="list-style-type: none"><li>Beneficiary Type (Possible Value: 1 for Individual, 2 for Corporate, 3 for Government). SCB defaults 1 for PAY payment type if it is not provided</li><li>Beneficiary Resident Country Code (2 characters ISO codes) has to be populated into 'Beneficiary Address Line 3' field.</li></ol> <p>For MWP, payment type 'MWP', bank code 'INDOS', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number'</p>												
CN	China	<p>Bank Code: CNAPS code (maximum 11 characters) For ACH, RTGS &amp; PAY payment types, first 11 characters of Beneficiary Bank's CNAPS code needs to be populated in 'Bank Code' field. If CNAPS code does not exist for a branch, then its main office's CNAPS Code needs to be provided in 'Bank code' field and needs to provide 'Bank Name &amp; Branch Name' in 'Payment Details1 in Local Language field. For MWP, payment type 'MWP', bank code 'WECHA', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number'</p>												
BD	Bangladesh	<p>Bank Code: 11 characters Condition: SWIFT code will be used for Local Payments in BD. For MWP, payment type 'MWP', bank code 'BKASH', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number'</p>												
LK	Sri Lanka	<p>Local Clearing Bank Code: 7 digits Condition: SLIP code will be used for Local Payments in LK.</p> <p>IBFT is being routed via CEFT (Common Electronic Funds Transfer Switch).</p> <p>For MWP, payment type 'MWP', bank code 'EZCAS', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number'</p> <p>PAY (Payroll) payments can be processed either using CEFT or SLIPS. Client needs to input the following attributes to instruct Bank which Clearing House to be used:</p> <table><tr><th>Payment Type</th><th>Processing Mode</th><th>Sub-Payment type</th><th>ClearingHouse</th></tr><tr><td>PAY</td><td>ON</td><td>OC</td><td>CEFT</td></tr><tr><td>PAY</td><td>BA/blank</td><td>Blank</td><td>SLIPS</td></tr></table>	Payment Type	Processing Mode	Sub-Payment type	ClearingHouse	PAY	ON	OC	CEFT	PAY	BA/blank	Blank	SLIPS
Payment Type	Processing Mode	Sub-Payment type	ClearingHouse											
PAY	ON	OC	CEFT											
PAY	BA/blank	Blank	SLIPS											

Country Code	Country Name	Mapping of Local Clearing Bank Branch Code
VN	Vietnam	<p>2 clearing system for RTGS Payment in VN:</p> <ol style="list-style-type: none"> <li>Domestic transfer in Local Currency (VND) → Beneficiary Bank's CITAD code needs to be provided in Bank Code field. In case, correct CITAD code is not known, then BankCode can be provided as <b>DUMMYCODXXX</b> along with free text for Bank Name, branch name &amp; city name can be provided in ClearingCodeForTT field, Ops team will identify the right CITAD code and process the payment.</li> <li>Domestic transfer in foreign currency (USD, EUR, SGD, JPY...) → Beneficiary's Bank's SWIFT code needs to be provided in Bank Code field. Vietcombank clears the foreign currency payments. In case, correct SWIFT code is not known, then Vietcombank's bank code <b>DUMMYCODXXX</b> can be provided along with free text for Bank Name, branch name &amp; city name can be provided in ClearingCodeForTT field.</li> </ol> <p>If beneficiary bank is SCB Vietnam, then BankCode needs to be SCBLVNVXXXX (for both LCY and FCY Domestic transfer).</p> <p>For domestic transfer, payment amount should not contain any decimals.</p> <p>For MWP, payment type 'MWP', bank code 'VNMOM', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number'</p>
AF	Afghanistan	<p>Bank Code: 11 characters</p> <p>Condition: SWIFT code will be used for TT, BT Payments</p> <p>Local Clearing Bank Code: 2 digits</p> <p>Condition: Local Clearing Bank Code needs to be provided for ACH and PAY Payment Types</p>
NP	Nepal	<p>Bank Code: 4 characters</p> <p>Branch Code: 4 characters</p> <p>Condition:</p> <p>ACH: 4 digits bank code, branch code, beneficiary account length should not exceed 20 characters length, payment detail should not exceed 35 characters, purpose of payment is mandatory, Allowed currency: NPR, USD, GBP, EUR.</p>
MU	Mauritius	<p>Bank Code: 11 characters</p> <p>Condition: SWIFT code will be used for RTGS.</p> <p>ACH: 2 digit Bank Clearing Code &amp; Purpose of Payment along with Payee Name and Account Number is required.</p> <p>PAY: Same as ACH has the capability of handling bulk issuance of Pay Order or Book Transfers with in SCB Mauritius for payroll.</p>
BN	Brunei	<p>Bank Code: 11 characters</p> <p>Condition: SWIFT code will be used for Domestic Transfer.</p>
<b>Middle East, North Africa &amp; Pakistan (MENAP)</b>		
AE	Dubai	<p>Bank Code: 11 characters</p> <p>Condition: SWIFT code will be used for Local Payments in AE.</p>
OM	Oman	<p>Bank Code: 11 characters</p> <p>Condition: SWIFT code will be used for Local Payments in OM.</p>
BH	Bahrain	<p>Bank Code: 11 characters</p> <p>Condition: SWIFT code will be used for Local Payments in BH.</p>
QA	Qatar	<p>Bank Code: 11 characters</p> <p>Condition: SWIFT code will be used for Local Payments in QA.</p>



Country Code	Country Name	Mapping of Local Clearing Bank Branch Code
PK	Pakistan	<p>Bank Code: 11 characters Condition: SWIFT code will be used for TT, BT and PAY payment types. For ACH (IBFT) Payment Type, 6-digit IMD codes to be provided in Bank Code field. For RTGS, respective RTGS bank code should be provided.</p> <p>For MWP, payment type as MWP, bank code as EASYP, beneficiary account number as mobile number</p> <p><b>For Local Bank Cheque (LBC- ON/BA):</b> As per central bank, to strengthen controls around Payment Orders and Demand Drafts the below information needs to be provided in the payment file for PO/DD:</p> <ol style="list-style-type: none"> <li>1. Beneficiary name</li> <li>2. Beneficiary complete address</li> <li>2. Beneficiary Identification Type Expected Value: (CNIC / SNIC / NTN / PASSPORT / OTHERS)</li> <li>3. Beneficiary Identity</li> <li>4. Contact Number</li> <li>5. Email address</li> <li>6. Purpose of Payment (POP)</li> </ol>
IQ	Iraq	<p>Bank Code: 11 characters Condition: SWIFT code will be used for Local Payments in IQ. For ACH, RTGS &amp; TT payment type: Reason of Payment &amp; Beneficiary Nationality/ Domicile are mandatory:</p> <ol style="list-style-type: none"> <li>1. 'Payment Details Line 1' &amp; 'Line 2' needs to be populated with reason of the payment clear reason of payments. E.g. "payment against Invoice No. and invoice date # xxxx" dated yyyy</li> <li>2. 'Payee Address Line1' needs to be populated with Beneficiary's Nationality if the beneficiary is an individual or Beneficiary Domicile if the beneficiary is a company.</li> </ol>
EG	Egypt	<p>Bank Code: 11 characters Condition: SWIFT code will be used for Local Payments in EG</p>
<b>Africa</b>		
KE	Kenya	<p>Bank Code: 11 characters Local Clearing Bank Code: 2 Characters Branch Code: 3 Characters Condition: Local clearing bank &amp; branch code are mandatory for ACH payment, and SWIFT Code is mandatory for RTGS and other electronic payment For MWP, payment type 'MWP', bank code 'MPESA', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number' For CD, banks that are enabled for cash disbursement service should be listed for beneficiary bank selection.</p>
NG	Nigeria	<p>Bank Code: 11 characters Local Clearing Bank Code: 3 Characters Branch Code: 5 Characters Condition: Local clearing code is mandatory for Local Transfer payments. For MWP, payment type 'MWP', bank code 'ETRA', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number' For CD, banks that are enabled for cash disbursement service should be listed for beneficiary bank selection.</p>

Country Code	Country Name	Mapping of Local Clearing Bank Branch Code
UG	Uganda	Bank Code: 11 characters Local Clearing Bank Code: 2 Characters Branch Code: 4 Characters Condition: Local clearing bank & branch code are mandatory for ACH payment, and SWIFT Code is mandatory for RTGS and other electronic payment. For CD, banks that are enabled for cash disbursement service should be listed for beneficiary bank selection. For MWP, payment type 'MWP', bank code 'UGMTN' or 'AIRTE', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number'
GH	Ghana	Bank Code: 11 characters Local Clearing Bank Code: 2 Characters Branch Code: 4 Characters Condition: Local clearing bank & branch code are mandatory for ACH payment, and SWIFT Code is mandatory for RTGS and other electronic payment For CD, banks that are enabled for cash disbursement service should be listed for beneficiary bank selection. For MWP, payment type 'MWP', bank code 'GHMTN' or 'AIRTE', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number'
CI	Cote d'Ivoire / Ivory Coast	Bank Code: 11 characters Local Clearing Bank Code: 5 Characters Branch Code: 5 Characters Condition: <b>ACH/PAY:</b> Local Bank and branch clearing code are mandatory. Beneficiary Account number needs to be 14 digits [account number (12) + Rib key (2)] <b>RTGS:</b> SWIFT code and local branch code are mandatory. Beneficiary Account number needs to be 24 digits [local bank code (5) + branch code (5) + account number (12) + Rib key (2)] <b>TT:</b> SWIFT Code is mandatory. For MWP, payment type 'MWP', bank code 'CIMTN', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number'
ZA	South Africa	Bank Code: 11 characters (TTs) Local clearing Bank code: 6 characters (for ACH & PAY) Branch Code: last 5 characters of the branch code Condition: Local Clearing Code (6 digit) will be used for Local Payments in ZA. Local payments from R5 million should be done as RTGS
CM	Cameroon	Bank Code: 11 characters Local Clearing Bank Code: 3 Characters Branch Code: 3 Characters Condition: SWIFT Code or Local Bank clearing code and Branch Code are mandatory for ACH and RTGS payments. Branch Code needs to be 001 always for all the local Banks. Beneficiary account number needs to be 23 digits. SWIFT Code is mandatory for TT payment.
TZ	Tanzania	Bank Code: 11 characters Local Clearing Bank Code: 3 Characters Branch Code: 3 Characters Condition: Local clearing bank & branch code are mandatory for ACH payment, and SWIFT Code is mandatory for RTGS and other electronic payment. For MWP, payment type 'MWP', bank code 'MPESA' or 'TIGOP', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number'

Country Code	Country Name	Mapping of Local Clearing Bank Branch Code
BW	Botswana	Bank Code: 11 characters Local Clearing Bank Code: 2 Characters Branch Code: 2 Characters  Condition: Local clearing bank & branch codes are mandatory for ACH payment. SWIFT Code and Local Branch Code are mandatory for RTGS payment. SWIFT Code alone is mandatory for other electronic payments.
ZM	Zambia	Bank Code: 11 characters Local Clearing Bank Code: 2 Characters Branch Code: 2 Characters Branch Sub Code: 2 characters Condition: Local clearing bank & branch code are mandatory for ACH payment, and SWIFT Code is mandatory for RTGS and other electronic payment. For CD, banks that are enabled for cash disbursement service should be listed for beneficiary bank selection. For MWP, payment type 'MWP', bank code 'AIRTE' or 'ZMMTN', Beneficiary Mobile Wallet Number in 'Beneficiary Account Number'
SL	Sierra Leone	For Local payments (RTGS), SWIFT CODE to be used. For Local payments (ACH), 6-digit Bank code to be used. For BT payments, SWIFT CODE to be used.
GM	Gambia	For Local payments (RTGS), SWIFT CODE to be used. For Local payments (ACH), 6-digit Bank code to be used. For BT payments, SWIFT CODE to be used.
ZW	Zimbabwe	SWIFT Code (11 characters) needs to be used for all electronic payments (RTGS, TT, BT, PAY). TT payment type can be used for cross-currency transfer except USD. RTGS – Local transfer in local currency and USD. BT – Transfer between SCB accounts, both debit and credit currency needs to be same.
AO	Angola	SWIFT Code (11 characters) needs to be used for all electronic payments (RTGS, TT, PAY).
<b>Europe &amp; Americas</b>		
GB	United Kingdom	For TT and BT, SWIFT code to be used. For RTGS (CHAPS), 8 digit account number & Sort code or SWIFT code to be used. For ACH (BACS), 8 digit account number & Sort code to be used. For ACH (SEPA), N/A (IBAN Account number) For IBFT (Faster Payments), 8 digit account number & Sort code to be used
US	United States	CHIPS UID or ABA or SWIFT code will be populated for domestic wire transfers
DE	Germany	For TT, SWIFT code to be used. For ACH (SEPA) – N/A (IBAN Account Number)

## Non-SWIFT characters and other character validations.

Based on below table, validation will be performed on those fields to avoid the invalid characters.

Payment Type	Beneficiary Name 1 & 2	Beneficiary Address Line 1	Beneficiary Address Line 2	Beneficiary Address Line 3	Payment Details Line 1	Payment Details Line 2	Clearing Code TT	Account Number
TT	SWIFT	SWIFT	SWIFT	SWIFT	SWIFT	SWIFT	SWIFT	VA
ACH	SWIFT	VC	VC	VC	VC	VC	VC	VA
PAY	SWIFT	VC	VC	VC	VC	VC	VC	VA
BT	VC	VC	VC	VC	SWIFT	SWIFT	VC	VA
RTGS	SWIFT	SWIFT	SWIFT	SWIFT	SWIFT	SWIFT	VC	VA
LBC/CC	VC	VC	VC	VC	VC	VC	VC	VA

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Payment Type	Beneficiary Name 1 & 2	Beneficiary Address Line 1	Beneficiary Address Line 2	Beneficiary Address Line 3	Payment Details Line 1	Payment Details Line 2	Clearing Code TT	Account Number
IBC	SWIFT	VC	VC	VC	SWIFT	SWIFT	VC	VA

**Valid SWIFT Characters (SWIFT)**

a b c d e f g h i j k l m n o p q r s t u v w x y z  
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  
 0 1 2 3 4 5 6 7 8 9  
 / - ? : ( ) . , ' +  
 CR LF Space

**Valid Characters (VC)**

a b c d e f g h i j k l m n o p q r s t u v w x y z  
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  
 0 1 2 3 4 5 6 7 8 9  
 ! " # \$ % & ' ( ) \* + , - . / : ; < = > ? @ [ ] ^ { }  
 CR LF Space

**Valid Account (VA)**

a b c d e f g h i j k l m n o p q r s t u v w x y z  
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  
 0 1 2 3 4 5 6 7 8 9

**Value Date Validations:**

Value Date	Type A	Type B	Type C & D
Back Dated	Value Date will be changed to next possible business date based on payment country & payment types.	SCB sends to Alliance Bank as provided in the payment file. Few alliance banks reject the payment if value date is back-dated.	SCB sends the same date as provided in payment file.

Value Date	Type A	Type B	Type C & D
Future Dated	SCB holds the payment and process on Value Date	SCB holds the payments and send to Alliance Bank on Value Date except for few alliance banks.	SCB does not hold the payment, payment will be sent to the processing bank on the same day on which the payment is received.
Weekend or Holiday or Current Date but after cut-off time	SCB changes the value date to next working day.	SCB sends to Alliance Bank as provided in the payment file.	SCB sends to processing bank as provided in the payment file

## BENEFICIARY INFO

### BENEFICIARY INFO VALIDATION FOR HK

FIELD NAME	MANDATORY / OPTIONAL	HK BT / RTGS / TT	HK ACH / PAY / IBFT
Beneficiary Bank Account	M	{"checkRules": "[A-Z0-9]{0,34}\$"} a-z supported	{"checkRules": "[A-Z0-9]{0,34}\$"} a-z supported
Beneficiary Name	M	{"checkRules": "[A-Za-z0-9_.,()\\s.,]{0,140}\$"} Max length: 35.	{"checkRules": "[A-Za-z0-9_.,()\\s.,]{0,140}\$"} Max length: 140
Beneficiary Address	O.	{"checkRules": "^. {0,70}\$"} Max length: 70	{"checkRules": "^. {0,70}\$"} Max length: 70

### BENEFICIARY INFO VALIDATION FOR SG

FIELD NAME	MANDATORY / OPTIONAL	SG GIRO	SG MEPS	SG BOOK	SG FAST
Beneficiary Bank Account	M	{"checkRules": "[A-Z0-9]{0,34}\$"} a-z supported	{"checkRules": "[A-Z0-9]{0,34}\$"} a-z supported	{"checkRules": "[A-Z0-9]{0,34}\$"} a-z supported	{"checkRules": "[A-Z0-9]{0,34}\$"} a-z supported
Beneficiary Name	M	{"checkRules": "[A-Za-z0-9_.,()\\s.,]{0,140}\$"} Max length: 70	{"checkRules": "[A-Za-z0-9_.,()\\s.,]{0,140}\$"} Max length: 70	{"checkRules": "[A-Za-z0-9_.,()\\s.,]{0,140}\$"} Max length: 70	{"checkRules": "[A-Za-z0-9_.,()\\s.,]{0,140}\$"} Max length: 70
Beneficiary Address	O.	{"checkRules": "^. {0,70}\$"} Max length: 70	{"checkRules": "^. {0,70}\$"} Max length: 70	{"checkRules": "^. {0,70}\$"} Max length: 70	{"checkRules": "^. {0,70}\$"} Max length: 70



## BENEFICIARY INFO VALIDATION FOR ID

FIELD NAME	MANDATORY/OPTIONAL	ID ACH / PAY
Beneficiary Bank Account	M	{"checkRules": "[A-Z0-9]{0,34}\$"} a-z supported
Beneficiary Name	M	{"checkRules": "[A-Za-z0-9_()\\s.,]{0,140}\$"}  Max length: 70
Beneficiary Address	O.	{"checkRules": "[^]{0,70}\$"} "

Payee Country code: ISO country code is mandatory for cross-border payment and for payments out of Indonesia

## BENEFICIARY INFO VALIDATION FOR MY

FIELD NAME	MANDATORY/OPTIONAL	MY RTGS / XRTGS
Beneficiary Bank Account	M	{"checkRules": "[A-Z0-9]{0,34}\$"} a-z supported
Beneficiary Name	M	{"checkRules": "[A-Za-z0-9_()\\s.,]{0,140}\$"}  Max length: 96
Beneficiary Address	O.	{"checkRules": "[^]{0,70}\$"} "

**Joint Beneficiary Name/Secondary Beneficiary Name (Optional):**

Support length :32

## Document Codes (TH only)

Document Code	Description
01	Receipt
02	Tax Invoice (if any)
03	Receipt / Tax Invoice
04	Bill
05	Sign on attached receipt
06	Others
07	Copy of ID card
08	Amt on Bill unequal to Receipt
09	Credit Note
10	Advance Payment Letter
11	Amt on Receipt unequal to Cheque
12	Amt on Bill unequal to Cheque
14	Copy Receipt/Tax Invoice
15	Copy Bill / Invoice
16	Tax Invoice / VAT certificate
18	SCB Delivery Advice-Payee
19	Copy Receipt/Tax Invoice (if any)
21	Invoice
22	Bill (if any)
26	Copy Receipt
27	Copy Tax Invoice

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28	Receipt/ Tax Invoice/ Copy Tax Inv
38	Receive Chq Document for TCCCL
39	Invoice Acknowledgement
40	Retention
41	Copy Tax Invoice (Photocopy Acceptable)
42	Withholding Tax Receivable Certificate
43	Bill presentment.
44	Receipt and/or Tax Invoice
45	Release cheque payment. The Receipt is collected

## Allowed no. of characters for ACH Payment Type

Country	Max. length for Beneficiary Name	Max. length for Beneficiary Account	ACH Amount threshold
Cameroon	35	23	Should be less than 100MM. Needs to use RTGS payment type if amount is greater than 100MM.
Ghana	35	13	No amount limitation
Kenya	35	15	ACH amount can be less than or equal to KES 1 MM, RTGS payment type needs to be used more than 1 MM KES.
Tanzania	35	34	Should be less than 20 MN to process as ACH. If the amount exceeds the threshold 20MN, the payment will be auto converted as RTGS.
Uganda	35	14	No amount limitation
Nigeria	35	15	No amount limitation
Ivory Coast	35	14	No amount limitation
Oman	35	-	ACH <= 50,000 OMR RTGS > 50,000 OMR
Qatar	35	-	It should be below 1 Million QAR
Pakistan	35	24	Per transaction cap of 50 Million PKR, and per day debit account limit of 100 Million PKR
United Kingdom	18	8	£20,000,000
United Kingdom (SEPA)	70	31(IBAN)	No amount limitation
Germany (SEPA)	70	31(IBAN)	No amount limitation
United States (ACH)	22 for CCD & PPD payments. 16 for CTX payments.  Customer reference to be max of 15 char	17	Same day ACH is 1M All other = \$99,999,999.99



## Local language Character Set

Any value placed in the local language field has to be encoded with base64 using native character after encode the value should not exceed the field length. Local Language characters are not applicable for MT101 and MT103 file formats. UTF-8-character set can be used in ISO20022 file format.

Country	Native Character Set
China	GB2312 (double-bytes)
Taiwan	BIG5 (double-bytes)
Japan	Katakana (Single-byte)
Thai	Native Thai Character set (single byte)

## On Behalf Of (OBO) details required in payment file.

The OBO flag is enabled at account level in CADM. Based on the OBO flag at account level, CCS will process the transaction.

Here is the logic to get OBO enabled flag at account level

If OBO information is not provided in the input file and OBO flag at account level is set as 'Y' then CCS will process the transaction.

If OBO information is provided fully in the input file and OBO flag at account level is set as 'Y' then CCS will process the transaction.

If OBO information is provided partially in the input file and OBO flag at account level is set as 'Y' then CCS will reject the transaction.

If OBO information is provided fully or partially in the input file and OBO flag at account level is set as 'N' or Null/Blank then CCS will reject the transaction.

The above 2 rejections will be considered as transaction level rejections.

The mandatory required for processing the OBO information is

- 1.OBO Name
- 2.Address Line1
- 3.Country code
- 4.OBO account number for FI's

Only I-PaymentCSV and MT103 file formats supports both Structured and Unstructured OBO information.

Please refer to the respective payment file format for the placeholder to send OBO details in the payment file.

## Payment Purpose code for ASIA

### Transaction ID (Payment Purpose Code) of China

If Client is making cross-border payment to China, then payment needs to carry any one of the following Purpose Code. Client can provide 6-character purpose code.

Description	Purpose code
	6 characters
Cross Border Goods Trade	CGODDR
Cross Border Service Trade	CSTRDR
Cross Border Capital Transfer	CCTFDR
Charity Donation	CCDNDR
Other Current Account Transactions	COCADR
Cross Border Payment (Individual)	REMTDR

For all IBFT transactions, the payment need to carry any one of the following Purpose code.

Purpose Code	Description	Language
C20002001	Remittance	en
C20102002	Finance &Investment-Stock	en
C20102003	Finance &Investment-Fund	en
C20102004	Finance &Investment-Insurance	en
C20102005	Finance &Investment-Lottery	en
C20102006	Finance &Investment-Gold	en
C20102007	Finance &Investment-BondIBFCibfci	en
C20102008	Finance &Investment-Others	en
C20302021	Business Services- Hotel	en
C20302022	Business Services- Airline Tickets	en
C20302023	Business Services- Others	en
C20400100	Fee Payment- Electric Charge	en
C20400200	Fee Payment- Heating Fee	en
C20400300	Fee Payment- Gas Fee	en
C20400400	Fee Payment- Telephone Fee	en
C20400500	Fee payment- Communication Fee	en
C20400600	Fee Payment- Insurance Fee	en
C20400700	Fee Payment- Housing Management Fee	en
C20400800	Fee payment- Agency Service Fee	en
C20400900	Fee payment- Tuition Fee	en
C20401000	Fee payment- TV Cable Fee	en
C20401100	Fee payment- Enterprise Administration Fee	en
C20401200	Fee payment- Salary and Remuneration	en
C20502024	Charitable Donation	en
C20602025	Loan Repayment- Repay Mortgage	en
C20602026	Loan Repayment- Repay Auto Loan	en
C20602027	Loan Repayment- Repay Credit Card	en
C20702028	Pre-authorization Settlement	en
C20900100	Real-time Agency payment- Electric Charge	en
C20900200	Real-time Agency payment- Heating Fee	en
C20900300	Real-time Agency payment- Gas Fee	en
C20900400	Real-time Agency payment- Telephone Fee	en
C20900500	Real-time Agency payment- Communication Fee	en
C20900600	Real-time Agency payment- Insurance Fee	en
C20900700	Real-time Agency payment- Housing Management Fee	en
C20900800	Real-time Agency payment- Agency Service Fee	en
C20900900	Real-time Agency payment- Tuition Fee	en
C20901000	Real-time Agency payment- TV Cable Fee	en
C20901100	Real-time Agency payment- Enterprise Administration Fee	en
C20901200	Real-time Agency payment- Salary and Remuneration	en
C21009001	Other-Other	en
C20002001	汇兑-汇兑	zh_CN
C20102002	投资理财-理财股票类	zh_CN
C20102003	投资理财-理财基金类	zh_CN
C20102004	投资理财-理财保险类	zh_CN
C20102005	投资理财-理财彩票类	zh_CN
C20102006	投资理财-理财黄金类	zh_CN
C20102007	投资理财-理财债券类	zh_CN
C20102008	投资理财-理财其他类	zh_CN
C20302021	商旅服务-商旅服务酒店类	zh_CN
C20302022	商旅服务-商旅服务机票类	zh_CN
C20302023	商旅服务-商旅服务其他类	zh_CN
C20400100	缴费-电费	zh_CN
C20400200	缴费-水暖费	zh_CN
C20400300	缴费-煤气费	zh_CN
C20400400	缴费-电话费	zh_CN
C20400500	缴费-通讯费	zh_CN

C20400600	缴费-保险费	zh_CN
C20400700	缴费-房屋管理费	zh_CN
C20400800	缴费-代理服务费	zh_CN
C20400900	缴费-学教费	zh_CN
C20401000	缴费-有线电视费	zh_CN
C20401100	缴费-企业管理费用	zh_CN
C20401200	缴费-薪金报酬	zh_CN
C20502024	慈善捐款-慈善捐款	zh_CN
C20602025	贷款还款-贷款还款房贷类	zh_CN
C20602026	贷款还款-贷款还款车贷类	zh_CN
C20602027	贷款还款-贷款还款信用卡类	zh_CN
C20702028	预授权结算-预授权结算	zh_CN
C20900100	实时代付-电费	zh_CN
C20900200	实时代付-水暖费	zh_CN
C20900300	实时代付-煤气费	zh_CN
C20900400	实时代付-电话费	zh_CN
C20900500	实时代付-通讯费	zh_CN
C20900600	实时代付-保险费	zh_CN
C20900700	实时代付-房屋管理费	zh_CN
C20900800	实时代付-代理服务费	zh_CN
C20900900	实时代付-学教费	zh_CN
C20901000	实时代付-有线电视费	zh_CN
C20901100	实时代付-企业管理费用	zh_CN
C20901200	实时代付-薪金报酬	zh_CN
C21009001	其他-其他	zh_CN

## Transaction ID (Payment Purpose Code) of Hong Kong

If Client is making cross-border payment to China, then payment needs carry any one of the following Purpose Code to be provided in Transaction ID. Client should provide 6 character purpose code.

Description	Purpose Code (6 Characters)
Cross Border Goods Trade	CGODDR
Cross Border Service Trade	CSTRDR
Cross Border Capital Transfer	CCTFDR
Charity Donation	CCDNDR
Other Current Account Transactions	COCADR
Cross Border Payment (Individual)	REMTDR

## Transaction ID (Payment Purpose Code) of India

For RTGS payment type, the payment needs carry any one of the following Purpose Code, to be provided in Transaction ID field. Client can provide 3- or 4-character purpose code based on the file format structure, SCB will internally convert into to 4-character purpose code.

Description	Purpose Code	
	3 characters	4 characters
Bonus Payment	BON	BONU
Cash Management Transfer	CAS	CASH
Card Bulk Clearing	CBL	CBLK
Credit Card Payment	CCR	CCRD
Trade Settlement Payment	COR	CORT
Debit Card Payment	DCR	DCRD
Dividend	DIV	DIVI
Epayment	EPA	EPAY
Fee Collection	FCO	FCOL
Government Payment	GOV	GOVT
Hedging	HED	HEDG
Irrevocable Credit Card Payment	ICC	ICCP
Irrevocable Debit Card Payment	IDC	IDCP
Intra Company Payment	INC	INTC
Interest	INT	INTE
Loan	LOA	LOAN
Other Payment	OTH	OTHR
Pension Payment	PEN	PENS
Salary Payment	SAL	SALA
Securities	SEC	SECU
Social Security Benefit	SSB	SSBE
Supplier Payment	SUP	SUPP
Tax Payment	TAX	TAXS
Trade	TRA	TRAD
Treasury Payment	TRE	TREA
Value Added Tax Payment	VAT	VATX
WithHolding	WHL	WHLD

## Transaction ID (Payment Purpose Code) of Malaysia

For RTGS, TT, IBC and Foreign Currency (FCY) BT transactions, the payments need to carry one of the following Purpose Code in Transaction ID (O-POP) field. Client can provide 3- or 5-character purpose code based on the file format structure. When 3-character POP code provided, SCB will internally convert into to 5-character purpose code. Recommended to use 5-character Purpose Code where is possible.

No.	Purpose Description	Purpose Code	
		3 Character	5 Character
	<b>GOODS</b>		
1	Food And Live Animals	FLA	00000
2	Beverages And Tobacco	BTO	01000
3	Crude Materials, Inedible Except Fuels	CMI	02000
4	Minerals Fuels, Lubricants And Related Materials	MFL	03000
5	Animal And Vegetable Oils, Fats And Waxes	AVO	04000
6	Chemicals And Related Products, Not Classified Elsewhere	CHM	05000
7	Manufactured Goods	MGR	06000
8	Machinery And Transport Equipment	MTR	07000
9	Power Lines, Pipelines And Undersea Communication Cables	PPU	07100
10	Miscellaneous Manufactured Articles	MMA	08000
11	Commodities And Transactions, Not Classified Elsewhere	GDC	09000
12	Refunds Relating To Goods Transactions	RGT	09100
13	Non-Monetary Gold	NMG	09700
14	Merchanting trade in Malaysia	MTM	16711
15	Merchanting trade Abroad	MTB	16712
16	Goods (Below MYR200,000.00)	GOD	09001
	<b>SERVICES</b>		
17	Goods For Processing/Manufacturing Services	GMS	10010
18	Freight By Air	FRA	11110
19	Freight By Sea	FRS	11120
20	Freight By Other Modes Of Transportation	FOT	11130
21	Passenger Fare By Air	PFA	11210
22	Passenger Fare By Sea	PFS	11220
23	Passenger Fare By Other Modes Of Transportation	PFE	11230
24	Airport Services	AIS	12110
25	Port Services	PSV	12120
26	Other Terminal Facilities	OTE	12130
27	Charter Of Aircraft	CAC	12210
28	Charter Of Ships And Vessels	CSV	12220
29	Charter Of Other Modes Of Transport	COM	12230
30	Rentals/Operational Leases Of Aircraft	RLA	12310
31	Rentals/Operational Leases Of Ships And Vessels	RSV	12320
32	Rentals/Operational Leases Of Other Transport Equipment	RLO	12330
33	Rental Services (Below MYR200,000.00)	RNS	16780
34	Postal And Courier Services	PCO	12140
35	Fees For Salvage Operations	FSO	12400

36	Repair And Maintenance Of Aircraft, Ships And Other Transport Equipment	RAM	12500
37	Goods And Services Purchase By Travellers	GPT	13110
38	Travel For Pilgrimage And Religious Observances (Below MYR200,000.00)	TPR	13300
39	Travel For Medical Treatment (Below MYR200,000.00)	TMT	13400
40	Education	EDU	13500
41	Goods And Services Purchase Through Business And Official Travel	GPB	13210
42	Goods And Services Purchase By Short Term Workers	GPW	13220
43	Communication Services	CMS	16100
44	Construction And Installation Services In Malaysia	CSM	16210
45	Construction And Installation Services Abroad	CSA	16220
46	Premium On High Risk Insurance Relating To Fire, Marine, Aviation, etc	PHI	16311
47	Premiums Paid/Received On Other General Insurance	PRG	16312
48	Premium On Life Insurance	PLI	16313
49	Premiums Paid/Received On Reinsurance	PRR	16314
50	Premium On Insurance On Goods In The Process Of Being Exported/Imported	PRI	16315
51	Claims Settlements On High Risk Insurance Relating To Fire, Marine, Aviation, etc	CSH	16321
52	Claims Settlements On Other General Insurance	CGI	16322
53	Claims On Life Insurance	CLI	16323
54	Claims Paid/Received On Reinsurance	CRI	16324
55	Claims On Insurance On Goods	CIG	16325
56	Auxiliary Insurance Services	AUI	16332
57	Explicitly-Charged Financial Services	EFS	16410
58	Explicit Margins On Buying And Selling Of Financial Instruments	EBI	16420
59	Explicitly-Charged Asset Management Services	EMS	16430
60	Financial Intermediation Services Charges Indirectly Measured (FISIM)	FCF	16440
61	Computer Services	CCS	16510
62	Information Services	IFS	16520
63	Charges Associated With Intellectual Property Rights	CIR	16610
64	License Fees To Reproduce And Distribute Intellectual Property	LFR	16620
65	Sharing Of Administrative Expenses (Below MYR200,000.00)	SAE	16720
66	Research And Development (Below MYR200,000.00)	RAD	16730
67	Architectural, Engineering, And Other Technical Services (Below MYR200,000.00)	AET	16740
68	Agricultural, Mining, And On-Site Processing (Below MYR200,000.00)	AMO	16750
69	Trade-Related Services	TRS	16791
70	Waste Treatment Services	WTS	16792
71	Other Business Services	OBS	16793
72	Business Services (Below MYR200,000.00)	BUS	16760
73	Legal Services (Below MYR200,000.00)	LGS	16771
74	Accounting Services (Below MYR200,000.00)	ACS	16772
75	Management Consulting Services (Below MYR200,000.00)	MCS	16773
76	Audio-Visual And Artistic Related Services	AAS	16810
77	Health Services	HHS	16820
78	Education Services	EES	16830
79	Heritage And Recreational Services	HRS	16840

80	Other Personal Services	OPR	16850
81	Other Services Transactions Nie	OST	16900
82	Refunds Relating To Services Transactions	RRS	16910
	<b>INCOME</b>		
83	Direct Investment Income	DII	14110
84	Portfolio Investment Income	PII	14120
85	Investment Income Attributable To Non-Resident Policyholders In Insurance, Pension Schemes, And Standardised Guarantees	ITG	14140
86	Interest Paid To/ Received From Related Non-Resident Company Relating To Loan Obligations, Including Non-Participating Preference Shares And Financial Leases	INR	14210
87	Interest Paid To/ Received From Non-Related Non-Resident Company Relating To Loan Obligations, Including Non-Participating Preference Shares And Financial Leases	INN	14220
88	Interest Paid To/ Received From Non-Residents On Deposits And Negotiable Instruments Of Deposits (NIDs)	IDN	14230
89	Interest Paid To/Received From Non-Residents On Investment In Bonds And Notes.	IIB	14240
90	Interest Paid To/Received From Non-Residents On Money Market Instruments	IMM	14250
91	Wages And Salaries In Cash	WIC	14310
92	Wages And Salaries In Kind/Benefits Attributable To Employees	WIE	14320
93	Employer's Social Contributions	ESC	14330
94	Taxes On Products And Productions	TPP	14410
95	Subsidies On Products And Productions	SPP	14420
96	Rental On Natural Resources	RNR	14430
97	Malaysian Government Offices Abroad And Foreign Offices In Malaysia	MGM	15100
98	International Organisations	IOG	15200
99	Trade Missions	TRM	15300
100	Commission & Other Charges Relating To Loan Obligations Of The Malaysian Government	COR	15400
101	The Bank Minting Of Coins And Printing Of Notes	MCN	15500
	<b>SPECIAL TRANSACTIONS</b>		
102	Inter-Company Settlement For Offsetting Payables Against Receivables (Below MYR200,000.00)	ISR	17010
103	Transfer By A Company To/From Its Own Current Account Overseas (Below MYR200,000.00)	TCA	17020
104	Transfer By A Resident (Exclude Bank) To/From Current Account Overseas Of Another Resident Company (Below MYR200,000.00)	TBA	17070
105	Settlement Between Remittance Services Providers (RSPS) With Resident Financial Institutions	SSI	17080
	<b>TRANSFER</b>		
106	Grants, Aid, Donations And Unclaimed Monies	GAD	21110
107	Pension, Gratuity	PNG	21120
108	Taxes On Income, Wealth And Other Taxable Assets (Government Sector)	TWS	21131
109	Fines And Penalties (Government Sector)	FGS	21132
110	Social Contributions And Benefits (Government Sector)	SBS	21133
111	Compensation And Pledging	CNP	21140
112	Grants And Gifts	GRG	21210
113	Workers' Remittances (Below MYR200,000.00)	WRG	21220
114	Legacies, Compensations And Prizes	LCP	21230
115	Taxes On Income, Wealth And Other Taxable Assets (Private Sector)	TIW	21241

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116	Fines And Penalties (Private Sector)	FPS	21242
117	Net Premiums On Nonlife Insurance And Standardised Guarantees	NNG	21245
118	Non-Life Insurance Claims And Calls Under Standardised Guarantees	NCG	21246
119	Debt Forgiveness (Government Sector)	DFG	22110
120	Government - Compensation Payments	OTN	22130
121	Debt Forgiveness (Private Sector)	DFP	22210
122	Migrant Transfer	MTA	22220
123	Private - Compensation Payments	OTF	22230
124	Acquisition/ Disposal Of Non-Produced, Non-Financial Assets	AND	23000
<b>FINANCIAL TRANSACTIONS</b>			
<b>CREDIT FACILITIES</b>			
<b>LONG-TERM TERM LOANS (ORIGINAL TENURE EXCEEDS ONE YEAR)</b>			
125	Extension To/Receipt (Drawdown) From Non-Resident Of Long-Term Term Loan	ENL	31111
126	Repayment Of Principal To/By Non-Resident On Long-Term Term Loan	RPP	31112
127	Prepayment Of Principal To/By Non-Resident On Long-Term Term Loan	PPP	31113
<b>SHORT-TERM TERM LOANS (ORIGINAL TENURE IS ONE YEAR OR LESS)</b>			
128	Extension To/Receipt (Drawdown) From Non-Resident Of Short-Term Term Loan	ENS	31121
129	Repayment Of Principal To/By Non-Resident On Short-Term Term Loan	RPS	31122
130	Prepayment Of Principal To/By Non-Resident On Short-Term Term Loan	PRP	31123
<b>NON-PARTICIPATING REDEEMABLE/NON-REDEEMABLE PREFERENCE SHARES</b>			
131	Issuance	ISS	31311
132	Redemption	RED	31312
<b>FINANCIAL LEASE</b>			
133	Financial Lease Extension To/Receipt From Non-Resident	RLE	31411
134	Repayment Of Financial Lease To/Receipt From Non-Residents	RFL	31412
135	Prepayment Of Financial Lease To/Receipt From Non-Resident	PFL	31413
<b>REVOLVING CREDIT/ OVERDRAFT FACILITIES</b>			
136	Credit Facilities Extension To/Receipt From Non-Resident	CFE	31511
137	Repayment Of Credit Facilities To/By Non-Resident	RCF	31512
138	Prepayment Of Credit Facilities To/By Non-Resident	PCF	31513
<b>OTHER LONG TERM LOAN FACILITIES (ORIGINAL TENURE EXCEEDS ONE YEAR)</b>			
139	Extension To /Receipt From Non-Resident	EFN	31911
140	Repayment Of Other Loans Facilities To/By Non-Resident	RLN	31912
141	Prepayment Of Other Loans Facilities To/By Non-Resident	PLN	31913
<b>OTHER SHORT TERM LOAN FACILITIES (ORIGINAL TENURE IS ONE YEAR OR LESS)</b>			
142	Extension To /Receipt From Non-Resident	ENR	31921
143	Repayment Of Other Loans Facilities To/By Non-Resident	RPL	31922
144	Prepayment Of Other Loans Facilities To/By Non-Resident	PPL	31923
<b>INVESTMENT FUND SHARES</b>			
145	Employee Stock Options	ESO	33000
146	Subscriptions/ Contributions To/ Reimbursement From International Organisations	SCR	34000
<b>EQUITY CAPITAL</b>			
<b>EQUITY INVESTMENT</b>			
147	Mergers And Acquisitions	MAA	35130

148	Equity Investment Other Than Mergers And Acquisitions	ETA	35140
149	Liquidation Of Investment	LOI	35200
150	Head Office Accounts In Branches	HOA	35300
151	Capital Expenditure In Special Enterprises/Projects	CES	35400
<b>CORPORATE STOCKS AND SHARES</b>			
152	Issued By Residents In Domestic Capital Market (Corporate Stocks And Shares)	IDC	36110
153	Issued By Residents In International Markets (Corporate Stocks And Shares)	IRM	36120
154	Issued By Non-Residents In International Markets (Corporate Stocks And Shares)	IBN	36130
155	Issued By Non-Residents In Domestic Capital Market (Corporate Stocks And Shares)	NSS	36140
<b>BONDS AND NOTES</b>			
156	Issued By Residents In Domestic Capital Market (Bonds And Notes)	IRD	36210
157	Issued By Residents In International Markets (Bonds And Notes)	IRI	36220
158	Issued By Non-Residents In International Markets (Bonds And Notes)	ISN	36230
159	Issued By Non-Residents In Domestic Capital Market (Bonds And Notes)	NBN	36240
<b>MONEY MARKET INSTRUMENTS</b>			
160	Issued By Residents In Domestic Capital Market (Money Market Instruments)	IBD	36310
161	Issued By Residents In International Markets (Money Market Instruments)	IBI	36320
162	Issued By Non-Residents In International Markets (Money Market Instruments)	ISB	36330
163	Issued By Non-Residents In Domestic Capital Market (Money Market Instruments)	NMM	36340
<b>GOVERNMENT SECURITIES</b>			
164	Purchase/Sale Of Malaysian Government Securities	PMG	36410
165	Purchase/Sale Of Foreign Government Securities	PFG	36420
<b>FINANCIAL DERIVATIVES</b>			
166	Swaps	SWP	37100
167	Forwards	FWD	37200
168	Futures	FTR	37300
169	Options	OPS	37400
170	Warrant And Other Derivatives	OTR	37900
<b>OTHER INVESTMENTS</b>			
<b>PURCHASE/SALE OF REAL ESTATE IN MALAYSIA</b>			
171	Purchase/Sales Of Real Estate In Malaysia (Commercial)	PCM	39111
172	Purchase/Sales Of Real Estate In Malaysia (Residential)	PRM	39112
<b>PURCHASE/SALE OF REAL ESTATE ABROAD</b>			
173	Purchase/Sales Of Real Estate In Abroad (Commercial)	PCA	39121
174	Purchase/Sales Of Real Estate In Abroad (Residential)	PRA	39122
<b>DEPOSITS</b>			
175	Placement/Withdrawal Of Deposits Of Residents With/From Financial Institutions Abroad	PWD	39210
176	Placement/Withdrawal Of Deposits Of Residents With/From Offshore Financial Institutions In Labuan	PWO	39220
<b>OWN ACCOUNT TRANSFER</b>			
177	Transfer In Foreign Currency To Own Account Held Within Scb Malaysia	TOS	72511
178	Transfer In Foreign Currency To Own Account Held With Other Financial Institutions In Malaysia	TOO	72512
<b>OTHER TRANSFER - RESIDENTS (DIFFERENT PARTIES)</b>			
179	Transfer In Foreign Currency By Resident To Other Account Held Within Scb Malaysia (Including Foreign Currency Loan/Loan Repayment Between Residents)	FCS	72521

180	Transfer In Foreign Currency By Resident To Other A/C Held With Other Banks In Malaysia (Incl Foreign Currency Loan / Loan Repayment Between Residents)	FCO	72522
<b>OTHER TRANSFER - BETWEEN NON-RESIDENTS</b>			
181	Abroad Transactions Between Non-Residents Effected By Resident Fis	ATN	73310
182	Transactions Between Non-Residents Within Malaysia	TNR	73320

## Transaction ID (Payment Purpose Code) of Nepal

Description	Purpose Code
Salary Payment	SALA
Installment	INSM
Fee	FEEO
Remittance Payments	REMI
Customer Transfer	CUST
Credit Card	CCRD
Salary Payment Corporate	SALC
Supplier Payment	SUPP
Government Payment	GOVT
Dividend Payment	DIVI
Insurance Payment	INSU

## Transaction ID (Payment Purpose Code) of Singapore

For IBFT & ACH payment types, the payment needs carry any one of the following Purpose Code, to be provided in Transaction ID field. Client can provide 3 or 4 characters purpose code based on the file format structure, SCB will internally convert into to 4-characters purpose code.

Description	Purpose code	
	3 characters	4 characters
Business Expenses	BEX	BEXP
Cable TV Bill	CBT	CBTV
Credit Card Payment	CCR	CCRD
Charity Payment	CHA	CHAR
Collection Payment	COL	COLL
Commission	COM	COMM
Carpark Charges	CPK	CPKC
Cash Disbursement	CSD	CSDB
Debit Card Payment	DCR	DCRD
Dividend	DIV	DIVD
Dental Services	DNT	DNTS
Education	EDU	EDUC
Payment of Fees & Charges	FCP	FCPM
Foreign Worker Levy	FWL	FWLV
Purchase Sale Of Goods	GDD	GDDS

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Government Insurance	GOV	GOVI
Goods & Services Tax	GST	GSTX
Hospital Care	HSP	HSPC
Installment Hire Purchase Agreement	IHR	IHRP
Insurance Premium	INS	INSU
Intra Company Payment	INC	INTC
Interest	INT	INTE
Investment & Securities	INV	INVS
Invoice Payment	IVP	IVPT
Loan	LOA	LOAN
Medical Services	MDC	MDCS
Net Income Tax	NIT	NITX
Other	OTH	OTHR
Telephone Bill	PHO	PHON
Property Tax	PTX	PTXP
Road Tax	RDT	RDTX
Rebate	REB	REBT
Refund	REF	REFU
Rent	REN	RENT
Study	STD	STDY
Supplier Payment	SUP	SUPP
Tax Payment	TAX	TAXS
Telco Bill	TBI	TBIL
Town Council Service Charges	TCS	TCSC
Trade Services	TRA	TRAD
Treasury Payment	TRE	TREA
Transport	TRP	TRPT
Utilities	UBI	UBIL
With holding	WHL	WHLD

For PAY payment type (payroll), the payment needs carry any one of the following Purpose Code, to be provided in Transaction ID field. Client can provide 3 or 4 characters purpose code based on the file format structure, SCB will internally convert into to 4-character purpose code.

Description	Purpose code	
	3 characters	4 characters
Salary Payment	SAL	SALA
Bonus Payment	BON	BONU
Other	OTH	OTHR

## Transaction ID (Payment Purpose Code) of Sri Lanka

The purpose of payment is mandatory for TT, IBC & CEFT (IBFT). There is no specific code for payment purpose, but a free-text (preferably 2 words) can be used to describe the payment purpose.

## Transaction ID (Payment Purpose Code) of Taiwan

All payments with foreign currency require POP code which includes cross-border and cross-currency (irrespective of Payment Types). The POP code listing provided below:

大項 Category	分類編號 Code	項目 Item	說明 Description
一		服務支出 Service expenditures	分為運輸、保險、旅行及其他四大項。 Classified into four categories – transportation, insurance, travel and others
(一)		運輸支出 Transportation expenditures	居民支付非居民海陸空之客貨運輸支出，分為下列各項： Payments to non-residents by residents for transportation service by sea, land and air:
	111	海運貨運費支出 Cargo shipping expenditures	支付海上貨物運輸費用。 To pay for cargo shipping service.
	112	海運客運費支出 Passenger shipping expenditures	支付海上旅客運輸費用。 To pay for passenger shipping service.
	115	航空貨運費支出 Airfreight expenditures	支付航空貨物運輸費用。 To pay for airfreight service.
	116	航空客運費支出 Air passenger service expenditures	支付航空旅客運輸費用。 To pay for airline passenger service.
	119	其他運輸支出 Other transportation-related expenditures	上述各項以外之運輸支出，請詳述性質，如陸路運輸、貨物裝卸、倉儲、港口機場費用、客貨運有關的佣金及代理費等支出。 Transportation expenditures other than those items described above (please specify the purpose (residents)/source (non-residents) of payment), such as expenditures incurred from land transportation, loading/unloading, warehousing, harbor/airport fees, commissions and agency fees related to cargo and passenger transportation.
(二)		保險支出 Insurance expenditures	各種保險之保費、再保費及保險業之理賠支出，分為下列各項： Insurance premiums, reinsurance fees, and insurance claims, which are classified as follows:
	121	財產保險支出 Non-life insurance expenditures	居民投保財產保險之保費及再保費支出。 Residents paying for non-life insurance premiums and reinsurance fees.
	122	財產保險理賠支出 Payments for non-life insurance claim	居民承保財產保險及再保險所支付之保險賠款與給付(包括透過保險經紀人安排者)。若非因保險之損害賠償或撫恤金等，請填報(599)「其他移轉支出」。 Claims and benefits paid by residents for non-life insurance and reinsurance underwritten (including underwriting arranged through insurance brokers). For non-insurance related indemnities or relief payments, fill in "599" – Other transfer payments.
	123	人身保險支出 Life insurance expenditures	居民投保人身保險之保費及再保費支出。 Residents paying for life insurance premiums and reinsurance fees.
	129	人身保險理賠支出 Payments for life insurance claim	居民保人身保險及再保險所支付之保險賠款與給付(包括透過保險經紀人安排者)。若非因保險之損害賠償或撫恤金等，請填報(599)「其他移轉支出」。 Claims and benefits paid by residents for life insurance and reinsurance underwritten (including underwriting arranged through insurance brokers). For non-insurance related indemnities or consolation payments, fill in "599" – Other transfer payments.



(三)		旅行支出 Traveling expenditures	居民出國旅行支出或在國外短期居留（未滿一年）之支出（不含進出國境之機船票款，該款項請列入運輸支出），分為下列各項： Expenditures of residents incurred from traveling abroad or short stay abroad (less than one year) (excluding cross-border air fare and steamer ticket which should be classified as transportation expenditures), which are classified as follows:
	131	商務支出 Business expenditures	居民出國洽辦商務之旅費支出。 Traveling expenditures of residents taking business trips abroad.
	132	觀光支出 Tourism expenditures	居民出國觀光旅費支出，含旅行社團費、遊學等。 Traveling expenditures of residents for tours abroad, including charges of the traveling agency and short-term course.
	133	探親支出 Expenditures of visiting relatives	居民出國探親支出。 Residents paying for expenditures of visiting relatives abroad.
	134	留學支出 Expenditures of studying abroad	居民留學（居留國外可一年以上）之學費及生活費。 Residents paying for the tuition and living expenditures of students studying abroad (including students staying abroad for more than one year).
	135	信用卡支出 Credit card payment	居民在國外之信用卡、金融卡消費支出。 Residents paying for credit cards or debit cards charges incurred abroad.
	139	其他旅行支出 Other traveling expenditures	上述各項以外之旅行支出，請詳述性質，如講學、就醫（居留國外可一年以上）、競賽等。 Traveling expenditures other than those described above (please specify the purpose of payment), such as giving lectures, seeking medical treatments (including expenditures of those staying abroad for more than one year), or participating in tournaments or contests.
(四)		運費及旅行以外之其他服務支出 Other service expenditures for services other than those of transportation, insurance and traveling	分為下列各項： Classified into the following items:
	191	文化及休閒支出 Cultural and leisure expenditures	居民支付國外所提供博物館及其他文化、體育與休閒娛樂有關的活動支出，包括函授課程及遠距教學費用。 Expenditures incurred by residents for museum visits and other culture, sports, leisure and entertainment related activities provided abroad, including expenditures of correspondence and distance learning courses.
	192	貿易佣金及代理費支出 Trade commission and agency expenditures	居民支付國外所提供與貿易有關的服務之佣金及代理費用。 Residents paying for commissions and agency fees for trade-related services provided abroad.
	193	營建支出 Payments related to local construction project	居民支付非居民承包國內營建工程(包括建築及土木工程之興建、修繕、土地整理及其相關之管線、系統工程的安裝及建案管理)的支出，或居民承包國外工程匯出支付在國外採購的商品及服務支出。若屬建築設計支出請填報(19D)「專業技術事務支出」。 Residents paying non-resident contractors of local construction projects (including construction, repair, and land consolidation services for buildings and civil engineering projects, related pipeline and system installation, and project management services), or residents paying for purchase of products and services abroad in connection with overseas contracted project. For architectural design expenditures, fill in "19D" - Professional and technical service expenditures.
	194	金融服務支出 Financial service expenditures	居民支付國外為辦理各種金融業務(如外匯交易、證券交易、衍生金融商品交易、資產管理、代客金融操作與證券保管等服務)所產生的手續費及佣金支出。 Residents paying for fees and commissions for financial services (e.g. transactions of foreign exchange, securities, and financial derivatives, asset management, discretionary account services, and securities custody services) provided by a foreign company or individual.



195	使用智慧財產權支出 Payments for authorized use of intellectual property rights	居民支付使用國外智慧財產權(例如專利權、商標、經銷權、版權、著作權或工業製程與設計等)之費用, 包括影視、廣播及音樂等播送權或重製權所支付之權利金。若係購買智慧財產權, 請按交易性質分別填報(19P)「購買研發成果資產之支出」或(540)「購買自然資源與非研發成果資產支出」。 Residents paying for expenditures incurred from the use of foreign intellectual property rights (e.g. patents, trademarks, distribution rights, publication rights, copyrights or industrial processes and designs), including royalties paid for the right to broadcast or reproduce film, television, radio and musical productions. For the purchase of intellectual property rights, fill in "19P" –R&D assets purchase expenditures or "540"- Natural resources and non- R&D assets purchase expenditures", depending on the nature of transaction.
196	我國民間機構在國外辦公費用 Overseas office expenses	居民支付在國外非營利組織或無營利事業登記之分支機構、辦事處或聯絡處之辦公費用(包括派駐國外人員薪資)。若為當地雇員薪資, 請填報(410)「非居民薪資匯出」。 Residents paying for office expenses (including wages and salaries of employees stationed abroad) of a non-profit organization, or a branch office, a representative office or a liaison office that without business registration abroad. For wages and salaries of local employees, fill in "410" - Outward remittance of non-resident's wages and salaries.
19A	郵務與快遞支出 Postal and courier service expenses	居民使用國外郵務與快遞服務支出。 Residents paying for postal and courier services abroad.
19B	電腦與資訊支出 Computer and information expenditures	居民支付國外提供的電腦、資訊與新聞相關之服務, 包括一、支付國外有關電腦軟硬體的開發、設計、諮詢、管理、安裝、資料處理及相關設備維修的費用。二、使用國外資料庫、圖書館及檔案管理等服務的費用。三、向國外訂購報紙、期刊及書籍(未經進口報關)的支出。四、支付國外新聞代理、照片和報導的費用。 Residents paying for computer, information and news related services provided abroad, including 1. Expenditures for the development of software and hardware, design, consultation, management, installation, data processing, and maintenance of related computer equipment; 2. Expenditures for the use of foreign database, library and file management services; 3. Expenditures for the subscription of newspapers, journals, and books (not by customs declaration); and 4. Expenditures for overseas news agencies, photos and reports.
19C	營業租賃支出 Leasing expenditures	居民租用國外營運器具所支付的租金(如運輸設備租金支出), 惟資本租賃除外。 Residents paying for rental for the leasing of operating facilities (such as leasing of transportation equipment), but excluding capital leasing.
19D	專業技術事務支出 Professional and technical service expenditures	居民支付國外有關法律、會計、管理顧問、公關、廣告、市場調查、民意測驗、商業展覽、公證、檢驗及建築設計等服務之支出, 包括董監事酬勞。 Residents paying for professional services such as legal, accountant, management consultant, public relations, advertising, market survey, poll, commercial exhibition, public notary, examination, architectural design, etc., including remuneration of directors and supervisors.
19E	視聽支出 Video-audio expenditures	居民支付國外製作及演出影視、廣播與音樂等報酬, 或支付自國外下載影音及收看頻道的費用。若屬前述視聽播送權或重製權之權利金費用, 請填報(195)「使用智慧財產權支出」。 Residents paying for remuneration for film, television, radio and musical productions and performances abroad, or for expenses incurred in video/audio downloads, and channel rental; for royalties paid for the right to broadcast or reproduce video/audio productions described above, fill in "195"- Payments for authorized use of intellectual property.
19F	外國政府機構之服務收入匯出 Outward remittance of service income of foreign government agency	外國使領館及其他政府機構在台收取的領事簽證費、規費, 及居民自行支付外國政府簽證費、規費的匯出。 Outward remittance of visa fees and service fees received by foreign consulates in the R.O.C., and payment of visa fees and service fees to foreign government by residents.



	19G	軍政機關其他服務支出 Other service expenditures of civil or military organs	上述各項以外之我軍政機關服務支出，包括匯往我駐外單位之款項(含派駐人員薪資)。若為當地雇員薪資，請填報(410)「非居民薪資匯出」。軍政機關如有旅行或對外採購軍品物資等非屬本項支出，應填相關之匯款分類。 Payments for services other than those described above by civil or military organs, including money remitted to government's representative offices abroad (including wages and salaries of employees stationed abroad). For wages and salaries of local employees, fill in "410" - Outward remittance of non-resident's wages and salaries. Other expenditures of civil or military organs not included under this item, such as expenses of traveling or purchase of military supply should be put down relevant remittance code.
	19H	加工費支出 Processing fee expenditures	居民支付國外加工、組裝服務之費用。 Residents paying for processing and assembly services provided abroad.
	19J	電信支出 Telecommunication expenditures	居民支付國外電信服務之費用。 Residents paying for telecommunication services provided abroad.
	19K	維修支出 Repair/maintenance expenditures	居民支付國外維修服務之費用，如船舶、航空器及其他運輸工具之維修，但建築或電腦的維修請分別填報(193)「營建支出」及(19B)「電腦與資訊支出」。 Residents paying for repair/maintenance services provided abroad, such as repair/maintenance of ships, aircrafts and other transportation vehicles. For repair/maintenance of buildings or computers, fill in "193" - Payments related to local construction project or "19B" - Computer and information expenditures.
	19P	購買研發成果資產之支出 R&D asset purchase expenditures	居民購買國外的研發成果所有權(例如專利權、版權、工業製程與設計等)之支出。若購買品牌、商標、經銷權等請填報(540)「購買自然資源與非研發成果資產支出」；若係支付國外使用研發成果之支出，請填報(195)「使用智慧財產權支出」。 Residents paying for acquisition of R&D asset ownership (e.g. patents, publication rights, industrial processes and designs, etc.). For purchase of trade names, trademarks or distribution rights, fill in "540" - Natural resources and non- R&D assets purchase expenditures. For expenses incurred in the use of foreign R&D assets, fill in "195" - Payments for authorized use of intellectual property rights.
	199	其他服務支出 Other service expenditures	上述各項以外的無相關主體項目(如服裝設計費)之服務支出，請詳述性質。若有主體項目則歸入前述各項，如建築設計支出請填報(19D)「專業技術事務支出」。 Payments for services other than those described above and not relating to any subject matter project (e.g. fashion design fee), specify the purpose (residents)/source (non-residents) of payment. If there is a subject matter project, put the payment under relevant items described above. For example, for architectural design expenses, fill in "19D" - Professional and technical service expenditures.
二		本國資金流出 Outflow of domestic funds	分為下列各項： Classified into the following items:
	210	對外股本投資 Outward direct investments	居民直接投資國外事業之股本，包括股本轉讓及分公司營運資金。 Resident's direct investments in the capital stock of a foreign business, including the transfer of capital stock and operating funds of branch offices.
	220	對外貸款投資 Outward loan investments	居民對其在國外直接投資事業之貸款。 Residents' loans to their direct overseas investments.
	250	存放國外銀行 Deposits overseas	居民存放資金於國外銀行。匯款時可決定嗣後在國外之用途者不得列入本項，應依其用途作適當的分類。 Funds deposited overseas by residents. The remittance should be put under the proper item instead of this item if subsequent use of the funds abroad is decided at the time of remittance.
	262	投資國外股權證券 Investments in overseas equity stocks	居民投資國外股份、股票、權證、存託憑證、共同基金及投資信託之資金。 Residents' investments (principal) in overseas shareholdings, stocks, warrants, depository receipts, mutual funds and investment trusts.



	263	投資國外長期債票券 Investments in overseas long-term bonds and notes	居民投資國外長期（發行期限超過一年）債票券。若為居民投資非居民在台發行長期債票券，請填報(282)「外人在台發行長期債票券」。Residents' investments (principal) in overseas long-term bonds and notes (with an original maturity longer than one year). In case of residents investing in long-term bonds and notes issued by non-residents in the R.O.C., fill in "282" - Issuance of long-term bonds and notes in the R.O.C. by overseas nationals.
	264	投資國外短期債票券 Investments in overseas short-term notes and bills	居民投資國外短期（發行期限一年及一年以下）債票券。Resident's investments in overseas short-term notes and bills (with an original maturity of one year or less).
	266	國外有本金交割的遠匯及換匯之資金匯出 Outward remittance of funds for overseas deliverable forward and swap transactions	居民支付國外有本金交割的外匯遠期及換匯之資金；但與國內銀行交易者不得列入本項，請依性質列入「其他匯出款—國內交易」之相關細項。Residents paying for overseas deliverable forward (DF) foreign exchange and swap transactions. Funds remitted for transactions with domestic banks may not be put under this item but under the related sub-item of "Other outward remittances –Domestic transactions" based on the nature of remittance.
	267	國外無本金交割的衍生金融商品之資金匯出 Outward remittance of funds for overseas non-deliverable derivative transactions	居民支付與非居民有本金交割以外的衍生金融商品之資金，包括匯出的保證金、權利金及損失等；但與國內銀行交易者不得列入本項，請依性質列入「其他匯出款—國內交易」之相關細項。Residents paying for overseas non-deliverable derivative transactions with non-residents, including margins, premiums and losses incurred. Funds remitted for transactions with domestic banks may not be put under this item but under the related sub-item of "Other outward remittances –Domestic transactions" based on the nature of remittance.
	270	投資國外不動產 Investments in overseas real estate	居民投資國外土地、房屋等不動產之資金。Resident's investments in overseas real estate, such as land and houses.
	280	對外融資貸款 Loan financing to non-resident abroad	居民融資貸款予非居民，包括代墊款、週轉金等；若係對國外直接投資事業之貸款，請填報(220)「對外貸款投資」。Resident's loan financing to non-residents, including advances, working funds etc. For loans to direct overseas investments, fill in "220" - Outward loan investments.
	281	外人發行台灣存託憑證 Issuance of Taiwan depository receipts by foreign nationals	非居民發行台灣存託憑證之匯出款及現金增資股款匯出。Outward remittances of funds by non-residents raised in the issuance of Taiwan depository receipts and outward remittances of payments for shares issued for capital increase.
	282	外人在台發行長期債票券 Issuance of long-term bonds and notes in the R.O.C. by foreign nationals	在台發行長期債票券之資金(包括發行人募集或投資人投資)匯出。Outward remittances of funds (by issuers or investors) raised in the issuance of long-term bonds and notes in the R.O.C.
	283	外人在台發行股票 Issuance of stocks in the R.O.C. by foreign nationals	非居民在台公開發行股票募集資金匯出。Outward remittance of funds raised by non-residents in the public offering of stocks in the R.O.C.
	299	其他本國資金流出 Other outflows of domestic funds	上述各項以外之本國資金流出，請詳述性質，如押標金、保證金(不含衍生金融商品之保證金)等。Outflows of domestic funds other than those described above (please specify the purpose (residents)/source (non-residents) of payment), such as bid bonds or performance bonds, deposits, etc. (excluding margins for financial derivatives).
三		外國資金流出 Outflows of foreign funds	非居民收回各項投資本國的資金(含資本利得與損失)；但固定期間配發的各項所得(如利息、股利等)，請依性質列入「外資投資所得」各細項。外國資金流出分為下列各項：Non-residents recovering funds from investment in the R.O.C. (including capital gain and loss); but for income distributed on a regular basis (e.g. interest and dividend), put under the sub-items of "Foreigner's investment income"; outflows of foreign funds are classified into the following items:
	310	僑外股本撤資 Withdrawal of equity investments by foreign nationals and overseas Chinese	非居民收回原直接投資我國產業之股本，包括股本轉讓及分公司營運資金。Non-residents recovering equity principal invested in the R.O.C. enterprises, including transfers of capital stock and operating funds of branch offices.

	320	償還僑外貸款投資 Repayments of loan investments by foreign nationals and overseas Chinese	居民償還非居民直接投資股東之貸款投資款。Residents repaying loan investments provided by non-resident shareholders with direct investments in residents' company.
	330	國外信託資金匯出 Outward remittance of foreign trust funds invested in the R.O.C.	國內證券信託業者匯出原投資於我國之國外信託資金。Domestic investment trust business remitting original investments in foreign trust funds in the R.O.C.
	340	償還國外借款 Repayments of overseas borrowing	居民償還向國外借入之資金，包括代墊款、週轉金等，銀行對外履行借款保證責任時亦屬之；若屬償還外資直接投資股東之貸款投資款，請填報(320)「償還僑外貸款投資」。Residents paying back funds borrowed abroad, including advances and working funds etc., as well as bank's guarantee payments (fulfilling the guarantee responsibility). For repaying loan investment from direct non-resident shareholder, fill in "320" - Repayments of loan investments by foreign nationals and overseas Chinese.
	341	償還海外公司債 Repayments of corporate bonds issued overseas	居民贖回其海外公司債之資金匯出，包括轉換股票後在國內股票市場售出所得資金匯出。Residents remitting outward funds for the redemption of corporate bonds issued overseas, including the proceeds from sale of converted stocks in the domestic stock exchange.
	350	外人存款收回 Withdrawal of deposits by foreign nationals	非居民收回存放於我國之存款（非證券投資戶）。Non-residents withdrawing deposits in the R.O.C. (not for the local securities investments).
	360	外人證券投資匯回 Outward remittance of securities investments by foreign nationals	非居民匯回投資國內證券之資金(含資本利得與損失)。Non-residents remitting outward funds invested in local securities (including capital gain and loss).
	365	外人交易衍生金融商品匯回 Outward remittance of proceeds from financial derivative transactions by foreign nationals	非居民匯回其原與國內交易衍生金融商品之資金，包括保證金、權利金及利得等。Non-residents remitting outward proceeds from financial derivative transactions in the R.O.C., including margins, premiums and gains.
	366	外人借券保證金匯出 Outward remittance of cash collateral received by foreign nationals for securities lending	非居民匯回其借券交易之保證金。Non-residents remitting outward cash collateral received for securities lending transactions.
	370	外人收回不動產投資 Withdrawal of real estate investment by foreign nationals	非居民收回投資國內不動產之資金。Non-residents withdrawing funds invested in local real estate.
	380	海外存託憑證贖回 Redemption of global depository receipts	居民為贖回其海外存託憑證所匯出之資金。Residents remitting outward funds to redeem his global depository receipts.
	391	償還分期付款進口融資 Installment payments for import financing	居民償還國外賣方之進口融資。Residents paying back principal of import financing by foreign sellers in installments.
	392	資本租賃支出 Capital leasing expenditures	居民向國外以融資方式承租物品之租金支出。Resident paying for foreign financing of leasing (principal).
	399	其他外國資金流出 Other outflows of foreign funds	上述各項以外之外國資金流出，請詳述性質，如匯回押標金、保證金(不含交易衍生金融商品及借券交易之保證金)等 Outflows of foreign funds other than those described above (please specify the purpose (residents)/source (non-residents) of payment), such as bid bonds or performance bonds (excluding margins or cash collaterals for financial derivatives or securities lending).
四		所得支出 Payments for gains and income	分為薪資支出及外資投資所得支出兩大項。Classified into two subcategories as payments for salaries and payments for foreigner's investments income.
(一)		薪資支出 Payments for salaries	



	410	非居民薪資匯出 Outward remittance of non-resident's wages and salaries	在台外籍人員（憑護照或未滿一年之居留證）薪資匯出（或由其雇主代匯），及支付駐外軍政機關或無營利事業登記之國外分支機構當地雇員薪資款。若在台居留超過一年者，請填報(511)「工作者移轉支出」。 Outward remittance of wages and salaries of foreign employees in the R.O.C. (based on passport or residence permit showing stay of less than one year, or remitted by the employer), and payments for wages and salaries of local employees at an overseas branch office of a civil or military organ or the overseas branch office without business registration; for foreign employees who have stayed in the R.O.C. for more than one year, fill in "511" – Outward remittance by guest workers.
(二)		外資投資所得(不含資本利得或損失) investment income of foreign nationals (excluding capital gain or loss)	投資所得係指固定期間所配發的利息、紅利、盈餘或股利；若是外資投資所產生買賣的價差視為「資本利得或損失」，不得列入各項投資所得，請依性質列「外國資金流出」各細項。外資投資所得分為下列各項： Investment income refers to interest, bonus, surplus or dividends distributed periodically; the difference between buying and selling prices incurred in foreigner's investment is treated as "capital gain or loss", which may not be put under investment gain, but under the sub-items of "Outflows of foreign funds" based on the nature of remittance. Investment income of foreign nationals is classified into the following items:
	440	國外借款利息 Interest of overseas borrowing	居民向國外借款所支付之利息，包括資本租賃之利息支出。 Interest paid by resident for foreign borrowing, including interest expenditures of capital leasing.
	441	僑外股本投資的盈餘或股利 Surplus or dividend income of foreign nationals and overseas Chinese from equity investments in the R.O.C.	非居民直接投資於國內產業股本之紅利、盈餘及股利所得。 Bonus, surplus and dividends earned by non-residents from direct equity investments in R.O.C. enterprises.
	442	股權證券股利 Dividend income from equity securities	非居民投資國內股份、股票、權證、存託憑證、共同基金及投資信託等股權證券之股利，或居民匯出配發在國外發行的股票、存託憑證等股權證券股利之款項。 Non-resident's dividend income from equity securities such as domestic shareholding, stocks, warrants, depository receipts, mutual funds and investment trusts or resident's outward remittance of dividends on stocks or depository receipts issued overseas.
	443	外人存款利息 Deposit interest of foreign nationals	非居民匯出在國內存款之利息所得。 Outward remittances of interest from deposits in R.O.C banks by non-residents.
	444	有關進口之利息 Import finance related interest	居民支付國外賣方遠期信用狀、託收或分期付款進口融資等之利息支出。 Residents paying for the interest incurred from a foreign seller's usance L/C, collection of payment or import financing by installment payment.
	445	長期債票券利息 Interest earned from long-term bonds and notes	非居民投資國內長期(發行期限超過一年)債票券的利息，或居民匯出配發海外長期債票券的利息。 Interest received by non-residents from long-term bonds and notes in R.O.C. (with an original maturity longer than one year) or residents remitting out interest income from overseas long-term bonds and notes.
	446	短期債票券利息 Interest earned from short-term notes and bills	非居民投資短期(發行期限一年及一年以下)債票券的利息，或居民匯出配發海外短期債票券的利息。 Interest received by non-residents from short-term notes and bills in R.O.C. (with an original maturity of one year or less) or a resident remitting out interest income from overseas short-term notes and bills.
	448	僑外貸款投資利息 Interest on loan investments by foreign nationals and overseas Chinese	居民支付非居民直接投資股東之貸款利息。 Residents paying interest on loans from direct non-resident shareholders.
	449	其他外資投資所得 Other investment income of foreign nationals	上述各項以外之外資投資所得匯出，請詳述性質，如房屋、土地的租金支出。 Outward remittance of investment income of non-residents other than those described above (please specify the purpose (residents)/source (non-residents) of remittance), such as house or land rental.

五		移轉支出 Transfer payments	無償性或無相對報酬性之支出，分為下列各項： Free-gratis or non-compensated payments are classified into the following items:
	510	贍家匯款支出 Outward remittances of allowances for family or relatives	居民資助國外親友或作為家屬生活費，包括定居大陸地區榮民之就養給付。 Outward remittances by residents to help family or relatives overseas, including veterans in Mainland China.
	511	工作者匯款支出 Outward remittance by guest workers	在台居留一年以上之外籍工作者的薪資匯出款（或由其雇主代匯）。 Outward remittance of wages and salaries of foreign workers staying in R.O.C. for more than one year (or remitted by the employers).
	520	捐贈匯款支出 Donation remittance	軍政機關以外之居民對國外之捐獻或贈與款。 Residents other than civil or military organs making donations to other countries.
	530	移民支出 Immigration remittance	國人移民國外之費用，及為移民所匯出之資金。 Immigration expenditures and funds remitted outward for immigration purposes.
	540	購買自然資源與非研發成果資產支出 Natural resources and non- R&D assets purchase expenditures	向國外購買自然資源(包括土地、採礦權、伐木權、漁獵權、水域及領空等)及無形資產(包括品牌、商標、經銷權、網域名稱等)所有權的支出。若購買專利權、版權等請填報(19P)「購買研發成果資產之支出」。 Expenses incurred in acquiring natural resources (including land, mining rights, logging rights, fishing and hunting rights, waters and air space) and ownership of intangible assets (including trade names, trademarks, distribution rights, domain names, etc.) abroad; for the purchase of patents or copyrights, fill in "19P" –R&D assets purchase expenditures.
	580	政府移轉支出 Government transfer payments	我軍政機關對國外之移轉支出，如捐贈、繳交國際組織會費等。 Transfer payments of civil or military organs, such as donations and membership fees for international organizations.
	599	其他移轉支出 Other transfer payments	上述各項以外之移轉支出，請詳述性質，如違約金、補助款、獎學金、會員費、非居民合法繼承台灣地區人民遺產及其孳息、支付稅款、規費、彩券票款或獎金、非因保險給付之損害賠償、撫恤金等。 Transfer payments other than those described above (please specify the purpose (residents)/source (non-residents) of payment), such as default penalty, aid, scholarship, membership fees, non-resident's legal inheritance of assets of residents and interest accrued, payment of tax and fees, lottery or prize, non-insurance related indemnity or relief payment.
六		其他匯出款 Other remittances items	
(一)		其他國外交易 Other overseas transactions	
	611	出口貨款退回 Returns of export payments	包括出口貨款退回、出口貨款折讓及出口貨品瑕疵理賠等。若係跟單交易之貨款退回或拒付還款請列報為原來出口之減項。 Including returns of export payments, and payments for claims of defect. In the case of returns of payments in L/C negotiations or unpaid after L/C negotiations, declare as a minus item under the export L/C negotiation item on "Daily Transaction Report".
	612	外人兌回外幣 Foreigners exchange back foreign currency	非居民在台旅行支出剩餘款兌回外幣。 Non-residents exchange back unspent New Taiwan dollar in R.O.C.
	619	其他匯出款 Other outward remittances	除資本項目（2、3字頭）及611、612以外之其他匯入匯款退匯。詳述性質時，請註明原匯入匯款分類編號或項目名稱。 Returns of inward remittances other than 611, 612 and capital items (with prefix 2 or 3); when specifying the nature of remittance, please note the code or item name of the original inward remittance.
(二)		國內交易 Domestic transactions	發生於國內之外匯交易（包括衍生金融商品交易），國別應填報為本國；若匯出至國際金融業務分行OBU者，不得列入國內交易，請依國外交易的匯款性質作適當分類，分為下列各項： For foreign exchange transactions (including financial derivative transactions) executed within the R.O.C., the country should be indicated as the R.O.C.; outward remittance to OBUs may not be put under domestic transactions, but should be classified into the foreign transaction's items based on the nature of outward remittance. The domestic transaction's items are classified as follows:



	692	兌購外匯存外匯存款 Purchase of foreign exchange and deposit into foreign currency deposit account	客戶以新台幣結購外匯存入外匯存款時，不論其外匯支出之性質為何，指定銀行於水單上皆編製本項分類編號，並請加註客戶原結購性質；未以新台幣結購外匯者不得列入本項。When a customer buys foreign currency with the New Taiwan dollar and deposits it in a foreign currency account, the authorized bank shall put down this code on the "Foreign Exchange Memo", regardless the nature of the foreign exchange payment, and annotate customer's original intent; do not use this code if the foreign exchange is not settled with the New Taiwan dollar.
	693	由本行轉往國內他行之外匯 Foreign exchange transferred to another domestic bank	本項非屬客戶填報之性質，而為指定銀行使用之分類編號。當外匯轉往國內他行時（不含聯行及各國國際金融業務分行OBU），不論是否需經國外銀行轉帳，指定銀行於水單或憑證上皆編製本項分類編號，並請加註客戶原支出性質。匯往國際金融業務分行OBU者，不得列入本項，應依其原匯款性質作適當的分類。This code is used only by authorized banks. When foreign exchange is transferred to another domestic bank (excluding inter-branch transfer and with OBUs), the authorized bank should put down this code and note the original nature of payment by customer on the "Foreign Exchange Memo" or "Transactions Memo", regardless whether the remittance transferred through banks abroad. If the remittance is transferred to OBUs, do not use this code; use the code for the original nature of remittance instead.
	694	外幣互換兌出 Converting one foreign currency to another	兩種不同外幣間之互相轉換，轉換前之外幣列報本項。Foreign currency converted from another foreign currency shall be reported. The original foreign currency should be put down in this item.
	695	未有資金流動之交易 Transaction without flow of funds	客戶之外匯資金僅在同一銀行內部（包括聯行間但不含OBU）轉帳未匯出至他行者，如外匯活存定存互轉、定存到期展期續存、不同客戶間外匯轉讓、償還國內銀行外幣貸款、應收帳款承購收回、外幣貸款利息、支付國內銀行外幣手續費、呆帳沖銷、國內外匯交易損失、外匯交易保證金提存、結購外幣供保值等，請詳述性質。If a customer's foreign exchange is transferred within the bank (including inter-branches, but not including OBU's), for example transfers between time deposit and demand deposit, carry over of time deposit, foreign exchange transfers between customers, repayment of foreign currency loans extended by domestic banks, buyback of accounts receivables, interest payment of foreign currency loans, paying foreign currency service fees to authorized banks, write-off, foreign currency transaction losses (incurred inside the country), deposit/withdrawal of foreign exchange transaction margin, or buying foreign currency for maintenance of value, please specify the nature of these transactions.
	696	外匯存款利息支出 Interest payments for foreign currency deposits	指定銀行提列或支付外匯活期存款或外匯定存單利息時列報本項。Authorized banks paying interest on foreign exchange demand deposits or time deposits.
七		支付商品貿易之貨款(含非居民於國內供貨及國外供貨) Payments for imported goods (including onshore and offshore deliveries by non-residents)	支付商品貿易之貨款分為下列各項：若為分期付款與金融租賃的貨款本金支出請分別填報於(391)「償還分期付款進口融資」與(392)「資本租賃支出」。Payments for imported goods are classified into the following items: for installment payments or capital leasing (principal), fill in "391" - Installment payments for import financing or "392" - Capital leasing expenditures.
(一)		進口通關的貨款 Payments for customs-cleared imported goods	
	70A	付款人已自行辦理進口通關的貨款 Payments for imported goods with customs clearance handled by payee	貨品已由付款人辦理進口通關的貨款，包括個人進口之貨款。Payments for imported goods with customs clearance handled by payee, including payments for personal purchase.
	701	尚未進口之預付貨款 Prepayments for goods not yet imported	預付之進口貨品價款，貨品將在國內通關進口。To pay for goods to be imported in advance. Such goods will be cleared through customs and imported into the R.O.C.

	702	燃油費及補給支出 Fuel and supply payments	我國運輸工具在國外港口或機場接受油料或物資等補給之支出。 To pay for fuel or supply received by transportation vehicle from R.O.C. at a foreign port.
	704	樣品費支出 Payments for samples	居民支付國外樣品費。 Residents paying for samples from abroad.
	706	非由付款人自行辦理進口通關的貨款 Payments for imported goods with customs clearance not handled by payee	付款人提供相關文件證明貨物已由國內其他業者辦理進口通關，但貨款由其支付國外，否則，請填報(801)。 Payments for imported goods with payee providing relevant proof documents showing that customs clearance formalities have been handled by the other domestic entities. If relevant proof documents are not presented, fill in "801".
(二)		未經我國進口通關的國外貨款支出 Payments for goods not cleared through R.O.C. customs	
	710	委外加工貿易支出 Payments for processing trade	居民國外購料委託國外加工，且貨品未經我國進口通關的貨款支出。 Payments for goods with materials purchased and processed abroad and not cleared through R.O.C. customs.
	711	商仲貿易支出 Payments for merchanting trade	居民購買貨品（包括原料、半成品及成品）後，不經加工直接在國外銷售，且過程中均未經我國通關，但由我國支付之貨款。 Payments for purchase of merchandise (including raw materials, work-in-process and finished goods) that are sold directly abroad without further processing and never cleared through R.O.C. customs.
(三)		支付國外但供貨來自境內之貨款 Payments for goods supplied onshore	
	720	國外訂貨但由境內供貨的貨款 Payments for goods ordered offshore but supplied onshore	付款人向國外訂貨，依照訂單或合約，其中部分貨品在境內取得，惟貨款須支付給國外，且提供相關證明文件，否則，請填報(802)。 Payments for goods ordered offshore, partly delivered onshore according to order or contract but payments made overseas, with the presentation of relevant proof documents. If relevant proof documents are not presented, fill in "802".
八		其他貨款 Other payments for goods	
	801	非由付款人自行辦理進口通關的貨款(無證明文件) Payments for imported goods with customs clearance not handled by payee (without proof documents)	匯出性質與(706)相同，但付款人無法提供證明文件之貨款，結購時累積超過新台幣50萬元以上，應計入付款人當年累積結匯金額。 The nature of outward remittance is the same of "706", but the payee is unable to provide relevant proof documents; when accumulated settlement of foreign currency purchase exceeds NT\$500,000, it should be counted into payee's accumulated exchange settlement for the year.
	802	國外訂貨但由境內供貨的貨款(無證明文件) Payments for goods ordered offshore but supplied onshore (without proof documents)	匯出性質與(720)相同，但付款人無法提供證明文件之貨款，結購時累積超過新台幣50萬元以上，應計入付款人當年累積結匯金額。 The nature of outward remittance is the same of "720", but the payee is unable to provide relevant proof documents; when accumulated settlement of foreign currency purchase exceeds NT\$500,000, it should be counted into payee's accumulated exchange settlement for the year.

## Transaction ID (Payment Purpose Code) of Thailand

For TT and BT transactions, the payments need to carry one of the following Purpose Code in Transaction ID (O-POP) field. Client can provide 3- or 6-character purpose code based on the file format structure. When 3-character POP code provided, SCB will internally convert into to 6-character purpose code. Recommended to use 6-character Purpose Code where is possible.

No.	Purpose Description	Purpose Code	
		3 Character	6 Character
1	Freight charges	SFE	318004
2	Goods insurance and reinsurance premiums	IPG	318005
3	Goods insurance claims	CGI	318006
4	Other service charges relating to international freight	OSR	318007
5	Fares	FRE	318009
6	Service charges for international transportation and other transportation fees	VSF	318010
7	Traveling expenses - Tourists	TET	318012
8	Traveling expenses - Students	TES	318013
9	Overseas traveling expenses - Others	OTO	318014
10	Medical expenses	EHS	318015
11	Remaining travelling expenses sold/bought back by travelers	RFT	318016
12	Expenses from the use of debit/credit cards	CCE	318017
13	Service fees of government entities	SFG	318018
14	Telecommunication fees	TEC	318023
15	Construction contract fees	CSC	318024
16	Royalty fees, trademark/patent fees, and copyright fees	RFC	318025
17	Insurance and reinsurance premiums not relating to goods	IPR	318026
18	Insurance claims not relating to goods	CIG	318027
19	Consulting fees	CFE	318028
20	Financial service fees and commissions	CBF	318029
21	Other fees and commissions	OCB	318030
22	News and information service fees	ISF	318031
23	Representative office expenses	ROE	318032
24	Advertisement fees	AFE	318033
25	Asset rental fees	PRE	318034
26	Expenses relating to movies, television and shows	EMT	318035
27	Other fees (please indicate details)	OSF	318036
28	Manufacturing or processing fees	FMP	318037
29	Income repatriated by workers	IRL	318040
30	Returns from investment and lending of private entities - Profits	PRT	318042
31	Returns from investment and lending of private entities - Dividends	DIV	318043
32	Returns from investment and lending of private entities - Interest on loans	IOB	318044
33	Returns from investment and lending of private entities -Other interest	OIT	318045
34	Returns from investment and lending of public entities abroad	RIL	318046
35	Private grants	PSS	318052

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36	Government grants	GOG	318053
37	Remittance of money owned by Thais with permanent residence abroad	SMT	318057
38	Remittance of inheritance to inheritors with permanent residence abroad	IPO	318058
39	Remittance of money to families or relatives with permanent residence abroad	SPO	318059
40	Foreign direct investments	FDI	318062
41	Thai direct investments	TDI	318065
42	Real estate investments from abroad	RIA	318068
43	Investments in real estate abroad	IRA	318072
44	Foreign portfolio investments	FPR	318076
45	Thai Resident FCY Borrowings/Repayment -Foreign loans	FRL	318083
46	Thai Resident FCY Borrowings/Repayment -Foreign debt instruments	FDS	318086
47	Thai Resident Lending abroad-Thai loans	TLL	318090
48	Thai Resident Lending abroad-Thai debt instruments	TLI	318093
49	Foreign currency position adjustments - NR	FCN	318097
50	Foreign currency position adjustments - Thai commercial bank	FCT	318104
51	Advances from abroad	AFA	318113
52	Advance payments for services from abroad	APA	318116
53	Unsettled loan payments transferred back	UPT	318122
54	Reserves for repayment of loans abroad	SPR	318123
55	Advances abroad	OAD	318125
56	Advance payments for services abroad	APS	318128
57	Others (please indicate details)	OTH	318131
58	Withdrawing money from FCD to sell for Baht	WFC	318143
59	Transferring money between FCD of the same owner	MOF	318144
60	Non-resident Baht -Value of foreign currencies brought into the country for sale	VFC	318151
61	Non-resident Baht -For closure of accounts	FAC	318153
62	Non-resident Baht -For being transferred to accounts abroad	FTO	318154
63	Non-resident Baht - For being deposited in domestic FCD of non-residents	FDF	318155
64	Transferring Baht to other non-resident Baht accounts for spot transactions	TNS	318158
65	Transferring Baht to other non-resident Baht accounts for outright forward transactions	TNO	318159
66	Transferring Baht to other non-resident Baht accounts for swap transactions	TNW	318160
67	Transferring Baht to other non-resident Baht accounts for other derivative transactions	TND	318161
68	Transferring Baht to other non-resident Baht accounts for buying equity securities	TNE	318162
69	Transferring Baht to other non-resident Baht accounts for buying debt securities	TNA	318163
70	Transferring Baht to other non-resident Baht accounts for other transactions	TNH	318164
71	Authorized persons	ATP	318165
72	Authorized companies	ATF	318166
73	International money transfer agents	IFT	318167
74	Thai portfolio investment in foreign debt securities issued in domestic market (SNA)	TPI	318171
75	Loans / loan payments for investment in neighboring countries	LNC	318175
76	Non-resident Baht -For making investments abroad	FOI	318197
77	Non-resident Baht -For lending/borrowing abroad	FOL	318198

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78	Transactions between a treasury center and conglomerates	TCB	318204
79	Thai Treasury center - Buying foreign currency from conglomerates	PFC	318205
80	Thai Treasury center - Selling foreign currency to conglomerates	SFC	318206
81	Thai Treasury center - Exchanging foreign currency with conglomerates	MFE	318207
82	Thai Treasury center - Payments for goods and services of conglomerates abroad	CFG	318208
83	Thai Treasury center - Others (please indicate details)	TCO	318209
84	Transferring money between FCD of different owners	MFO	318210
85	Gains and losses from derivative transactions	SDT	318212
86	Thai residents' Investments in foreign securities abroad	TRI	318213
87	Authorized securities companies	ASC	318215
88	Thai residents' Investments in Thai securities abroad	TIT	318216
89	Purchasing and depositing foreign currency bought domestically in the accounts- For making payments for goods	PFG	318219
90	Purchasing and depositing foreign currency bought domestically in the accounts-For making payments for services	PFS	318220
91	Purchasing and depositing foreign currency bought domestically in the accounts-For investment purpose	PFI	318221
92	Purchasing and depositing foreign currency bought domestically in the accounts-For lending / borrowing purpose	PFL	318222
93	Purchasing and depositing foreign currency bought domestically in the accounts-For other purposes	PFO	318223
94	Depositing foreign currency with financial institutions abroad-For investment in securities	DFS	318224
95	Depositing foreign currency with financial institutions abroad-For other purposes	DFO	318225
96	Payments for exported and imported goods	PEG	318231
97	Discounts, deposits, excess payments, and other payments for goods	DPG	318232
98	Payments for gold	PAG	318233
99	Market maker transaction for derivatives linked to gold price	MKD	318236
100	Market maker transaction for derivatives linked to other variables	MKV	318237
101	Transferring money between FCD of Treasury Center with group companies for lending/borrowing purposes	TXL	318239
102	Transferring money between FCD of Treasury Center with group companies for payment of goods and services	TCG	318240
103	Transferring money between FCD of Treasury Center with group companies for FX trading purposes	TCF	318241
104	Transferring money between FCD of affiliated businesses for other purposes	TFP	318242
105	Transfer money between FCD of other parties for goods and services	TXG	318243
106	Transfer money between FCD of other parties for investment in securities	TXS	318244
107	Transfer money between FCD of other parties for other purposes	TXP	318245
108	Others (please indicate details)	OTX	318246
109	Service fees for maintenance of machinery and equipment	SFF	318247

## Transaction ID (Payment Purpose Code) of Indonesia

S.No	Purpose Description	Purpose Code
1	Export	11
2	Import	12
3	Refunds	13
4	Prepayment	14
5	Bunkers & Stores	15
6	Other goods transaction	99
7	Goods processing service	16
8	Goods repair service	17
9	Passenger Transportation service	21
10	Goods transportation (outside territory of the Republic of Indonesia)	22
11	Goods transportation (into territory of the Republic of Indonesia)	23
12	Goods transportation (others)	24
13	Other transportation service	25
14	Travels	30
15	Education	40
16	Post and communication services	50
17	Construction service (outside Indonesia)	61
18	Construction service (in Indonesia)	62
19	Insurance service	70
20	Financial service	80
21	Computer and information service	90
22	Royalty and license	100
23	Operational leasing	111
24	Land and building rent	112
25	Service in the field of law, accountancy, audit, taxation, business and management.	121
26	Service in the field of mining, agriculture, architecture, design engineering and the likes.	122
27	Service in the field of research and development.	123
28	Service of administration and operation.	124
29	Account balance settlement (netting)	129
30	Service in the field of art, culture and recreation	130
31	Government service	140
32	Other service transaction	199
33	Transfer of income (worker's remittances)	150
34	Tax, sanction/fine	161
35	Grant/prize	162
36	Manpower Income/Expenses	163
37	Investment income/expenses (Dividend and profit)	170
38	Investment income/expenses (commercial paper issued by non citizen – interests)	181
39	Investment income/expenses (Deposit interest)	182
40	Investment income/expenses (loan interest)	183
41	Investment income/expenses (commercial paper issued by citizen)	184

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42	Investment income/expenses (Others)	189
43	Non financial asset transaction	191
44	Fixed asset transaction	192
45	Direct investment (Capital participation)	201
46	Direct investment (Capital participation divestment)	202
47	Securities Transaction (Equity securities)	311
48	Long term debt securities with original maturity more than one year(Bonds)	321
49	Long term debt securities with original maturity more than one year (Medium Term Notes (MTNs))	322
50	Long term debt securities with original maturity more than one year (Others long term debt securities)	323
51	Short term debt securities with original maturity up to one year (Treasury Bills)	331
52	Short term debt securities with original maturity up to one year (Promissory Notes (PNs/Promes))	332
53	Short term debt securities with original maturity up to one year (Others short term debt securities)	333
54	Securities issued by citizen (Equity shares)	341
55	Securities issued by citizen (Others Equity securities, such as warrant and rights)	342
56	Long term debt securities with original maturity more than one year (Indonesia Government Bonds)	351
57	Long term debt securities with original maturity more than one year (Corporate Bonds)	352
58	Long term debt securities with original maturity more than one year (Medium term Notes (MTNs))	353
59	Long term debt securities with original maturity more than one year (Others long term debt securities)	354
60	Short term debt securities with original maturity up to one year (Bank Indonesia Certificate (SBI) and Bank Indonesia Sharia Certificate (SBIS))	<b>361</b>
61	Short term debt securities with original maturity up to one year (Republic of Indonesia Treasury Bills (SPN))	362
62	Short term debt securities with original maturity up to one year (Promissory Notes (PNs/Promes))	363
63	Short term debt securities with original maturity up to one year (Negotiable Certificate of Deposit (NCD))	364
64	Short term debt securities with original maturity up to one year (Others short term debt securities)	365
65	Investment Fund Units / Shares	371
66	Exchange Trade Funds	372
67	Granting/drawing loan with period of up to one year	221
68	Granting/drawing loan with period Of more than one year	222
69	Loan repayment with period of up to one year	231
70	Loan repayment with period of more than one year	232
71	Financial leasing	233
72	Deposit placement in Indonesia (up to 3 months including gyro account and call money)	241
73	Deposit placement in Indonesia (more than 3 up to 6 months)	242
74	Deposit placement in Indonesia (more than 6 months)	243
75	Deposit drawing in Indonesia (up to 3 months including gyro account and call money)	245
76	Deposit drawing in Indonesia (more than 3 up to 6 months)	246
77	Deposit drawing in Indonesia (more than 6 months)	247
78	Deposit placement outside Indonesia (up to 3 months including gyro account and call money)	251
79	Deposit placement outside Indonesia (more than 3 up to 6 months)	252
80	Deposit drawing outside Indonesia (up to 3 months including gyro account and call money)	255
81	Deposit drawing outside Indonesia (more than 3 up to 6 months)	256
82	foreign exchange to rupiah (Spot transaction)	261

83	inter-foreign exchange (Spot transaction)	262
84	foreign exchange to rupiah	263
85	inter-foreign exchange	264
86	Derivative transaction	270

## Transaction ID (Payment Purpose Code) of Philippines

Purpose code is mandatory for all RTGS payments in PH.

Description	Purpose Code
Bills payment to non-government	BLSPAY
Corporate payment to business	CORPYB
Corporate payment to government	CORPYG
Corporate payment to person	CORPYP
Interbank Customer Fund Transfer – Remittance	IBCFTR
Interbank Customer Payment	IBCPAY
Interbank Customer Payment to Merchants	IBCPYM
Salary Payment	PAYRLL

## Payment Purpose Code for Middle East Pakistan & Africa (AME)

### Transaction ID (Payment Purpose Code) of UAE

Purpose code is mandatory for all in-coming and outgoing payments for UAE, below are the approved list of POP which should be used for this purpose.

Please use D-POP(Destination POP) when sending payment to UAE and O-POP ( Originator-POP) when making payments (TT, BT, PAY, and RTGS) from UAE.

For PAY payment valid code are SAL, AES, ALW, BON,COM,COP,EOS,LAS,MCR,OVT,PEN,REM,SAA, & TOF”.

#	Code	Description	IBFT (Y/N)
1	ACM	Agency Commissions	Y
2	AES	Advance payment against EOS	N
3	AFA	Receipts or payments from personal residents bank account or deposits abroad	N
4	AFL	Receipts or payments from personal n-resident bank account in the UAE	N
5	ALW	Allowance	Y
6	ATS	Air transport	Y
7	BON	Bonus	Y
8	CBP	Cross Border Payments	N
9	CCP	Corporate Card Payments	Y
10	CEA	Equity 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 company abroad	N
11	CEL	Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies	N
12	CHC	Charitable Contributions	Y
13	CIN	Commercial Investments	N
14	COM	Commission	Y
15	COP	Compensation	Y
16	CRP	Credit Card Payment	N
17	DCP	Debit Card Payments	N

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18	DIF	Debt instruments intragroup loans securities deposits foreign	N
19	DIL	Debt instruments intragroup loans securities deposits in the UAE	N
20	DIV	Dividend Payouts From FI	Y
21	DLA	Purchases and sales of foreign debt securities more than a year in t related companies	N
22	DLF	Debt instruments intragroup loans\ deposits foreign (above 10% share)	N
23	DLL	Purchases and sales of securities issued by residents more than a year in t related companies	N
24	DOE	Dividends on equity not intra group	N
25	DSA	Purchases and sales of foreign debt securities less than a year in t related companies	N
26	DSF	Debt instruments intragroup foreign securities	N
27	DSL	Purchases and sales of securities issued by residents less than a year in t related companies	N
28	EDU	Educational Support	Y
29	EMI	Equated Monthly Installments	Y
30	EOS	End of Service / Final Settlem	N
31	FAM	Family Support	Y
32	FDA	Financial derivatives foreign	N
33	FDL	Financial derivatives in the UAE	N
34	FIA	Investment fund shares foreign	N
35	FIL	Investment fund shares in the UAE	N
36	FIS	Financial services	Y
37	FSA	Equity other than investment fund shares in t related companies abroad	N
38	FSL	Equity other than investment fund shares in t related companies in the UAE	N
39	GDE	Goods Sold - Exports in FOB value	Y
40	GDI	Goods Bought - Imports in CIF value	Y
41	GDS	Goods Bought or Sold	Y
42	GMS	Processing repair and maintenance services on goods	Y
43	GOS	Government goods and services embassies etc	Y
44	GRI	Government related income taxes tariffs capital transfers etc	Y
45	IFS	Information services	Y
46	IGD	Intra group dividends	N
47	IGT	INTER GROUP TRANSFER	Y
48	IID	Intra group interest on debt	N
49	INS	Insurance services	Y
50	IOD	Income on deposits	N
51	IOL	Income on loans	N
52	IPC	Charges for the use of intellectual property royalties	N
53	IPO	IPO Subscriptions	Y
54	IRP	INTEREST RATE SWAP PAYMENTS	N
55	IRW	INTERST RATE UNWIND PAYMENTS	N
56	ISH	Income on investment funds shares	N
57	ISL	Interest on securities more than a year	N
58	ISS	Interest on securities less than a year	N
59	ITS	Computer services	Y
60	LAS	Leave Salary	N

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61	LDL	Debt instruments intragroup loans\ deposits in the UAE (above 10% share)	N
62	LDS	Debt instruments intragroup securities in the UAE	N
63	LEA	Leasing abroad	N
64	LEL	Leasing in the UAE	N
65	LIP	Loan Interest Payments	Y
66	LLA	Loans - Drawings or Repayments on loans extended to n-residents - long term	N
67	LLL	Loans - Drawings or Repayments on foreign loans extended to residents - long term	N
68	LNC	Loan Charges	Y
69	LND	Loan Disbursements From FI	N
70	MCR	Monetary Claim Reimbursements	Y
71	MIS	Miscellaneous	N
72	MWI	MOBILE WALLET CARD CASH-IN	N
73	MWO	MOBILE WALLET CARD CASH-OUT	N
74	MWP	MOBILE WALLET CARD PAYMENTS	N
75	OAT	OWN ACCOUNT TRNSFER	Y
76	OTS	Other modes of transport	N
77	OVT	Overtime	Y
78	PEN	Pension	Y
79	PIN	Personal Investments	Y
80	PIP	Profits on Islamic products	N
81	PMS	Professional and management consulting services	N
82	POD	Placement of Deposits	N
83	POR	Refunds/Reversals on IPO subscriptions	N
84	POS	POS Merchant Settlement	N
85	PPA	Purchase of real estate abroad from residents	N
86	PPL	Purchase of real estate in the UAE from n-residents	N
87	PRP	PROFIT RATE SWAP PAYMENTS	N
88	PRR	Profits or rents on real estate	N
89	PRS	Personal cultural audio visual and recreational services	N
90	PRW	PROFIT RATE UNWIND PAYMENTS	N
91	RDA	Reverse debt instruments abroad	N
92	RDL	Reverse debt instruments in the UAE	N
93	RDS	Research and development services	N
94	REA	Reverse equity share abroad	N
95	REL	Reverse equity share in the UAE	N
96	REM	Remittance	N
97	RFS	Repos on foreign securities	N
98	RLS	Repos on securities issued by residents	N
99	RNT	Rent Payments	Y
100	SAA	Salary Advance	N
101	SAL	Salary	N
102	SCO	Construction	N
103	SLA	Loans - Drawings or Repayments on loans extended to n-residents - short term	N

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104	SLL	Loans - Drawings or Repayments on foreign loans extended to residents - short term	N
105	STO	Standing Order	N
106	STR	Travel	Y
107	STS	Sea transport	Y
108	SVI	STORED VALUE CARD CASH-IN	Y
109	SVO	STORED VALUE CARD CASH-OUT	Y
110	SVP	STORED VALUE CARD PAYMENTS	Y
111	TAX	TAX Payment	N
112	TCP	Trade credits and advances payable	N
113	TCR	Trade credits and advances receivable	N
114	TCS	Telecommunication services	N
115	TKT	Tickets	Y
116	TOF	Transfer of funds between persons Normal and Juridical	Y
117	TTS	Technical trade-related and other business services	N
118	UFP	Unclaimed Funds Placement	N
119	UTL	Utility Bill Payments	Y
120	XAT	TAX Refund	N



## Transaction ID (Payment Purpose Code) of Bahrain

Purpose code is mandatory for all payment type (ACH and RTGS) in Bahrain.

For PAY payment type 021.

If client is still providing the POP (SAL) in Payment type PAY, while processing STS will automatically convert the code from SAL to 021.

Purpose Code	Description
001	Ordinary Transfers
020	Fee payment
021	Salary payment
022	Generic bill payment
023	Top-up of pre-paid account
024	Transfer from Prepaid Account to Bank Account
025	Credit card settlement
026	Pension
027	Dividends
028	Interest received
029	Loan Instalment
030	Rental
031	Charity payments

Purpose code is mandatory for TT payment type in Bahrain:

Description	Purpose Code
Receipts or payments from personal resident's bank account or deposits abroad	AFA
Receipts or payments from personal non-residents bank account in Bahrain	AFL
Air transport	ATS
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	CEA
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 in Bahrain	CEL
Charitable Contributions (Charity and Aid)	CHC
Purchases and sales of foreign debt securities in not related companies-More than a year	DLA
Debt Instruments Intragroup loans, deposits foreign (above 10% share)	DLF
Purchases and sales of securities issued by residents in not related companies-More than a year	DLL

Dividends on equity not Intragroup	DOE
Purchases and sales of foreign debt securities in not related companies- Less than a year	DSA
Debt instruments Intragroup foreign securities	DSF
Purchases and sales of securities issued by residents in not related companies-Less than a year	DSL
Family Support (Workers' remittances)	FAM
Financial derivatives foreign	FDA
Financial derivatives in Bahrain	FDL
Investment fund shares foreign	FIA
Investment fund shares in Bahrain	FIL
Financial Services	FIS
Equity other than investment fund shares in not related companies abroad	FSA
Equity other than investment fund shares in not related companies in Bahrain	FSL
Goods sold (Exports in fob value)	GDE
Goods bought (Imports in cif value)	GDI
Processing repair and maintenance services on goods	GMS
Government goods and services embassies etc	GOS
Government related income taxes, tariffs, capital transfers, etc	GRI
Information services	IFS
Dividends intragroup	IGD
Interest on debt intragroup	IID
Insurance Services	INS
Income on deposits	IOD
Income on loans	IOL
Charges for the use of intellectual property royalties	IPC
Income on investment funds shares	ISH
Interest on securities more than a year	ISL
Interest on securities less than a year	ISS
Computer services	ITS
Debt Instruments Intragroup loans, deposits in Bahrain (above 10% share)	LDL
Debt instruments intragroup securities in Bahrain	LDS
Leasing abroad	LEA
Leasing in Bahrain	LEL
Loans- Drawings or Repayments on loans extended to non-residents- Long-term	LLA
Loans- Drawings or Repayments on foreign loans extended to residents- Long-term	LLL
Other methods of transport (including Postal and courier services)	OTS

Profits on Islamic products	PIP
Professional and management consulting services	PMS
Purchase of real estate abroad from residents	PPA
Purchase of real estate in Bahrain from non-residents	PPL
Profits or rents on real estate	PRR
Personal, cultural, audio-visual and recreational services	PRS
Reverse debt instruments abroad	RDA
Reverse debt instruments in Bahrain	RDL
Research and development services	RDS
Reverse equity share abroad	REA
Reverse equity share in Bahrain	REL
Repos on foreign securities	RFS
Repos on securities issued by residents	RLS
Salary (Compensation of employees)	SAL
Construction	SCO
Loans- Drawings or Repayments on loans extended to non-residents - Short-term	SLA
Loans- Drawings or Repayments on foreign loans extended to residents - Short-term	SLL
Travel	STR
Sea Transport	STS
Trade credits and advances payable	TCP
Trade credits and advances receivable	TCR
Telecommunications services	TCS
Technical, trade-related and other business services	TTS

## Transaction ID (Payment Purpose Code) of Oman

Purpose code is mandatory for RTGS/ACH payment type in Oman.

For PAY payment type all the codes under category Salary are valid. e.g. 101,102,103,104 & 105.

If client is still providing the POP (025) in Payment type PAY, while processing STS (payment engine) will automatically convert the code from 025 to 101.

Code	Numerical category	Category	Purpose Name	Transaction Code
SALA	1	Salary	Salary	101
			Bonus	102
			Overtime Payment	103
			Allowance	104
			End of Service benefit	105
PENS	2	Pension	Monthly Pension Salary	201
SSBE	3	Social Security Benefits	Monthly Social Security Salary	301
			Social Security Onetime Payment	302
CASH	4	Cash Management Transfer	Deposit Operation	401
			Account Management	402
			Customer to Cooperate	403
			Customer to Customer	404
			Reversal of Debit/Credit Transaction	405
GOVT	5	Government	Court Order	501
			Government Payment	502
			Government Fee Transaction	503
			Government Penalty Payment	504
TAXS	6	TAX	Property Tax	601
			Cooperate Tax	602
			Income Tax	603
			Value added Tax	604
			Import / Export Tax	605
			Municipality Tax	606
			Tourism Tax	607
INVS	7	INVESTMENT	IPO subscription	701
			IPO refund	702
			Dividend	703
			Market Shares Payment	704
			Interest Payment	705
LOAN	8	LOAN	loan disbursement	801
			full & final loan settlement	802
			loan instalment payment	803
			loan insurance refund	804
			mortgage instalment	805
			credit card payment	806
BILL	9	Bill Payment	Utility payment	901
			Bills to vendor/ company	902
			service payment	903
			insurance payment	904
			rent of lease	905
			fees collection	906
			School fees	907
OTHR	10	OTHERS	Membership fees	1001
			Charity Payment	1002

			Others	1003
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TT POP is enabled in Oman, below is the link and list of purpose codes approved for TT

To check the updated list of Purpose code, visit the below URL:

<https://av.sc.com/corp-en/nr/om-en/content/docs/Telegraphic-Transfer-Purpose-Of-Payment-POP-Codes-Oman.pdf>

Purpose Group	Transaction code	The Purpose of Transaction code
01. Goods exported and imported	110	Goods arriving in or leaving Oman
	120	Merchanting
	130	Nonmonetary gold
	140	Goods supplied to ships in port
02. Transport and travel services	211	Freight services - Sea transport
	212	Freight services - Air transport
	213	Freight services - Land transport
	221	Passenger services (international routes) - Sea transport
	222	Passenger services (international routes) - Air transport
	223	Passenger services (international routes) - Land transport
	231	Other transport services - Sea transport
	232	Other transport services - Air transport
	234	Other transport services - Land transport
	236	Other transport services - Pipeline transport
	237	Other transport services - Electricity transmission
	240	Other transport services - Postal and courier services
	251	Travel services - Business travel
	260	Travel services - Personal travel
	261	Travel services - Medical travel
	262	Travel services - Education travel
03. Other services	310	Manufacturing services
	320	Maintenance and repair services
	330	Construction
	341	Insurance premiums
	342	Insurance claims
	343	Financial services
	350	Charges for use of intellectual property (royalties and fees)
	361	Telecommunication
	362	Computer services
	363	Information service
	371	Research and development services
	372	Operating Leasing
	373	Professional and management consulting services
	374	Technical, trade-related, and other business services
	375	Audio visual and related services
	376	Personal, cultural, and recreational services
04. Income	381	Services to foreign governments, n.i.e.
	410	Dividends
	420	Distribution of profits
	430	Interest
	440	Taxes, subsidies, rent
	450	Coupon Payment

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05. Remittances	510	Compensation of employees
	520	Workers remittances
	530	Personal transfers
06. Transfers	610	Development assistance
	620	Technical assistance
	630	Grants
	640	Other current transfers
07. Transactions in claims on non-residents	710	Equity
	711	Purchase of real estate abroad
	720	Debt instruments between affiliated enterprises
	731	Long-term debt securities (bonds, notes)
	732	Short-term debt securities
	740	Options, futures, warrants, swaps, etc
	751	Loans, long-term
	752	Loans, short-term
	760	Deposits
	770	Other equities
08. Transactions in liabilities to non-residents	780	Other
	810	Equity
	811	Sale of real estate to non-residents
	820	Debt instruments between affiliated enterprises
	831	Long-term debt securities (bonds, notes)
	832	Short-term debt securities
	840	Options, futures, warrants, swaps, etc.
	851	Loans, long-term
	852	Loans, short-term
	860	Deposits
09. Transfer of funds between accounts	870	Other equities
	880	Other
10. Transfer of funds between neutral accounts to abroad	900	Transfer of funds between accounts
	000	Transfer of funds between neutral accounts to abroad

## Transaction ID (Payment Purpose Code) of Pakistan

For domestic payment type (LBC/ACH), the payment needs carry any one of the following Purpose Code, to be provided in Transaction ID field.

Description	Purpose Code		Domestic Payment Type
	3 Digit	4 Digit	
Vendor Payments - Software	101	0101	LBC/ACH
Vendor Payments - Hardware	102	0102	LBC/ACH
Vendor Payments – Spare parts	103	0103	LBC/ACH
Vendor Payments - Services	104	0104	LBC/ACH
Vendor Payments – Advance Payment	105	0105	LBC/ACH
Vendor Payments - Refunds	106	0106	LBC/ACH
Distributor Payments - Goods	107	0107	LBC/ACH
Distributor Payment – Expired Items	108	0108	LBC/ACH
Distributor PMT – DISC on Early Pmnt	109	0109	LBC/ACH
Exchange Items/Returns	110	0110	LBC/ACH
Distributor Refunds	111	0111	LBC/ACH
Merchant Payments - Goods	112	0112	LBC/ACH

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Merchant Payments – Expired Items	113	0113	LBC/ACH
Merchant Payments – Exchange / Returns	114	0114	LBC/ACH
Merchant Payments – Commission	115	0115	LBC/ACH
Supplier Payments - Goods	116	0116	LBC/ACH
Supplier Payments – Spare parts	117	0117	LBC/ACH
Supplier Payments – Returns and refunds	118	0118	LBC/ACH
Advertising Payments	119	0119	LBC/ACH
Professional Services	120	0120	LBC/ACH
International Remittance Disbursement	201	0201	LBC/ACH
Loan Disbursements – Personal Loan	202	0202	LBC/ACH
Loan Disbursements – Car Loan	203	0203	LBC/ACH
Loan Disbursements – Home Loan	204	0204	LBC/ACH
Loan Disbursements – Running Finance	205	0205	LBC/ACH
Loan DISB - Working Capital - OD	206	0206	LBC/ACH
Loan DISB - Working Capital – FE Loans	207	0207	LBC/ACH
Loan Disbursements - Import Financing	208	0208	LBC/ACH
Loan DISB - Pre-& Post Shipment Export	209	0209	LBC/ACH
Loan Disbursements LMM Funding	210	0210	LBC/ACH
Trade Services	211	0211	LBC/ACH
Term Deposit encashment	212	0212	LBC/ACH
Profit Payments - Monthly	213	0213	LBC/ACH
Profit Payments - Quarterly	214	0214	LBC/ACH
Profit Payments – Half Yearly	215	0215	LBC/ACH
Profit Payments - Yearly	216	0216	LBC/ACH
Profit Payments – Daily	217	0217	LBC/ACH
Dividends	218	0218	LBC/ACH
Shares encashment	219	0219	LBC/ACH
Car Claim - Bodily Injury Claims	220	0220	LBC/ACH
Third Party Car Insurance Claims	221	0221	LBC/ACH
Auto Theft and Vandalism Claims	222	0222	LBC/ACH
Car Loss of value to vehicle	223	0223	LBC/ACH
Insurance Claims - Car Personal injury	224	0224	LBC/ACH
Car Injury by uninsured defendant	225	0225	LBC/ACH
Car Coverage for rental car repair	226	0226	LBC/ACH
INS Claim Medical - Hospital stays	227	0227	LBC/ACH
INS Claim Medical - Doctor visits	228	0228	LBC/ACH
INS Medical Claim-Emergency medical care	229	0229	LBC/ACH
INS Claim Medical – Surgeries	230	0230	LBC/ACH
INS Claim Medical - Medical Prescription	231	0231	LBC/ACH
INS Property Claim- Theft & damage	232	0232	LBC/ACH
INS Claim - Land contamination	233	0233	LBC/ACH
INS Claim - Damage - appliance failure	234	0234	LBC/ACH
INS Claim - Damage due to mold	235	0235	LBC/ACH
INS Claim - Replacement cost issues	236	0236	LBC/ACH
INS Claim Catastrophe - Flood damage	237	0237	LBC/ACH
INS Claim Catastrophe - Hail damage	238	0238	LBC/ACH
INS Claim Wildfire related losses	239	0239	LBC/ACH
INS Claim - Tornado damage	240	0240	LBC/ACH
INS Claim - Hurricane damage	241	0241	LBC/ACH
INS Claim - Earthquake damage	242	0242	LBC/ACH
INS Claim - Lightning strike	243	0243	LBC/ACH
INS Claim - Excessively strong winds	244	0244	LBC/ACH
INS Claim - Blizzard damage	245	0245	LBC/ACH
Customer Refunds – Gift Card	246	0246	LBC/ACH
Customer Refunds – Store Credit	247	0247	LBC/ACH
Customer Refunds – Cash Back	248	0248	LBC/ACH
Customer Refunds – Exchanges / Refunds	249	0249	LBC/ACH
Tax Refund	250	0250	LBC/ACH
Utility Bill Payments – Electricity	301	0301	LBC
Utility Bill Payments – Gas	302	0302	LBC
Utility Bill Payments – Internet	303	0303	LBC
Utility Bill Payment – Telecommunication	304	0304	LBC
Utility Bill Payments – Miscellaneous	305	0305	LBC
Credit Card Bill Payment – Min Payment	306	0306	LBC
Credit Card Bill Payments – Full Payment	307	0307	LBC
Credit Card Bill PMT – Partial Payment	308	0308	LBC
Loan Re-payments – Personal Loan	309	0309	LBC
Loan Re-payments – Car Loan	310	0310	LBC

Loan Re-payments – Home Loan	311	0311	LBC
Loan Re-payments – Running Finance	312	0312	LBC
Loan Re-payments – Instalments	313	0313	LBC
Loan Re-payments – Full Payment	314	0314	LBC
Online Purchases	315	0315	LBC
Insurance Premium / Underwriting	316	0316	LBC
Subscriptions	317	0317	LBC
Donations – Financial Contributions	318	0318	LBC
Donations – Sponsorships	319	0319	LBC
Donations – Charity	320	0320	LBC
Donation - TCF	321	0321	LBC
Donation – Shaukat Khanum	322	0322	LBC
Donation – Aman Foundation	323	0323	LBC
Donation – Edhi Foundation	324	0324	LBC
PIB Payments	325	0325	LBC
CDC payments - IPO	326	0326	LBC
CDC payments – Additional payment	327	0327	LBC
Shares & Stocks	328	0328	LBC
Prize Bonds	329	0329	LBC
Mutual Funds – Monthly Payment	330	0330	LBC
Mutual Funds – Quarterly Payment	331	0331	LBC
Mutual Funds – Yearly Payment	332	0332	LBC
Voluntary Pension – Monthly Payment	333	0333	LBC
Voluntary Pension – Quarterly Payment	334	0334	LBC
Voluntary Pension – Yearly Payment	335	0335	LBC
Educational Payments	336	0336	LBC
Educational – Registration Payment	337	0337	LBC
Educational – Admission Fee	338	0338	LBC
Educational – Annual Fee	339	0339	LBC
Educational – Semester Fee	340	0340	LBC
Educational – Monthly Fee	341	0341	LBC
Educational – Exam Fee	342	0342	LBC
Educational – Fines / Challans	343	0343	LBC
Educational – Module Payments	344	0344	LBC
Educational – Late Payment	345	0345	LBC
Educational – Tuition Fee	346	0346	LBC
Educational – Board Exam Fee	347	0347	LBC
Educational – Annual Development Fee	348	0348	LBC
Educational – Security Deposit	349	0349	LBC
Miscellaneous Payments	350	0350	LBC
Hotel – Room Rent	351	0351	LBC
Mess	352	0352	LBC
Library – Subscription	353	0353	LBC
Library – Monthly Fee	354	0354	LBC
Sports	355	0355	LBC
Club – Membership Fee	356	0356	LBC
Club – Monthly Fee	357	0357	LBC
Transport	358	0358	LBC
Seminars - Subscription	359	0359	LBC
Canteen items	360	0360	LBC
Uniform	361	0361	LBC
Books	362	0362	LBC
Rental Services – Rent a Car	363	0363	LBC
Tickets – Airline/ Rail / Bus / Van etc.	364	0364	LBC
Tickets – entertainment	365	0365	LBC
Motor Freight Carriers and Delivery	366	0366	LBC
Courier Services	367	0367	LBC
Home Remittance	401	0401	LBC
Donations to Individuals	402	0402	LBC
International Remittance	403	0403	LBC
Domestic Employment Salary	404	0404	LBC
Zakat Payment to Individuals	405	0405	LBC
Salary disbursements	501	0501	LBC/ACH
Pension Transfer	502	0502	LBC/ACH
Reimbursements	503	0503	LBC/ACH
Provident Fund	504	0504	LBC/ACH
Gratuity Payments	505	0505	LBC/ACH
Pension Contribution	506	0506	LBC/ACH



Medical Allowance	507	0507	LBC/ACH
TADA	508	0508	LBC/ACH
Car & Fuel Allowance	509	0509	LBC/ACH
Mobile Allowance	510	0510	LBC/ACH
Bonus Disbursement	511	0511	LBC/ACH
Grants	601	0601	LBC/ACH
Tax Reversals	602	0602	LBC/ACH
Relief Funds	603	0603	LBC/ACH
Subsidy	604	0604	LBC/ACH
Government Welfare	701	0701	LBC/ACH
Social Benefits	702	0702	LBC/ACH
IDP Relief Fund	703	0703	LBC/ACH
Education endowment	704	0704	LBC/ACH
Health Program	705	0705	LBC/ACH
Food Subsidy	706	0706	LBC/ACH
Income Support	707	0707	LBC/ACH
Senior Citizen Support	708	0708	LBC/ACH
Pension Disbursement	709	0709	LBC/ACH
Salary Disbursement	710	0710	LBC/ACH
Zakat Disbursement	711	0711	LBC/ACH
Tax Payments	801	0801	LBC
Fine and other fees	802	0802	LBC
Income Tax	803	0803	LBC
Sales Tax	804	0804	LBC
Custom Duties	805	0805	LBC
Tax on Services	806	0806	LBC
Federal Excise Duty	807	0807	LBC
Land Revenue Taxes	808	0808	LBC
Property Tax	809	0809	LBC
Fuel Adjustment	810	0810	LBC
Tax on Profit	811	0811	LBC
Capital Gain Tax	812	0812	LBC
Petroleum Levy	813	0813	LBC
Withholding tax	814	0814	LBC
Tolls/Bridge Fees	815	0815	LBC
Zakat / Bait ul Maal Payments	816	0816	LBC

## Transaction ID (Payment Purpose Code) of Qatar

If both debit and credit accounts are Qatar based, and payment currency is QAR, then any one of the Purpose Code needs to be provided in Transaction ID field as per Central Bank requirement.

Description	Purpose Code		Domestic
	3 Digit	4 Digit	Payment Type
Allowances Claim	ALL	ALLW	ACH/RTGS
Bill Payment	BIL	BILL	ACH/RTGS
Bonus Payments	BON	BONU	ACH/RTGS
Cheque Collection	CHC	CHCO	ACH/RTGS
Cheque Returns	CHQ	CHQR	ACH/RTGS
Car Loan Payment	CLP	CLPR	ACH/RTGS
Payment to Contractor	CNT	CNTP	ACH/RTGS
Trade Settlement Payment	COR	CORT	ACH/RTGS
Court Case	COU	COUR	ACH/RTGS
Credit Card Payments	CRC	CRCP	ACH/RTGS
Dividends, Coupon Payments.	DIV	DIVI	ACH/RTGS
End of Service Benefits	ESR	ESRV	ACH/RTGS
Government Payment	GOV	GOVT	ACH/RTGS

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Housing Loan Payment	HOL	HOLP	ACH/RTGS
Intra Company Payment	NTC	INTC	ACH/RTGS
Interest	INT	INTE	ACH/RTGS
Leave Encashment	LEA	LEAV	ACH/RTGS
Liability Settlement	LIA	LIAB	ACH/RTGS
Mobile Payment	MOP	MOPA	ACH/RTGS
Official Mission	OFF	OFFM	ACH/RTGS
Pension Payment	PEN	PENS	ACH/RTGS
Payments for Local Banks (transfers)	PFL	PFLB	ACH/RTGS
Personal Finance settlement	PFS	PFST	ACH/RTGS
QATCH return	QAC	QACH	ACH/RTGS
Rent Payment	REN	RENT	ACH/RTGS
Salary Payment	SAL	SALA	ACH/RTGS
Securities Payment	SEC	SECU	ACH/RTGS
Social Security Benefit	SSB	SSBE	ACH/RTGS
Standing Orders	STA	STAN	ACH/RTGS
Supplier Payment	SUP	SUPP	ACH/RTGS
Tax Payment	TAX	TAXS	ACH/RTGS
Termination of Services	TER	TERM	ACH/RTGS
Travel Allowance	TRA	TRAV	ACH/RTGS
Training Courses Fees	TRC	TRCF	ACH/RTGS
Treasury Payment	TRE	TREA	ACH/RTGS
Tuition Fees	TUI	TUIT	ACH/RTGS
Value Added Tax Payment	VAT	VATX	ACH/RTGS

## Transaction ID (Payment Purpose Code) of Kingdom Saudi Arabia

The Central Bank of Saudi Arabia (SAMA) requested to add purpose of payment in all payments as it is mandatory but still client should maintain the detail description "payment against" in payment detail line 1 for local payment.

## Transaction ID (Payment Purpose Code) of Nigeria

The Central Bank of Nigeria has issued new regulations with the aim of strengthening the risk aversion measures put in place for the operations of NIBSS Instant pay system, and other electronic payments. For all local payment (ACH/RTGS/PAY/BT) the following purpose code has to be provided,

Description	Purpose Code
Payroll	PAYR
Supplier Payments	SUPP
Tax Payments	TAXP
Duty Payments	DUTY
Other Payments	OTHR

## Transaction ID (Payment Purpose Code) of Kenya RTGS Payment Type:

The following are the applicable Purpose of Payment (PoP) /Transaction ID codes for RTGS payments:

Purpose Code	Description
BLK	KRA Bulk Payments
CDS	Central Depository System
MSC	Miscellaneous
PYE	Pay as You Earn
VAT	Value Added Tax

\*The default PoP for RTGS is MSC.

ACH, MWP, BT, TT, LBC, CC, IBC, IBFT, TAX\*, PAY\* Payment Types :

The following Purpose of Payment codes are applicable when initiating payment transfers where the beneficiary (destination) country is Kenya (for domestic payments).

Purpose Code	Description
001	Business/Official – Travel
002	Capital Payments
003	Commission earned
004	Communication Services
005	Currency holdings or deposits e.g. savings
006	Current transfers (grants, aid, gifts etc.) to non-resident entities
007	Direct investment in foreign enterprises
008	Direct Investment Income
009	Direct Investment Income - Dividends and other distributed profits
010	Direct Investment Income - Income on debt (interest)
011	Education – Travel
012	Financial services
013	Funds to top up loan repayment/cheque issued
014	Goods procured in ports by carriers
015	Government Grants
016	Imports - Chemicals
017	Imports - Food
018	Imports - Government Imports (Includes Govt. Projects)
019	Imports - Machinery and transport equipment
020	Imports - Manufactured goods
021	Imports - Mineral Fuels (oil products) and lubricants
022	Imports - Other imports unclassified
023	Imports - Raw materials
024	In transit customer payments between Kenyan banks
025	Insurance services - Insurance & Re-insurance
026	Investment Income payments
027	Loan repayments - parastatals
028	Loan repayments - private sector
029	Medical-Travel
030	Non-Governmental Organisation (NGO) Inflows
031	Other capital payments
032	Other capital repatriation
033	Other Services payments
034	Payments to Kenyan forex bureaus
035	Portfolio investment in foreign securities - other
036	Portfolio investment in foreign securities - shares
037	Portfolio investment in foreign securities - Treasury bills & bonds
038	Proceeds from sale of property/vehicle/asset
039	Royalties and license fees

040	Transportation services - Air transport
041	Transportation services - Other transport
042	Transportation services - Passenger
043	Transportation services - Rail
044	Transportation services - Road
045	Transportation services - Shipping
046	Travel Services - Business
047	Travel Services - Personal
048	Wages/Salaries
049	BLK - KRA Bulk Payments
050	CDS - Central Depository System
051	MSC - Miscellaneous
052	PYE - Pay as You Earn
053	VAT - Value Added Tax
BLK	KRA Bulk Payments
CDS	Central Depository System
MSC	Miscellaneous
PYE	Pay as You Earn
VAT	Value Added Tax

For latest POP code list [click here](#)

## Payment Purpose Code for Europe

### Transaction ID (Payment Purpose Code) of GB & DE SEPA payments (SCT)

The below is the list of SEPA Purpose of Payment (PoP) codes.

For latest POP code list [click here](#)

- Purpose Code (324 codes available) is meant for the recipient bank and the end recipient
- Category Purpose (36 codes available) is meant for the paying bank (e.g. with respect to special processing)

Purpose Code	Code Name	Code Description
BKDF	BankLoanDelayedDrawFunding	Delayed draw funding. Certain issuers may utilize delayed draw loans whereby the lender is committed to fund cash within a specified period once a call is made by the issuer. The lender receives a fee for entering into such a commitment
BKFE	BankLoanFees	Bank loan fees. Cash activity related to specific bank loan fees, including (a) agent / assignment fees; (b) amendment fees; (c) commitment fees; (d) consent fees; (e) cost of carry fees; (f) delayed compensation fees; (g) facility fees; (h) fronting fees; (i) funding fees; (j) letter of credit assignment fees
BKFM	BankLoanFundingMemo	Bank loan funding memo. Net cash movement for the loan contract final notification when sent separately from the loan contract final notification instruction.
BKIP	BankLoanAccruedInterestPayment	Accrued interest payments. Specific to bank loans.
	BankLoanPrincipalPaydown	Principal paydowns. Specific to bank loans

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BKPP		
CBLK	CardBulkClearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.
CDCB	CardPaymentWithCashBack	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)
CDGD	CashDisbursementCashSettlement	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter)
CDGS	CashDisbursementWithSurcharging	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter) with surcharging.
CDDP	CardDeferredPayment	A combined service which enables the card acceptor to perform an authorisation for a temporary amount and a completion for the final amount within a limited time frame. Deferred Payment is only available in the unattended environment. Examples where this service is widely used are unattended petrol pumps and phone booths
CDOC	OriginalCredit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.
CDQC	QuasiCash	Purchase of Goods which are equivalent to cash like coupons in casinos.
ETUP	EPurseTopUp	Transaction is related to a Service that is first reserving money from a card account and then is loading an e-purse application by this amount.
FCOL	FeeCollection	A Service that is settling card transaction related fees between two parties.
MTUP	MobileTopUp	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount.
ACCT	AccountManagement	Transaction moves funds between 2 accounts of same account holder at the same bank.
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
COLL	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
CSDB	CashDisbursementCashManagement	Transaction is related to cash disbursement.
DEPT	Deposit	Transaction is related to a payment of deposit.
INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
INTP	IntraPartyPayment	Transaction is a payment between two accounts belonging to the same party (intra-party payment), where party is a natural person (identified by a private ID, not organisation ID).
LIMA	LiquidityManagement	Bank initiated account transfer to support zero target balance management, pooling or sweeping.
NETT	Netting	Transaction is related to a netting operation.
BFWD	BondForward	Cash collateral related to any securities traded out beyond 3 days which include treasury notes, JGBs and Gilts.

CCIR	CrossCurrencyIRS	Cash Collateral related to a Cross Currency Interest Rate Swap, indicating the exchange of fixed interest payments in one currency for those in another.
CCPC	CCPClearedInitialMargin	Cash Collateral associated with an ISDA or Central Clearing Agreement that is covering the initial margin requirements for OTC trades clearing through a CCP.
CCPM	CCPClearedVariationMargin	Cash Collateral associated with an ISDA or Central Clearing Agreement that is covering the variation margin requirements for OTC trades clearing through a CCP.
CCSM	CCPClearedInitialMarginSegregatedCash	CCP Segregated initial margin: Initial margin on OTC Derivatives cleared through a CCP that requires segregation
CRDS	CreditDefaultSwap	Cash collateral related to trading of credit default swap.
CRPR	CrossProduct	Cash collateral related to a combination of various types of trades.
CRSP	CreditSupport	Cash collateral related to cash lending/borrowing; letter of Credit; signing of master agreement.
CRTL	CreditLine	Cash collateral related to opening of a credit line before trading.
EQPT	EquityOption	Cash collateral related to trading of equity option (Also known as stock options).
EQUUS	EquitySwap	Cash collateral related to equity swap trades where the return of an equity is exchanged for either a fixed or a floating rate of interest.
EXPT	ExoticOption	Cash collateral related to trading of an exotic option for example a non-standard option.
EXTD	ExchangeTradedDerivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC)).
FIXI	FixedIncome	Cash collateral related to a fixed income instrument
FWBC	ForwardBrokerOwnedCashCollateral	Cash collateral payment against a Master Forward Agreement (MFA) where the cash is held in a segregated account and is not available for use by the client. Includes any instruments with a forward settling date such TBAs, repurchase agreements and bond forwards
FWCC	ForwardClientOwnedCashCollateral	Cash collateral payment against a Master Forward Agreement (MFA) where the cash is owned and may be used by the client when returned. Includes any instruments with a forward settling date such TBAs, repurchase agreements and bond forwards
FWSB	ForwardBrokerOwnedCashCollateralSegregated	Any cash payment related to the collateral for a Master Agreement forward, which is segregated, and not available for use by the client. Example master agreement forwards include TBA, repo and Bond Forwards.
FWSC	ForwardClientOwnedSegregatedCashCollateral	Any cash payment related to the collateral for a Master agreement forward, which is owned by the client and is available for use by the client when it is returned to them from the segregated account. Example master agreement forwards include TBA, repo and Bond Forwards.
MARG	DailyMarginOnListedDerivatives	Daily margin on listed derivatives – not segregated as collateral associated with an FCM agreement. Examples include listed futures and options margin payments; premiums for listed options not covered in the MT54X message
MBSB	MBSBrokerOwnedCashCollateral	MBS Broker Owned Segregated (40Act/Dodd Frank) Cash Collateral - Any cash payment related to the collateral for a Mortgage Back Security, which is segregated, and not available for use by the client.

MBSC	MBSCClientOwnedCashCollateral	MBS Client Owned Cash Segregated (40Act/Dodd Frank) Cash Collateral - Any cash payment related to the collateral for a Mortgage Back Security, which is owned by the client and is available for use by the client when it is returned to them from the segregated account
MGCC	FuturesInitialMargin	Initial futures margin. Where such payment is owned by the client and is available for use by them on return
MGSC	FuturesInitialMarginClientOwnedSegregatedCashCollateral	Margin Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for initial futures margin, which is owned by the client and is available for use by the client when it is returned to them from the segregated account.
OSCC	ClientOwnedOSCCPledgedCollateral	Client owned collateral identified as eligible for OCC pledging
OPBC	OTCOptionBrokerOwnedCashCollateral	Cash collateral payment for OTC options associated with an FCM agreement. Where such payment is segregated and not available for use by the client
OPCC	OTCOptionClientOwnedCashCollateral	Cash collateral payment for OTC options associated with an FCM agreement. Where such payment is not segregated and is available for use by the client upon return
OPSB	OTCOptionBrokerOwnedSegregatedCashCollateral	Option Broker Owned Segregated Cash Collateral - Any cash payment related to the collateral for an OTC option, which is segregated, and not available for use by the client.
OPSC	OTCOptionClientOwnedCashSegregatedCashCollateral	Option Client Owned Cash Segregated Cash Collateral - Any cash payment related to the collateral for an OTC option, which is owned by the client and is available for use by the client when it is returned to them from the segregated account
OPTN	FXOption	Cash collateral related to trading of option on Foreign Exchange.
OTCD	OTCDerivatives	Cash collateral related to Over-the-counter (OTC) Derivatives in general for example contracts which are traded and privately negotiated.
REPO	RepurchaseAgreement	Cash collateral related to a repurchase agreement transaction.
RPBC	BilateralRepoBrokerOwnedCollateral	Bi-lateral repo broker owned collateral associated with a repo master agreement – GMRA or MRA Master Repo Agreements
RPCC	RepoClientOwnedCollateral	Repo client owned collateral associated with a repo master agreement – GMRA or MRA Master Repo Agreements
RPSB	BilateralRepoBrokerOwnedSegregatedCashCollateral	Bi-lateral repo broker owned segregated cash collateral associated with a repo master agreement
RPSC	BilateralRepoClientOwnedSegregatedCashCollateral	Repo client owned segregated collateral associated with a repo master agreement
RVPO	ReverseRepurchaseAgreement	Cash collateral related to a reverse repurchase agreement transaction.
SBSC	SecuritiesBuySellSellBuyBack	Cash collateral related to a Securities Buy Sell Sell Buy Back
SCIE	SingleCurrencyIRSExotic	Cash collateral related to Exotic single currency interest rate swap.
SCIR	SingleCurrencyIRS	Cash collateral related to Single Currency Interest Rate Swap.
SCRIP	SecuritiesCrossProducts	Cash collateral related to Combination of securities-related exposure types.



SHBC	BrokerOwnedCollateralShortSale	Short Sale broker owned collateral associated with a prime broker agreement
SHCC	ClientOwnedCollateralShortSale	Short Sale client owned collateral associated with a prime brokerage agreement
SHSL	ShortSell	Cash Collateral related to a Short Sell
SLEB	SecuritiesLendingAndBorrowing	Cash collateral related to Securities lending and borrowing.
SLOA	SecuredLoan	Cash collateral related to a Secured loan.
SWBC	SwapBrokerOwnedCashCollateral	Cash collateral payment for swaps associated with an ISDA agreement. . Where such payment is segregated and not available for use by the client. Includes any cash collateral payments made under the terms of a CSA agreement for instruments such as swaps and FX forwards.
SWCC	SwapClientOwnedCashCollateral	Cash collateral payment for swaps associated with an ISDA agreement. Where such payment is not segregated and is available for use by the client upon return. Includes any cash collateral payments made under the terms of a CSA agreement for instruments such as swaps and FX forwards.
SWPT	Swaption	Cash collateral related to an option on interest rate swap.
WSB	SwapsBrokerOwnedSegregatedCashCollateral	Swaps Broker Owned Segregated Cash Collateral - Any cash payment related to the collateral for Swap margin , which is segregated, and not available for use by the client. This includes any collateral identified in a CSA agreement such as Swap or FX Forward collateral.
WSC	SwapsClientOwnedSegregatedCashCollateral	Swaps Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for Swap margin, which is owned by the client and is available for use by the client when returned from the segregated account. This includes any collateral identified in a CSA agreement such as Swap or FX Forward collateral.
TBAS	ToBeAnnounced	Cash collateral related to a To Be Announced (TBA)
TBBC	TBABrokerOwnedCashCollateral	Cash collateral payment (segregated) for TBA securities associated with a TBA Master Agreement. Where such payment is segregated and not available for use by the client.
TBCC	TBAClientOwnedCashCollateral	Cash collateral payment (for use by client)for TBA securities associated with a TBA Master Agreement. Where such payment is not segregated and is available for use by the client upon return.
TRCP	TreasuryCrossProduct	Cash collateral related to a combination of treasury-related exposure types.
AGRT	AgriculturalTransfer	Transaction is related to the agricultural domain.
AREN	AccountsReceivablesEntry	Transaction is related to a payment associated with an Account Receivable Entry
BEXP	BusinessExpenses	Transaction is related to a payment of business expenses.
BOCE	BackOfficeConversionEntry	Transaction is related to a payment associated with a Back Office Conversion Entry
COMC	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
CPYR	Copyright	Transaction is payment of copyright.
GDDS	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
GDSV	PurchaseSaleOfGoodsAndServices	Transaction is related to purchase and sale of goods and services.

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GSCB	PurchaseSaleOfGoodsAndServicesWithCashBack	Transaction is related to purchase and sale of goods and services with cash back.
LICF	LicenseFee	Transaction is payment of a license fee.
MP2B	MobileP2BPayment	A service which enables a user to use an app on its mobile to pay a merchant or other business payees by initiating a payment message. Within this context, the account information or an alias of the payee might be transported through different channels to the app, for example QR Code, NFC, Bluetooth, other Networks.
POPE	PointOfPurchaseEntry	Transaction is related to a payment associated with a Point of Purchase Entry.
ROYA	Royalties	Transaction is the payment of royalties.
SCVE	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
SERV	ServiceCharges	Transaction is related to service charges charged by a service provider.
SUBS	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
SUPP	SupplierPayment	Transaction is related to a payment to a supplier.
TRAD	Commercial	Transaction is related to a trade services operation.
CHAR	CharityPayment	Transaction is a payment for charity reasons.
COMT	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.
MP2P	MobileP2PPayment	A service which enables a user to use an app on its mobile to initiate moving funds from his/her bank account to another person's bank account while not using the account number but an alias information like an MSISDN as account addressing information in his/her app.
ECPG	GuaranteedEPayment	E-Commerce payment with payment guarantee of the issuing bank.
ECPR	EPaymentReturn	E-Commerce payment return.
ECPU	NonGuaranteedEPayment	E-Commerce payment without payment guarantee of the issuing bank.
EPAY	Epayment	Transaction is related to ePayment.
CLPR	CarLoanPrincipalRepayment	Transaction is a payment of car loan principal payment.
COMP	CompensationPayment	Transaction is related to the payment of a compensation relating to interest loss/value date adjustment and can include fees.
DBTC	DebitCollectionPayment	Collection of funds initiated via a debit transfer.
GOVI	GovernmentInsurance	Transaction is related to a payment of government insurance.
HLRP	PropertyLoanRepayment	Transaction is related to a payment of property loan.
HLST	PropertyLoanSettlement	Transaction is related to the settlement of a property loan.
INPC	InsurancePremiumCar	Transaction is a payment of car insurance premium.
INPR	InsurancePremiumRefund	Transaction is related to an insurance premium refund.
INSC	PaymentOfInsuranceClaim	Transaction is related to the payment of an insurance claim.

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INSU	InsurancePremium	Transaction is payment of an insurance premium.
INTE	Interest	Transaction is payment of interest.
LBRI	LaborInsurance	Transaction is a payment of labor insurance.
LIFI	LifeInsurance	Transaction is a payment of life insurance.
LOAN	Loan	Transaction is related to transfer of loan to borrower.
LOAR	LoanRepayment	Transaction is related to repayment of loan to lender.
PENO	PaymentBasedOnEnforcementOrder	Payment based on enforcement orders except those arising from judicial alimony decrees.
PPTI	PropertyInsurance	Transaction is a payment of property insurance.
RELG	RentalLeaseGeneral	Transaction is for general rental/lease.
RINP	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
TRFD	TrustFund	Transaction is related to a payment of a trust fund.
FORW	ForwardForeignExchange	FX trades with a value date in the future.
FXNT	ForeignExchangeRelatedNetting	FX netting if cash is moved by separate wire instead of within the closing FX instruction
ADMG	AdministrativeManagement	Transaction is related to a payment associated with administrative management.
ADVA	AdvancePayment	Transaction is an advance payment.
BCDM	BearerChequeDomestic	Transaction is the payment of a domestic bearer cheque.
BCFG	BearerChequeForeign	Transaction is the payment of a foreign bearer cheque.
BLDM	BuildingMaintenance	Transaction is related to a payment associated with building maintenance.
BNET	BondForwardNetting	Bond Forward pair-off cash net movement
CBFF	CapitalBuilding	Transaction is related to capital building fringe fortune, ie capital building in general
CBFR	CapitalBuildingRetirement	Transaction is related to capital building fringe fortune for retirement
CCRD	CreditCardPayment	Transaction is related to a payment of credit card account.
CDBL	CreditCardBill	Transaction is related to a payment of credit card bill.
CFEE	CancellationFee	Transaction is related to a payment of cancellation fee.
CGDD	CardGeneratedDirectDebit	Transaction is related to a direct debit where the mandate was generated by using data from a payment card at the point of sale.
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
COST	Costs	Transaction is related to payment of costs.
CPKC	CarparkCharges	Transaction is related to carpark charges.
DCRD	DebitCardPayment	Transaction is related to a debit card payment.

DSMT	PrintedOrderDisbursement	Transaction is the payment of a disbursement due to a specific type of printed order for a payment of a specified sum, issued by a bank or a post office (Zahlungsanweisung zur Verrechnung)
DVPM	DeliverAgainstPayment	Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction.
EDUC	Education	Transaction is related to a payment of study/tuition fees.
FACT	FactorUpdateRelatedPayment	Payment related to a factor update
FAND	FinancialAidInCaseOfNaturalDisaster	Financial aid by State authorities for abolition of consequences of natural disasters.
FCPM	LatePaymentOfFeesAndCharges	Transaction is the payment for late fees & charges. E.g Credit card charges
FEES	PaymentOfFees	Payment of fees/charges.
GIFT	Gift	Payment with no commercial or statutory purpose.
GOVT	GovernmentPayment	Transaction is a payment to or from a government department.
ICCP	IrrevocableCreditCardPayment	Transaction is reimbursement of credit card payment.
IDCP	IrrevocableDebitCardPayment	Transaction is reimbursement of debit card payment.
IHRP	InstalmentHirePurchaseAgreement IVPT	Transaction is payment for an installment/hire-purchase agreement.
INSM	Installment	Transaction is related to a payment of an installment.
IVPT	InvoicePayment	Transaction is the payment for invoices.
MCDM	MultiCurrenyChequeDomestic	Transaction is the payment of a domestic multi-currency cheque
MCFG	MultiCurrenyChequeForeign	Transaction is the payment of a foreign multi-currency cheque
MSVC	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
NOWS	NotOtherwiseSpecified	Transaction is related to a payment for type of services not specified elsewhere.
OCDM	OrderChequeDomestic	Transaction is the payment of a domestic order cheque
OCFG	OrderChequeForeign	Transaction is the payment of a foreign order cheque
OFEE	OpeningFee	Transaction is related to a payment of opening fee.
OTHR	Other	Other payment purpose.
PADD	PreauthorizedDebit	Transaction is related to a pre-authorized debit origination
PTSP	PaymentTerms	Transaction is related to payment terms specifications
RCKE	RepresentedCheckEntry	Transaction is related to a payment associated with a re-presented check entry
RCPT	ReceiptPayment	Transaction is related to a payment of receipt.
REBT	Rebate	Transaction is the payment of a rebate.
REFU	Refund	Transaction is the payment of a refund.
RENT	Rent	Transaction is the payment of rent.
REOD	AccountOverdraftRepayment	Transaction is for account overdraft repayment

RIMB	ReimbursementOfAPreviousErroneousTransaction	Transaction is related to a reimbursement of a previous erroneous transaction.
RPNT	BilateralRepoInternetNetting	Bi-lateral repo interest net/bulk payment at rollover/pair-off or other closing scenarios where applicable
RRBN	RoundRobin	Cash payment resulting from a Round Robin
RRCT	ReimbursementReceivedCreditTransfer	Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer.
RRTP	RelatedRequestToPay	Transaction is related to a Request to Pay.
RVPM	ReceiveAgainstPayment	Code used to pre-advise the account servicer of a forthcoming receive against payment instruction.
SLPI	PaymentSlipInstruction	Transaction is payment of a well formatted payment slip.
SPLT	SplitPayments	Split payments. To be used when cash and security movements for a security trade settlement are instructed separately.
STDY	Study	Transaction is related to a payment of study/tuition costs.
TBAN	TBAPairOffNetting	TBA pair-off cash wire net movement
TBIL	TelecommunicationsBill	Transaction is related to a payment of telecommunications related bill.
TCSC	TownCouncilServiceCharges	Transaction is related to a payment associated with charges levied by a town council.
TELI	TelephoneInitiatedTransaction	Transaction is related to a payment initiated via telephone.
TMPG	TMPGClaimPayment	Cash payment resulting from a TMPG Claim
TPRI	TriPartyRepoInterest	Tri-Party Repo related interest
TPRP	TriPartyRepoNetting	Tri-party Repo related net gain/loss cash movement
TRNC	TruncatedPaymentSlip	Transaction is payment of a beneficiary prefilled payment slip where beneficiary to payer information is truncated.
TRVC	TravellerCheque	Transaction is the payment of a travellers cheque
WEBI	InternetInitiatedTransaction	Transaction is related to a payment initiated via internet.
IPAY	InstantPayments	Transaction in which the amount is available to the payee immediately.
IPCA	InstantPaymentsCancellation	Transaction in which the Return of the amount is fully returned.
IPDO	InstantPaymentsForDonations	Transaction in which the amount is available to the payee immediately, done for donations, with sending the address data of the payer.
IPEA	InstantPaymentsInECommerceWithoutAddressData	Transaction in which the amount is available to the payee immediately, done in E-commerce, without sending the address data of the payer.
IPEC	InstantPaymentsInECommerceWithAddressData	Transaction in which the amount is available to the payee immediately, done in E-commerce, with sending the address data of the payer.
IPEW	InstantPaymentsInECommerce	Transaction in which the amount is available to the payee immediately, done in E-commerce.

IPPS	InstantPaymentsAtPOS	Transaction in which the amount is available to the payee immediately, done at POS.
IPRT	InstantPaymentsReturn	Transaction in which the Return of the amount is fully or partial returned.
IPU2	InstantPaymentsUnattendedVendingMachineWith2FA	Transaction is made via an unattended vending machine by using 2-factor-authentication.
IPUW	InstantPaymentsUnattendedVendingMachineWithout2FA	Transaction is made via an unattended vending machine by without using 2-factor-authentication.
ANNI	Annuity	Transaction settles annuity related to credit, insurance, investments, other.n
CAFI	CustodianManagementFeeInhouse	Transaction is the payment of custodian account management fee where custodian bank and current account servicing bank coincide
CFDI	CapitalFallingDueInhouse	Transaction is the payment of capital falling due where custodian bank and current account servicing bank coincide
CMDT	CommodityTransfer	Transaction is payment of commodities.
DERI	Derivatives	Transaction is related to a derivatives transaction
DIVD	Dividend	Transaction is payment of dividends.
FREX	ForeignExchange	Transaction is related to a foreign exchange operation.
HEDG	Hedging	Transaction is related to a hedging operation.
INVS	InvestmentAndSecurities	Transaction is for the payment of mutual funds, investment products and shares
PRME	PreciousMetal	Transaction is related to a precious metal operation.
SAVG	Savings	Transfer to savings/retirement account.
SECU	Securities	Transaction is the payment of securities.
SEPI	SecuritiesPurchaseInhouse	Transaction is the payment of a purchase of securities where custodian bank and current account servicing bank coincide
TREA	TreasuryPayment	Transaction is related to treasury operations.
UNIT	UnitTrustPurchase	Transaction is purchase of Unit Trust
FNET	FuturesNettingPayment	Cash associated with a netting of futures payments. Refer to CCPM codeword for netting of initial and variation margin through a CCP
FUTR	Futures	Cash related to futures trading activity.
ANTS	AnesthesiaServices	Transaction is a payment for anesthesia services.
CVCF	ConvalescentCareFacility	Transaction is a payment for convalescence care facility services.
DMEQ	DurableMedicalEquipment	Transaction is a payment is for use of durable medical equipment.
DNTS	DentalServices	Transaction is a payment for dental services.
HLTC	HomeHealthCare	Transaction is a payment for home health care services.
HLTI	HealthInsurance	Transaction is a payment of health insurance.
HSPC	HospitalCare	Transaction is a payment for hospital care services.
ICRF	IntermediateCareFacility	Transaction is a payment for intermediate care facility services.

LTCF	LongTermCareFacility	Transaction is a payment for long-term care facility services.
MAFC	MedicalAidFundContribution	Transaction is contribution to medical aid fund.
MARF	MedicalAidRefund	Transaction is related to a medical aid refund.
MDCS	MedicalServices	Transaction is a payment for medical care services.
VIEW	VisionCare	Transaction is a payment for vision care services.
CDEP	CreditDefaultEventPayment	Payment related to a credit default event
SWFP	SwapContractFinalPayment	Final payments for a swap contract
SWPP	SwapContractPartialPayment	Partial payment for a swap contract
SWRS	SwapContractResetPayment	Reset payment for a swap contract
SWUF	SwapContractUpfrontPayment	Upfront payment for a swap contract
ADCS	AdvisoryDonationCopyrightServices	Payments for donation, sponsorship, advisory, intellectual and other copyright services.
AEMP	ActiveEmploymentPolicy	Payment concerning active employment policy.
ALLW	Allowance	Transaction is the payment of allowances.
ALMY	AlimonyPayment	Transaction is the payment of alimony.
BBSC	BabyBonusScheme	Transaction is related to a payment made as incentive to encourage parents to have more children
BECH	ChildBenefit	Transaction is related to a payment made to assist parent/guardian to maintain child.
BENE	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
BONU	BonusPayment.	Transaction is related to payment of a bonus.
CCHD	CashCompensationHelplessnessDisability	
COMM	Commission	Transaction is payment of commission.
CSLP	CompanySocialLoanPaymentToBank	Transaction is a payment by a company to a bank for financing social loans to employees.
GFRP	GuaranteeFundRightsPayment	Compensation to unemployed persons during insolvency procedures.
GVEA	AustrianGovernmentEmployeesCategoryA	Transaction is payment to category A Austrian government employees.
GVEB	AustrianGovernmentEmployeesCategoryB	Transaction is payment to category B Austrian government employees.
GVEC	AustrianGovernmentEmployeesCategoryC	Transaction is payment to category C Austrian government employees.
GVED	AustrianGovernmentEmployeesCategoryD	Transaction is payment to category D Austrian government employees.
GWLT	GovernmentWarLegislationTransfer	Payment to victims of war violence and to disabled soldiers.
HREC	HousingRelatedContribution	Transaction is a contribution by an employer to the housing expenditures (purchase, construction, renovation) of the employees within a tax free fringe benefit system



PAYR	Payroll	Transaction is related to the payment of payroll.
PEFC	PensionFundContribution	Transaction is contribution to pension fund.
PENS	PensionPayment	Transaction is the payment of pension.
PRCP	PricePayment	Transaction is related to a payment of a price.
RHBS	RehabilitationSupport	Benefit for the duration of occupational rehabilitation.
SALA	SalaryPayment	Transaction is the payment of salaries.
SPSP	SalaryPensionSumPayment	Salary or pension payment for more months in one amount or a delayed payment of salaries or pensions.
SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
LBIN	LendingBuyInNetting	Net payment related to a buy-in. When an investment manager is bought in on a sell trade that fails due to a failed securities lending recall, the IM may seize the underlying collateral to pay for the buy-in. Any difference between the value of the collateral and the sell proceeds would be paid or received under this code
LCOL	LendingCashCollateralFreeMovement	Free movement of cash collateral. Cash collateral paid by the borrower is done separately from the delivery of the shares at loan opening or return of collateral done separately from return of the loaned security. Note: common when the currency of the security is different the currency of the cash collateral.
LFEE	LendingFees	Fee payments, other than rebates, for securities lending. Includes (a) exclusive fees; (b) transaction fees; (c) custodian fees; (d) minimum balance fees
LMEQ	LendingEquityMarkedToMarketCashCollateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned equity securities
LMFI	LendingFixedIncomeMarkedToMarketCashCollateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned fixed income securities
LMRK	LendingUnspecifiedTypeOfMarkedToMarketCashCollateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned securities where the instrument types are not specified
LREB	LendingRebatePayments	Securities lending rebate payments
LREV	LendingRevenuePayments	Revenue payments made by the lending agent to the client
LSFL	LendingClaimPayment	Payments made by a borrower to a lending agent to satisfy claims made by the investment manager related to sell fails from late loan recall deliveries
ESTX	EstateTax	Transaction is related to a payment of estate tax.
FWLV	ForeignWorkerLevy	Transaction is related to a payment of Foreign Worker Levy
GSTX	GoodsServicesTax	Transaction is the payment of Goods & Services Tax
HSTX	HousingTax	Transaction is related to a payment of housing tax.
INTX	IncomeTax	Transaction is related to a payment of income tax.
NITX	NetIncomeTax	Transaction is related to a payment of net income tax.
PTXP	PropertyTax	Transaction is related to a payment of property tax.
RDTX	RoadTax	Transaction is related to a payment of road tax.

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TAXS	TaxPayment	Transaction is the payment of taxes.
VATX	ValueAddedTaxPayment	Transaction is the payment of value added tax.
WHLD	WithHolding	Transaction is related to a payment of withholding tax.
TAXR	TaxRefund	Transaction is the refund of a tax payment or obligation.
B112	TrailerFeePayment	US mutual fund trailer fee (12b-1) payment
BR12	TrailerFeeRebate	US mutual fund trailer fee (12b-1) rebate payment
TLRF	NonUSMutualFundTrailerFeePayment	Any non-US mutual fund trailer fee (retrocession) payment (use ISIN to determine onshore versus offshore designation)
TLRR	NonUSMutualFundTrailerFeeRebatePayment	Any non-US mutual fund trailer fee (retrocession) rebate payment (use ISIN to determine onshore versus offshore designation)
AIRB	Air	Transaction is a payment for air transport related business.
BUSB	Bus	Transaction is a payment for bus transport related business.
FERB	Ferry	Transaction is a payment for ferry related business.
RLWY	Railway	Transaction is a payment for railway transport related business.
TRPT	RoadPricing	Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation
CBTV	CableTVBill	Transaction is related to a payment of cable TV bill.
ELEC	ElectricityBill	Transaction is related to a payment of electricity bill.
ENRG	Energies	Transaction is related to a utility operation.
GASB	GasBill	Transaction is related to a payment of gas bill.
NWCH	NetworkCharge	Transaction is related to a payment of network charges.
NWCM	NetworkCommunication	Transaction is related to a payment of network communication.
OTLC	OtherTelecomRelatedBill	Transaction is related to a payment of other telecom related bill.
PHON	TelephoneBill	Transaction is related to a payment of telephone bill.
UBIL	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
WTER	WaterBill	Transaction is related to a payment of water bill.
BOND	Bonds	Securities Lending-Settlement of Bond transaction.
CABD	CorporateActions-Bonds	Securities Lending-Settlement of Corporate Actions: Bonds transactions.
CAEQ	CorporateActions-Equities	Securities Lending-Settlement of Corporate Actions: Equities transactions.
CBCR	CreditCard	Card Settlement-Settlement of Credit Card transactions.
DBCR	DebitCard	Card Settlement-Settlement of Debit Card transactions.
DICL	Diners	Card Settlement-Settlement of Diners transactions.
EQTS	Equities	Securities Lending-Settlement of Equities transactions.

FLCR	FleetCard	Card Settlement-Settlement of Fleet transactions.
EFTC	LowValueCredit	Utilities-Settlement of Low value Credit transactions.
EFTD	LowValueDebit	Utilities-Settlement of Low value Debit transactions.
MOMA	MoneyMarket	Securities Lending-Settlement of Money Market PCH.
RAPI	RapidPaymentInstruction	Instant Payments-Settlement of Rapid Payment Instruction (RPI) transactions.
GAMB	GamblingOrWageringPayment	General-Payments towards a purchase or winnings received from gambling, betting or other wagering activities.
LOTT	LotteryPayment	General-Payment towards a purchase or winnings received from lottery activities.
GAFA	GovernmentFamilyAllowance	Salary and Benefits-Allowance from government to support family.
GAHO	GovernmentHousingAllowance	Salary and Benefits-Allowance from government to individuals to support payments of housing.
AMEX	Amex	Card Settlement-Settlement of AMEX transactions.
SASW	ATM	Card Settlement-Settlement of ATM transactions.
AUCO	AuthenticatedCollections	Utilities-Settlement of Authenticated Collections transactions.
PCOM	PropertyCompletionPayment	Final payment to complete the purchase of a property.
PDEP	PropertyDeposit	Payment of the deposit required towards purchase of a property.
PLDS	PropertyLoanDisbursement	Payment of funds from a lender as part of the issuance of a property loan.
PLRF	PropertyLoanRefinancing	Transfer or extension of a property financing arrangement to a new deal or loan provider, without change of ownership of property.

## Sub Payment Type for IN IBFT payments

Sub payment type should be provided for IBFT payments

Proxy Type Code	Proxy Type Description
PTAVI	Payment to Account
PTMVI	Payment to Mobile

Sub Payment Type (Proxy Type) for HK FPS payment

Proxy type is required for Hong Kong FPS transactions and to be provided in sub payment type field :

Proxy type code	Proxy type Description
PTA	Payment to Account
PTE	Payment to Email
PTH	Payment to HKID e.g. A123456(7) = A1234567
PTM	Payment to Mobile

PTF

Payment to FPSID (Fast processing system id)

## Sub Payment Type (Proxy Type) for SG PayNow payments

Proxy type is required for Singapore PayNow transactions and it should be provided in sub payment type

Proxy Type Code	Proxy Type Description
PTM	Payment through Mobile
PTN	Payment through NRIC
PTU	Payment through UEN
PTV	Payment through VPA

Proxy value to be provided in Beneficiary Account number field.

## Sub Payment Type (Proxy Type) for TH PromptPay payments

Sub Payment type code is required for TH PromptPay transactions to indicate the Payment Method, Proxy ID type and Settlement cycle. This code can be provided in sub payment type field as listed below.

Payment Type	Payment Method	Sub Payment Type Code
ACH / PAY	Pay to Account	<b>BO</b> - Credit Same Day Auto <b>AM</b> - Credit Same Day 1, pay to account <b>PM</b> - Credit Same Day 2, pay to account <b>ND</b> - Credit Next Day, pay to account
	Pay to Proxy (AnyID)	<b>PTNPM</b> - Credit Same Day 2, pay to National ID <b>PTNND</b> - Credit Next Day, pay to National ID <b>PTMPM</b> - Credit Same Day 2, pay to Mobile Number <b>PTMND</b> - Credit Next Day, pay to Mobile Number  As EDIFACT supports only 3 chars. Please provide below values:  <b>PPM</b> - Credit Same Day 2, pay to National ID <b>PND</b> - Credit Next Day, pay to National ID <b>PPM</b> - Credit Same Day 2, pay to Mobile Number <b>PND</b> - Credit Next Day, pay to Mobile Number
IBFT	Pay to Account	<b>PTA</b> - Pay to account
	Pay to Proxy (AnyID)	<b>PTN</b> - Pay via National ID <b>PTM</b> - Pay via Mobile Number

Proxy ID value to be provided in Beneficiary Account Number field.

### Threshold Limit

- IBFT Pay to Account payment: < THB 2,000,000.
- IBFT / ACH / PAY Pay to Proxy payment: up to THB 2,000,000

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### Supported Channel Flow

- All existing H2H and SWIFT channel flow supported for TH ACH/PAY Pay-To-Account and Pay-to-Proxy payments
- Only extended re-authorization flow via H2H and SWIFT FileAct channels supported for TH IBFT pay-to-account and pay-to-proxy payments

## Sub Payment Type of ID

Sub Payment type code is required for ID Pay transactions to indicate the Payment Method.

Payment Type	Payment Method	Sub Payment Type Code
ACH / PAY	Pay to Account	<b>OM</b> – One to Many bulk credit <b>MO</b> – Many to One bulk credit

### Service type:

For ACH and PAY, this field represents Sub Transaction Type. Supported values are 70, 71, 72, 73, 78, 79, 80, 81, 82, 88, 89. And this is applicable only for OM and MO sub payment types.

### Purpose of Payment:

For ACH and PAY, this field is applicable only for OM and MO Sub Payment Type based on BulkTransID configuration.

Based on the value provided here, system will auto derive Purpose group while completing the payment.

### Pay Sub Product Type:

ACH and PAY – Supported values are

OM – represents One to Many bulk credit

MO – represents Many to One bulk credit

Blank – represents one to one Normal ACH

### Purpose Code:

For ACH and PAY, this field is applicable for OM and MO Sub Payment types based on BulkTransID configuration. If any value provided, then system will validate for the correctness. If no value provided, then system will auto derive purpose group based on Pop Code and complete the payment.

### Source of Fund:

If no value is provided by the customer for this field, this should be left blank.

If any data is provided, then that should be taken as value for this field. And in the front end, it should be shown as Option 2 selected with text field having the customer inputted values.

Optional field for ACH & RTGS payment type of ID-JKT payment centre based on PCD configuration.

## Sub Payment Type (Proxy Type) for MY IBFT DuitNow payments

Sub Payment type code is required for MY DuitNow (IBFT) payment instructions to indicate the Payment Method and Proxy ID type. This code can be provided in sub payment type field as listed below.

Payment Type	Payment Method	Sub Payment Type Code
IBFT	Pay to Account (Credit Transfer)	<b>A2A</b> – Pay to Account
	Pay to Proxy (DuitNow ID)	<b>A2B</b> – Pay to Business Registration Number <b>A2M</b> – Pay to Mobile Number <b>A2N</b> – Pay to NRIC <b>A2P</b> – Pay to Passport Number <b>A2O</b> – Pay to Police or Army Number

If sub payment type provided in bulk import file is blank, system will default the value as '**A2A**'.

Proxy (DuitNow) ID value to be provided in Beneficiary Account Number field.

Customer Reference field length extended up to 40 characters for MY IBFT payments.

Passport number: The Passport Number & the Nationality of the passport in ISO 3-characters Alpha code must be provided. e.g.: "G12345678-MYS"

Mobile number: The ISD code and the Mobile Number with a hyphen as separator should be provided. e.g.: 60-123456789

#### Threshold Limit

- Maximum amount limit for MY IBFT payments is up to MYR 10,000,000 per transaction

#### Supported Channel Flow

- Only classic and extended re-authorization flow via H2H and SWIFT channels supported for MY IBFT payments

### Common BAI codes provided in Account Statement report

BAI Code	Description
<b><u>Credits (receipts)</u></b>	
115	Lockbox deposits
167	Direct debit
169	Incoming domestic ACH transfer
175	Cheque deposit
195	Incoming domestic wire transfer
206	Book transfer
208	Incoming international wire transfer
213	Letter of credit
252	Debit reversal
255	Returned cheque
257	Returned direct debit

BAI Code	Description
266	Returned item
275	Zero balancing credit
354	Credit interest
366	Cash deposit
399	Miscellaneous credit
<b><u>Debits (Payable)</u></b>	
451	Direct debit payment
457	Cheque paid
467	Individual domestic ACH payment
469	Batch domestic ACH payment
475	Cheque paid
481	Loan payment
495	Domestic wire transfer
506	Book transfer
508	International wire payment
512	Letter of credit – debit
522	Foreign cheque
552	Credit reversal
555	Returned cheque
557	Returned direct debit
566	Returned item
575	Zero-balancing debit
654	Debit interest
698	Billing charges
699	Miscellaneous debit