

Codes to be used for UAEFTS Payments				
Sl. No.	Transaction Description	Transaction Codes	Payment Type	Existing Modules
1	Agency Commission	ACM	/REF/	Beneficiary, Salary and Remittance
2	Advance payment against EOS	AES	/REF/	Beneficiary, Salary and Remittance
3	Allowance	ALW	/REF/	Beneficiary, Salary and Remittance
4	Air transport	ATS	/REF/	Beneficiary, Salary and Remittance
5	Bonus	BON	/REF/	Beneficiary, Salary and Remittance
6	Corporate Card Payment	CCP	/REF/	Beneficiary, Salary and Remittance
7	Charitable Contributions (Charity and Aid)	CHC	/REF/	Beneficiary, Salary and Remittance
8	Commercial Investments	CIN	/REF/	Beneficiary, Salary and Remittance
9	Commission	COM	/REF/	Beneficiary, Salary and Remittance
10	Compensation	COP	/REF/	Beneficiary, Salary and Remittance
11	Dividend Payouts From FI	DIV	/REF/	Beneficiary, Salary and Remittance
12	Dividends on equity not intra group	DOE	/REF/	Beneficiary, Salary and Remittance
13	Educational Support	EDU	/REF/	Beneficiary, Salary and Remittance
14	Equated Monthly Installments	EMI	/REF/	Beneficiary, Salary and Remittance
15	End of Service / Final Settlements	EOS	/REF/	Beneficiary, Salary and Remittance
16	Financial services	FIS	/REF/	Beneficiary, Salary and Remittance
17	Goods sold (Exports in fob value)	GDE	/REF/	Beneficiary, Salary and Remittance
18	Goods bought (Imports in cif value)	GDI	/REF/	Beneficiary, Salary and Remittance
19	Goods Bought or Sold	GDS	/REF/	Beneficiary, Salary and Remittance
20	Processing repair and maintenance services on goods	GMS	/REF/	Beneficiary, Salary and Remittance
21	Government goods and services embassies etc	GOS	/REF/	Beneficiary, Salary and Remittance
22	Government related income taxes tariffs capital transfers etc	GRI	/REF/	Beneficiary, Salary and Remittance
23	Information services	IFS	/REF/	Beneficiary, Salary and Remittance
24	Intra group dividends	IGD	/REF/	Beneficiary, Salary and Remittance
25	Inter Group Transfer	IGT	/REF/	Beneficiary, Salary and Remittance
26	Intra group interest on debt	IID	/REF/	Beneficiary, Salary and Remittance
27	Insurance services	INS	/REF/	Beneficiary, Salary and Remittance

28	Income on deposits	IOD	/REF/	Beneficiary, Salary and Remittance
29	Income on loans	IOL	/REF/	Beneficiary, Salary and Remittance
30	Charges for the use of intellectual property royalties	IPC	/REF/	Beneficiary, Salary and Remittance
31	Interest Rate Swap Payments	IRP	/REF/	Beneficiary, Salary and Remittance
32	Interest Rate Unwind Payments	IRW	/REF/	Beneficiary, Salary and Remittance
33	Income on investment funds shares	ISH	/REF/	Beneficiary, Salary and Remittance
34	Interest on securities more than a year	ISL	/REF/	Beneficiary, Salary and Remittance
35	Interest on securities less than a year	ISS	/REF/	Beneficiary, Salary and Remittance
36	Computer services	ITS	/REF/	Beneficiary, Salary and Remittance
37	Leave Salary	LAS	/REF/	Beneficiary, Salary and Remittance
38	Loan Interest Payments	LIP	/REF/	Beneficiary, Salary and Remittance
39	Loan Charges	LNC	/REF/	Beneficiary, Salary and Remittance
40	Loan Disbursements From FI	LND	/REF/	Beneficiary, Salary and Remittance
41	Medical Claim Reimbursements	MCR	/REF/	Beneficiary, Salary and Remittance
42	Mobile Wallet Cash In	MWI	/REF/	Beneficiary, Salary and Remittance
43	Mobile Wallet Cash Out	MWO	/REF/	Beneficiary, Salary and Remittance
44	Mobile Wallet Payments	MWP	/REF/	Beneficiary, Salary and Remittance
45	Own Account Transfer	OAT	/REF/	Beneficiary, Salary and Remittance
46	Other modes of transport	OTS	/REF/	Beneficiary, Salary and Remittance
47	OverTime	OVT	/REF/	Beneficiary, Salary and Remittance
48	Pension	PEN	/REF/	Beneficiary, Salary and Remittance
49	Profits on Islamic products	PIP	/REF/	Beneficiary, Salary and Remittance
50	Professional and management consulting services	PMS	/REF/	Beneficiary, Salary and Remittance
51	Refunds/Reversals on IPO Subscriptions	POR	/REF/	Beneficiary, Salary and Remittance
52	POS Merchant Settlement	POS	/REF/	Beneficiary, Salary and Remittance
53	Profit rate Swap Payments	PRP	/REF/	Beneficiary, Salary and Remittance
54	Profits or rents on real estate	PRR	/REF/	Beneficiary, Salary and Remittance
55	Personal cultural audio visual and recreational services	PRS	/REF/	Beneficiary, Salary and Remittance
56	Profit Rate Unwind Payments	PRW	/REF/	Beneficiary, Salary and Remittance

57	Research and development services	RDS	/REF/	Beneficiary, Salary and Remittance
58	Rent Payments	RNT	/REF/	Beneficiary, Salary and Remittance
59	Salary Advance	SAA	/REF/	Beneficiary, Salary and Remittance
60	Salary	SAL	/REF/	Beneficiary, Salary and Remittance
61	Construction	SCO	/REF/	Beneficiary, Salary and Remittance
62	Travel	STR	/REF/	Beneficiary, Salary and Remittance
63	Sea transport	STS	/REF/	Beneficiary, Salary and Remittance
64	Stored Value Card Cash-In	SVI	/REF/	Beneficiary, Salary and Remittance
65	Stored Value Card Cash-Out	SVO	/REF/	Beneficiary, Salary and Remittance
66	Stored Value Card Payments	SVP	/REF/	Beneficiary, Salary and Remittance
67	TAX Payment	TAX	/REF/	Beneficiary and Remittance
68	Telecommunication services	TCS	/REF/	Beneficiary, Salary and Remittance
69	Tickets	TKT	/REF/	Beneficiary, Salary and Remittance
70	Transfer of funds between persons Normal and Juridical	TOF	/REF/	Beneficiary, Salary and Remittance
71	Technical trade related and other business services	TTS	/REF/	Beneficiary, Salary and Remittance
72	Utility Bill Payments	UTL	/REF/	Beneficiary, Salary and Remittance

New Non-UAEFTS payment codes (Codes to be used for Cross Border Payments Only)				
Sl. No.	Transaction Description	Transaction Codes	Payment Type	Modules
1	Agency Commissions	ACM	/REF/	Beneficiary, Salary and Remittance
2	Advance payment against EOS	AES	/REF/	Beneficiary, Salary and Remittance
3	Receipts or payments from personal residents bank account or deposits abroad	AFA	/REF/	Beneficiary, Salary and Remittance
4	Receipts or payments from personal non-resident bank account in the UAE	AFL	/REF/	Beneficiary, Salary and Remittance
5	Allowance	ALW	/REF/	Beneficiary, Salary and Remittance
6	Air transport	ATS	/REF/	Beneficiary, Salary and Remittance
7	Bonus	BON	/REF/	Beneficiary, Salary and Remittance
8	Corporate Card Payments	CCP	/REF/	Beneficiary, Salary and Remittance
9	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	/REF/	Beneficiary, Salary and Remittance
10	Equity and investment fund shares for the establishment of new company in the UAE from non-residents, equity of merger or acquisition of companies in the UAE from non-residents and participation to capital increase of related companies from non-residents in the UAE	CEL	/REF/	Beneficiary, Salary and Remittance
11	Charitable Contributions (Charity and Aid)	CHC	/REF/	Beneficiary, Salary and Remittance
12	Commercial Investments	CIN	/REF/	Beneficiary, Salary and Remittance
13	Commission	COM	/REF/	Beneficiary, Salary and Remittance
14	Compensation	COP	/REF/	Beneficiary, Salary and Remittance
15	Credit Card Payment	CRP	/REF/	Beneficiary, Salary and Remittance
16	Debit Card Payments	DCP	/REF/	Beneficiary, Salary and Remittance
17	Dividend Payouts From FI	DIV	/REF/	Beneficiary, Salary and Remittance
18	Purchases and sales of foreign debt securities in not related companies - More than a year	DLA	/REF/	Beneficiary, Salary and Remittance
19	Debt instruments intragroup loans, deposits foreign (above 10% share)	DLF	/REF/	Beneficiary, Salary and Remittance
20	Purchases and sales of securities issued by residents in not related companies - More than a year	DLL	/REF/	Beneficiary, Salary and Remittance
21	Dividends on equity not intragroup	DOE	/REF/	Beneficiary, Salary and Remittance
22	Purchases and sales of foreign debt securities in not related companies - Less than a year	DSA	/REF/	Beneficiary, Salary and Remittance
23	Debt instruments intragroup foreign securities	DSF	/REF/	Beneficiary, Salary and Remittance
24	Purchases and sales of securities issued by residents in not related companies - Less than a year	DSL	/REF/	Beneficiary, Salary and Remittance

25	Educational Support	EDU	/REF/	Beneficiary, Salary and Remittance
26	Equated Monthly Installments	EMI	/REF/	Beneficiary, Salary and Remittance
27	End of Service / Final Settlements	EOS	/REF/	Beneficiary, Salary and Remittance
28	Family Support (Workers' remittances)	FAM	/REF/	Beneficiary, Salary and Remittance
29	Financial derivatives foreign	FDA	/REF/	Beneficiary, Salary and Remittance
30	Financial derivatives in the UAE	FDL	/REF/	Beneficiary, Salary and Remittance
31	Investment fund shares foreign	FIA	/REF/	Beneficiary, Salary and Remittance
32	Investment fund shares in the UAE	FIL	/REF/	Beneficiary, Salary and Remittance
33	Financial services	FIS	/REF/	Beneficiary, Salary and Remittance
34	Equity other than investment fund shares in not related companies abroad	FSA	/REF/	Beneficiary, Salary and Remittance
35	Equity other than investment fund shares in not related companies in the UAE	FSL	/REF/	Beneficiary, Salary and Remittance
36	Goods sold (Exports in fob value)	GDE	/REF/	Beneficiary, Salary and Remittance
37	Goods bought (Imports in cif value)	GDI	/REF/	Beneficiary, Salary and Remittance
38	Processing repair and maintenance services on goods	GMS	/REF/	Beneficiary, Salary and Remittance
39	Government goods and services embassies etc	GOS	/REF/	Beneficiary, Salary and Remittance
40	Government related income taxes, tariffs, capital transfers, etc.	GRI	/REF/	Beneficiary, Salary and Remittance
41	Information services	IFS	/REF/	Beneficiary, Salary and Remittance
42	Intra group dividends	IGD	/REF/	Beneficiary, Salary and Remittance
43	Inter Group Transfer	IGT	/REF/	Beneficiary, Salary and Remittance
44	Intra group interest on debt	IID	/REF/	Beneficiary, Salary and Remittance
45	Insurance services	INS	/REF/	Beneficiary, Salary and Remittance
46	Income on deposits	IOD	/REF/	Beneficiary, Salary and Remittance
47	Income on loans	IOL	/REF/	Beneficiary, Salary and Remittance
48	Charges for the use of intellectual property royalties	IPC	/REF/	Beneficiary, Salary and Remittance
49	Interest rate swap payments	IRP	/REF/	Beneficiary, Salary and Remittance
50	Interest rate unwind payments	IRW	/REF/	Beneficiary, Salary and Remittance
51	Income on investment funds shares	ISH	/REF/	Beneficiary, Salary and Remittance
52	Interest on securities more than a year	ISL	/REF/	Beneficiary, Salary and Remittance
53	Interest on securities less than a year	ISS	/REF/	Beneficiary, Salary and Remittance

54	Computer services	ITS	/REF/	Beneficiary, Salary and Remittance
55	Leave Salary	LAS	/REF/	Beneficiary, Salary and Remittance
56	Debt instruments intragroup loans, deposits in the UAE (above 10% share)	LDL	/REF/	Beneficiary, Salary and Remittance
57	Debt instruments intragroup securities in the UAE	LDS	/REF/	Beneficiary, Salary and Remittance
58	Leasing abroad	LEA	/REF/	Beneficiary, Salary and Remittance
59	Leasing in the UAE	LEL	/REF/	Beneficiary, Salary and Remittance
60	Loan Interest Payments	LIP	/REF/	Beneficiary, Salary and Remittance
61	Loans Drawings or Repayments on loans extended to nonresidents - Long-term	LLA	/REF/	Beneficiary, Salary and Remittance
62	Loans - Drawings or Repayments on foreign loans extended to residents - Long-term	LLL	/REF/	Beneficiary, Salary and Remittance
63	Loan Charges	LNC	/REF/	Beneficiary, Salary and Remittance
64	Loan Disbursements From FI	LND	/REF/	Beneficiary, Salary and Remittance
65	Medical Claim Reimbursements	MCR	/REF/	Beneficiary, Salary and Remittance
66	Mobile Wallet Cash In	MWI	/REF/	Beneficiary, Salary and Remittance
67	Mobile Wallet Cash Out	MWO	/REF/	Beneficiary, Salary and Remittance
68	Mobile Wallet Payments	MWP	/REF/	Beneficiary, Salary and Remittance
69	Own account transfer	OAT	/REF/	Beneficiary, Salary and Remittance
70	Other modes of transport (including Postal and courier services)	OTS	/REF/	Beneficiary, Salary and Remittance
71	Overtime	OVT	/REF/	Beneficiary, Salary and Remittance
72	Pension	PEN	/REF/	Beneficiary, Salary and Remittance
73	Personal Investments	PIN	/REF/	Beneficiary, Salary and Remittance
74	Profits on Islamic products	PIP	/REF/	Beneficiary, Salary and Remittance
75	Professional and management consulting services	PMS	/REF/	Beneficiary, Salary and Remittance
76	Refunds/Reversals on IPO subscriptions	POR	/REF/	Beneficiary, Salary and Remittance
77	POS Merchant Settlement	POS	/REF/	Beneficiary, Salary and Remittance
78	Purchase of real estate abroad from residents	PPA	/REF/	Beneficiary, Salary and Remittance
79	Purchase of real estate in the UAE from non-residents	PPL	/REF/	Beneficiary, Salary and Remittance
80	Profit rate swap payments	PRP	/REF/	Beneficiary, Salary and Remittance
81	Profits or rents on real estate	PRR	/REF/	Beneficiary, Salary and Remittance
82	Personal, cultural, audiovisual and recreational services	PRS	/REF/	Beneficiary, Salary and Remittance

83	Profit rate unwind payments	PRW	/REF/	Beneficiary, Salary and Remittance
84	Reverse debt instruments abroad	RDA	/REF/	Beneficiary, Salary and Remittance
85	Reverse debt instruments in the UAE	RDL	/REF/	Beneficiary, Salary and Remittance
86	Research and development services	RDS	/REF/	Beneficiary, Salary and Remittance
87	Reverse equity share abroad	REA	/REF/	Beneficiary, Salary and Remittance
88	Reverse equity share in the UAE	REL	/REF/	Beneficiary, Salary and Remittance
89	Repos on foreign securities	RFS	/REF/	Beneficiary, Salary and Remittance
90	Repos on securities issued by residents	RLS	/REF/	Beneficiary, Salary and Remittance
91	Rent Payments	RNT	/REF/	Beneficiary, Salary and Remittance
92	Salary Advance	SAA	/REF/	Beneficiary, Salary and Remittance
93	Salary	SAL	/REF/	Beneficiary, Salary and Remittance
94	Construction	SCO	/REF/	Beneficiary, Salary and Remittance
95	Loans Drawings or Repayments on loans extended to nonresidents - Short-term	SLA	/REF/	Beneficiary, Salary and Remittance
96	Loans - Drawings or Repayments on foreign loans extended to residents - Short-term	SLL	/REF/	Beneficiary, Salary and Remittance
97	Travel	STR	/REF/	Beneficiary, Salary and Remittance
98	Sea transport	STS	/REF/	Beneficiary, Salary and Remittance
99	Stored value card cash-in	SVI	/REF/	Beneficiary, Salary and Remittance
100	Stored value card cash-out	SVO	/REF/	Beneficiary, Salary and Remittance
101	Stored value card payments	SVP	/REF/	Beneficiary, Salary and Remittance
102	Trade credits and advances payable	TCP	/REF/	Beneficiary, Salary and Remittance
103	Trade credits and advances receivable	TCR	/REF/	Beneficiary, Salary and Remittance
104	Telecommunication services	TCS	/REF/	Beneficiary, Salary and Remittance
105	Tickets	TKT	/REF/	Beneficiary, Salary and Remittance
106	Transfer of funds between persons Normal and Juridical	TOF	/REF/	Beneficiary, Salary and Remittance
107	Technical, trade-related and other business services	TTS	/REF/	Beneficiary, Salary and Remittance
108	Unclaimed Funds Placement	UFP	/REF/	Beneficiary, Salary and Remittance
109	Utility Bill Payments	UTL	/REF/	Beneficiary, Salary and Remittance
110	TAX Payment	TAX	/REF/	Beneficiary, Salary and Remittance