ANZ SWIFT SERVICES
PAYMENTS

DECEMBER 2025

Author

Global Customer Integration
Solutions (GCIS)

Table of Contents

Introduction

Overview

The purpose of this document is to provide the reader with a comprehensive understanding of the various file formats supported by ANZ SWIFT Services. This document covers ANZ services only and is not intended to replace the SWIFT terms, conditions, guides and procedures applicable to the SWIFT Messaging Services.

Where the term "you" has been used, it may refer to your company, and/or you the reader. You will be able to determine which from the context. This Manual should be read in conjunction with the ANZ SWIFT Services manual and ANZ SWIFT Services SCHEDULE (Terms and Conditions). Terms undefined or capitalised in this document shall have the same meaning given to it in the Terms and Conditions.

The SWIFT MT and ISO20022 standard formats utilised by ANZ SWIFT Services are subject to regular version updates. These changes may be mandatory or non-mandatory. Where non-mandatory, such as when a new version of the ISO20022 standard is released, it is ANZ's preference to implement the latest version of the standard. ANZ and its Swift for Corporate customers must work together to co-ordinate implementation of changes to the standards.

Scope

This document details the following:

- FIN MT message formats
- Pain.001.001.09 FIN Plus File Format Guide (CBPR +)
- Pain.001.001.09 Fin Plus File Format Guide (SCORE +)

MT 101 Payment Instruction Format

RTGS (also known as MEPS in Singapore, CHATS in Hong Kong and RTGS in Philippines) and international payments are supported via the MT101 Payment Instruction. The information outlined in this section provides instructions for population of message tags specifically required for processing by ANZ. Note that SWIFT will run additional network FIN MT Message Formats validations during the transmission of the MT101 Payment Instruction and messages will be rejected by SWIFT where they fail network validation. Fields unsupported by ANZ have been omitted. Rejection of MT101 messages will occur where a possible duplicated payment is identified on the following basis: when there is another payment within the past 7 calendar days from You with the same funding account, beneficiary account, beneficiary name, payment amount, currency and line 1 of Remittance Information.

MT101 File Format for Straight-Through Processing

O: Optional M: Mandatory		Message Tag		ANZ Remarks
		Mandatory Sequence A:		
Status	**Tag**	**Field Name**	**Options**	
M	20	Sender's Reference	16x	Reference Number for the payment batch (in case sequence B contains more than one instruction)
O	21R	Customer Specified Reference	16x	The customer reference associated with the payment.
M	28D	Message Index/Total	5n/5n	Always '00001/00001'. ANZ supports a single sequence B Ex: 00001/00001
O	50a	Instructing Party	C or L	DO NOT USE
O	50a	Ordering Customer	F, G or H	50F,50G and 50H are accepted. Provide up to max 34-character account number after a single forward slash '/debit account number'. ANZ will ignore name and address provided but refer to the Account name and address registered with the bank. **E.g. :50H:/123456SGD00001** Ex: :50H:/517482SGD00013 ABC Financial Services Pte. Ltd. SG SINGAPORE
O	52a	Account Servicing Institution	A or C	DO NOT USE
O	51A	Sending Institution	[/1!a][/34x] 4!a2!a2!c[3!c]	DO NOT USE
M	30	Requested Execution Date	6!n	Processing date of the transaction in YYMMDD format. The date may be up to 90 calendar days into the future. If back-dated, ANZ will automatically move it to the current business date.
O	25	Authorisation	35x	DO NOT USE

O: Optional M: Mandatory		Message Tag		ANZ Remarks
		Repetitive Sequence B:		One sequence B per message is recommended for easier tracking and reconciliation. If you want to repeatedly use Sequence B, please contact your Implementation Manager for more details.
	--->			
M	21	Transaction Reference	16x	Please note that 21R in Seq A is optional, however, for Seq B, it is mandatory. This reference number will appear in your account statement narrative. Ex: ABC0515000001696
O	21F	F/X Deal Reference	16x	Provide the FX deal reference number if you have a pre-booked FX deal with ANZ, otherwise do not use. The AUTO get rate will automatically be applied if it's a FCY payment. Please note below logic that system will apply in case of FX:
	--->			

O	23E	Instruction Code	4!c[/30x]	Based on preferred payment method:

Based on preferred payment method:

- No particular payment method preference:
  If no instruction code is provided, then ANZ will auto-derive the payment method (based on payment currency, debit account currency, amount, beneficiary bank code, etc.) in the below priority order:

  Book Transfer (with ANZ – same country or region)
  ACH (low value domestic payment)
  FAST (real-time payment)
  RTGS (high value domestic payment)
  Telegraphic Transfer (cross border or cross currency)

  ANZ will default the purpose code to "OTHR" in case of Singapore ACH payments and to "CXBSNS" for Hong Kong FPS payments.

  - **Domestic RTGS** payment:

    For HK & SG,
    Send **:23E:URGP**

  - **Domestic Real Time / High Value** payment with specific purpose code:
    For SG,
    Send **:23E:OTHR/FAST/<Purpose Code>**

    For PH,
    Send **:23E:OTHR/RTGS/<Purpose Code>**

  The <Purpose Code> provided must be in the list of codes specified for each country or region otherwise the payment will be rejected. Refer to the Appendix A for supported codes.

  - **Payroll** (bulk debit, except for Singapore TT

  Payroll):Send **:23E:OTHR/PAYROLL**

O: Optional M: Mandatory		Message Tag		ANZ Remarks
	--->			
M	32B	Currency/Transaction Amount	3!a15d	Payment currency and amount. E.g. USD1234,56 (note ',' convention) Amount can be 0 if 33B is specified. For payments in currencies with no decimal place, no values should be provided after the decimal place (E.g. JPY100,) Input zeros after decimal as per currency. E.g.:**32B:USD45000,00** E.g.:**32B:VND3499840,**
O	50a	Instructing Party	C or L	Do not use
O	50a	Ordering Customer	F, G or H	Do not use
O	52a	Account Servicing Institution	A or C	Do not use
O	56a	Intermediary	A, C or D	Do not use ANZ will route cross border payments through the appropriate correspondent when required.
O	57a	Account with Institution	A, C or D	Financial institution where the beneficiary's account is held. ANZ recommends using 57A with beneficiary bank SWIFT BIC. E.g.:**57A:CITIUS33XXX** If you prefer to use 57D with National Clearing Codes (NCC) where applicable, please contact ANZ to know the supported NCC.
M	59a	Beneficiary	No letter option, A or F	59F is preferred. Do not provide PO Box address. Beneficiary, city and country or region details are **mandatory** for all Telegraphic Transfers. **If using No letter option:** 1) Beneficiary Account number is mandatory Name and address (4x35) A minimum of 3 lines with below requirement Line 1: (Name) Line 2 or & 3: (Address information – Mandatory) Line 4 or last line: Must provide with Country information (i.e., Country Name or 2

characters country code) at the end of line with options in any of the following formats:

    a.   ONLY populate two characters ISO country code (same as SWIFT country code file). For e.g., SG

    b.   ONLY populate full country name that can match with the ISO country code (same as SWIFT country code file). For e.g., SINGAPORE

    c.   Populate two characters ISO country code followed by a single forward slash (i.e., '/') and then city. For e.g., SG/SINGAPORE

    d.   Populate two characters ISO country code followed by a hyphen (i.e., '-') and then city. For e.g., BR – ITAJAI BRASIL

    e.   Populate two characters ISO country code as last piece of information with preceding comma without space. For e.g., New York, NY 10022, US

    f.   Populate full country name that can match with ISO country code as last piece of information with preceding single space and comma. For e.g.,
Pune, INDIA

If using option F, then

Line 1: Account of the payment beneficiary preceded by a '/'.
Lines 2-5: 1: The number followed by a slash, '/' must be followed by the name of the beneficiary customer.
2: The number followed by a slash, '/' must be followed by an address line 3: The first occurrence of number 3 must be followed by a slash, '/', the ISO country code and, optionally, additional details that are preceded by a slash '/'. Other occurrence(s) of number 3 must be followed by a slash '/' and the continuation of additional details.

In option F, for subfields (Number)(Name and Address Details):
- The first line must start with number 1.
- Numbers must appear in numerical order.
- Number 2 must not be used without number 3.
- The first occurrence of number 3 must be followed by a valid ISO country code.

Example:
:59F:/12367900021 1/TEST USER
2/TEST STREET TEST STATE

3/SINGAPORE or SG (ISO accepted country code)

O: Optional M: Mandatory		Message Tag		ANZ Remarks
O	70	Remittance Information	4*35x	Remittance information/Payment details for the beneficiary.
				This field can also be used to include Purpose Code for TTs in the following countries: **China, Indonesia, India, Malaysia, United Arab Emirates (UAE)**
				Example 1 - :70: **/CCTFDR/**continue with other applicable payment details
				where **/CCTFDR/** is the Purpose Code (including the 2 forward slashes) and must be in the list of codes specified for each country or region. Refer to the Appendix A for supported codes.
				In case the purpose code is not provided for TT in above countries, ANZ will default it to the following based on the beneficiary country: • **China**: "CGODDR" • **Indonesia**: "1129" • **India**: "P1019" • **Malaysia**: "16900" • **UAE**: "GDS"
				Example 2 - :70:Cash Pooling from ABC-XYZ to XYZ-DEF
				Note: ANZ may truncate actual transmission to the beneficiary depending on the payment type and field length capability of each domestic clearing system in each country or region
O	77B	Regulatory Reporting	3*35x	DO NOT USE
O	33B	Currency/Original Ordered Amount	3!a15d	DO NOT USE ANZ system will auto-compute debit amount based on payment amount (32B) and exchange rate. (The exchange rate will be as per FX contract if provided in tag 21F otherwise it will be as pre-agreed with ANZ.)

O: Optional M: Mandatory		Message Tag		ANZ Remarks
M	71A	Details of Charges	3!a	OUR/SHA/BEN ANZ will override this if the selected code is not supported by the domestic payment systems. Must be 'SHA' or 'OUR' for international and Multibank payments. **Example:** :71A:SHA
O	25A	Charges Account	/34x	DO NOT USE The charge account as pre-agreed with ANZ will be used.
M	36	Exchange Rate	12d	DO NOT USE ANZ will use tag 21F and not consider the rate (if any) in this tag.

Pain.001.001.09 FIN PLUS File Format Guide (CBPR+)

Customers are expected to implement as per latest CBPR+ pain.001 usage guidelines. The table below provides ANZ specific pain.001 formatting guidance for few data elements in addition to below Message Usage Guidelines (UG's) available on SWIFT - My Standards. For more information, please visit https://www2.swift.com/mystandards/#/mp/mx/_q0jt4JpiEe6MlJTGjiktfA!usage_guidelines

MX Data Element Name	MX Element Tag	Requirements
Message Identification	\<MsgId\>	Customers to populate the Message identification up to 16 characters preferable and not to populate any special characters in this element.
Number Of Transactions	\<NbOfTxs\>	Must be 1 as per message UG's.
Initiating Party	\<InitgPty\>	This is the debtor or the party that initiates the credit transfer initiation on behalf of the debtor. This information must be provided in PAIN.001.
Payment Information Identification	\<PmtInfId\>	Customers to populate the Message identification up to 16 characters preferable and not to populate any special characters in it.
Requested Execution Date	\<ReqdExctnDt\>	This information must be provided as it is the date at which the initiating party requests the clearing agent to process the payment.
Service Level/Code	\<SvcLvl/Cd\>	Domestic RTGS Payment for HK and SG Use Code: **URGP** Domestic FAST/High Value Payment for SG Use Code: **INST** Domestic Real Time/High Value Payment for HK Use Code: **URGP**
Category Purpose/Code	\<CtgryPurp/Cd\>	Payroll (bulk debit, except for Singapore TT Payroll) Use Code: **SALA**
Debtor/Debtor Account	\<Dbtr\>	To comply with the AML guidelines, Debtor element must contain: i. Customer account number; and Example of AU and NZ accounts: a) AU: BBSSBBNNNNNNNNN (BSB + Account Number) b) NZ: BBBBBBNNNNNNNNN (Bank code + Branch code + Account number should be included without any punctuation or spaces) ii. Customer full name; and iii. Full Business/Residential Address (Hybrid/Structured) of the customer; (Where the address is unavailable, or includes a P.O Box, the address may be substituted with an Organisation or Private ID (e.g. Date & Place of Birth),

Country of Residence). If Hybrid Address is provided, then Town and Country are mandatory.
iv. If BIC of the customer is available, then provide BIC in the element (PmtInf>Dbtr>Id>OrgId>AnyBIC)

NOTE: P.O. Boxes (and variants thereof) are not considered acceptable based on AML/CTF guidance

CAVEAT:

1. Customer information will be enriched (if applicable) as per the ANZ records in the onward payment.

Use of 'NOT PROVIDED' value is prohibited in the Name and Address elements of Parties and Agents.

MX Data Element Name	MX Element Tag	Requirements

Debtor Agent	<DbtrAgt>	Use of <BICFI> only is required for STP purposes.
		
		For example,
		
		For a payment to an account at ANZ Australia:
		
		• Quote the <BICFI> for ANZ (ANZBAU3MXXX).
		• When the Debtor Agent is located in Australia, if NCC is used, the following should be included:
		   • <ClrSysId> must contain AUBSB and
		   • <MmbId> containing the 6-digit NCC/BSB
		
		For a payment to an account at ANZ New Zealand:
		• Quote the <BICFI> for ANZ (ANZBNZ22XXX/ANZBNZ22058).
		• When the Debtor Agent is located in New Zealand, if NCC is used, the following should be included:
		   • <ClrSysId> must contain NZNCC and
		<MmbId> containing the 6-digit Bank branch

Payment Identification>*End To End Identification*	PmtId>*EndToEndId*	End To End ID is must, and it should be provided in this element.
Payment Identification>*UETR*	PmtId>*UETR*	UETR is must, and it should be provided in this element.
Exchange Rate>Contract Identification	CdtTrfTxInf/XchgRateInf/CtrctId	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent. Client can Populate their AUTO TRADE information in this tag.

Creditor Agent	<CdtrAgt>	For a payment to a Creditor Agent:

For a payment to a Creditor Agent:

- Use of <BICFI> is the required option for STP purposes.
- In case if customer wants to provide NCC of the creditor agent then the information of <ClrSysId> (*Clearing System Identification*) & <MmbId> (*Member Identification*) is needed.
- When the Creditor Agent is located in PH (or) VN, the following must be included:
    - <ClrSysId><Cd> must contain PH (for Philippines) and VN (for Vietnam)
    - <MmbId> containing the NCC.

For example,

For a payment to an account at ANZ Australia:

- Quote the <BICFI> for ANZ (ANZBAU3MXXX).
- When the Creditor Agent is located in Australia, if NCC is used, the following should be included:
    - <ClrSysId> must contain AUBSB and
    - <MmbId> containing the 6-digit NCC/BSB

NOTE: For all other countries, please use the ExternalClearingSystemIdentification1Code for <ClrSysId><Cd>from the External code sets provided from SWIFT.

MX Data Element Name	MX Element Tag	Requirements
Creditor Creditor Account	\<Cdtr> \<CdtrAcct>	i. Customer account number either in \<IBAN> or \<Othr>\<Id>. IBAN is the preferred option. For Australian and New Zealand markets, BSB is must. ii. Customer full name; and iii. Full Business/Residential Address (Hybrid/Structured) of the customer; (Where the address is unavailable, or includes a P.O Box, the address may be substituted with an Organisation or Private ID (e.g. Date & Place of Birth), Country of Residence). If Hybrid Address is provided, then Town and Country are mandatory. iv. If BIC of the customer is available, then provide BIC in the element (PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId/AnyBIC)
Purpose	\<Purp>	Purpose code for International Payment to beneficiary in India (IN), Indonesia (ID), Malaysia (MY), United Arab Emirates (AE) and China (CN) (CNY only) must be provided.
Related Remittance Information Remittance Information (Structured/Unstructured)	\<RltdRmtInf> \<RmtInf>	• Customers must not provide Related Remittance Information (RRI) and [Remittance Information (RI) (Structured) or Remittance Information (RI) (Un Structured)] in PAIN.001 together as they are mutually exclusive in onward payment message (PACS.008). If either Related Remittance Information (RRI) or Remittance Information (RI) (Structured) is provided in PAIN.001, then PAIN.001 will be rejected. Customers can only provide Remittance Information (RI) (Unstructured) which will be honored and carry forwarded in the onward payments (i.e. PACS.008).

Pain.001.001.09 FIN PLUS File Format Guide (SCORE+):

Customers are expected to implement as per latest SCORE+ pain.001 usage guidelines. The table below provides ANZ specific pain.001 formatting guidance for few data elements in addition to below Message Usage Guidelines (UG's) available on SWIFT - My Standards. My Standards. For more information, please visit:
https://www2.swift.com/mystandards/#/mp/mx/_3PuJ8H7KEe60HNOMluhKDA!usage_guidelines

MX Data Element Name	MX Element Tag	Requirements
Message Identification	<MsgId>	Customers should not populate any special characters in this element.
Number Of Transactions	<NbOfTxs>	Currently it is 1 (In future it might change).
Initiating Party	<InitgPty>	This is the debtor or the party that initiates the credit transfer initiation on behalf of the debtor. This information must be provided in PAIN.001.
Payment Information Identification	<PmtInfId>	Customers should not populate any special characters in this element.
Requested Execution Date	<ReqdExctnDt>	This information must be provided as it is the date at which the initiating party requests the clearing agent to process the payment.
Service Level/Code	<SvcLvl/Cd>	Domestic RTGS Payment for HK and SG Use Code: **URGP** Domestic FAST/High Value Payment for SG Use Code: **INST** Domestic Real Time/High Value Payment for HK Use Code: **URGP**
Category Purpose/Code	<CtgryPurp/Cd>	Payroll (bulk debit, except for Singapore TT Payroll) Use Code: **SALA**

Debtor Agent	<DbtrAgt>	Use of <BICFI> only is required for STP purposes.

For example,
For a payment to an account at ANZ Australia:

- Quote the <BICFI> for ANZ (ANZBAU3MXXX).
- When the Debtor Agent is located in Australia, if NCC is used, the following should be included:
  - <ClrSysId> must contain AUBSB and
  - <MmbId> containing the 6-digit NCC/BSB

For a payment to an account at ANZ New Zealand:

- Quote the <BICFI> for ANZ (ANZBNZ22XXX/ANZBNZ22058).
- When the Debtor Agent is located in New Zealand, if NCC is used, the following should be included:
  - <ClrSysId> must contain NZNCC and
  - <MmbId> containing the 6-digit Bank branch

Payment Identification>*End To End Identification*	Pmtld>*EndToEndId*	End To End ID is must, and it should be provided in this element.
Payment Identification>*UETR*	Pmtld>*UETR*	UETR is must, and it should be provided in this element.
Exchange Rate>Contract Identification	CdtTrfTxInf/XchgRateInf/CtrctId	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent. Client can Populate their AUTO TRADE information in this tag.
Creditor Agent	<CdtrAgt>	For a payment to a Creditor Agent:

- Use of <BICFI> is the required option for STP purposes.
- In case if customer wants to provide NCC of the creditor agent then the information of <ClrSysId> (*Clearing System Identification*) & <MmbId> (*Member Identification*) is needed.
- When the Creditor Agent is located in PH (or) VN, the following must be included:
  - <ClrSysId><Cd> must contain PH (for Philippines) and VN (for Vietnam)
  - <MmbId> containing the NCC.

For example,

For a payment to an account at ANZ Australia:

- Quote the <BICFI> for ANZ (ANZBAU3MXXX).
- When the Creditor Agent is located in Australia, if NCC is used, the following should be included:
    - <ClrSysId> must contain AUBSB and
    - <MmbId> containing the 6-digit NCC/BSB

NOTE: For all other countries, please use the ExternalClearingSystemIdentification1Code for <ClrSysId><Cd>from the External code sets provided from SWIFT.

Creditor Creditor Account	<Cdtr> <CdtrAcct>	I. Customer account number either in <IBAN> or <Othr><Id>. IBAN is the preferred option. For Australian and New Zealand markets, BSB is must. ii. Customer full name; and iii. Full Business/Residential Address (Hybrid/Structured) of the customer; (Where the address is unavailable, or includes a P.O Box, the address may be substituted with an Organisation or Private ID (e.g. Date & Place of Birth), Country of Residence). If Hybrid Address is provided, then Town and Country are mandatory. iv. If BIC of the customer is available, then provide BIC in the element (PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId/AnyBIC)
Purpose	<Purp>	Purpose code for International Payment to beneficiary in India (IN), Indonesia (ID), Malaysia (MY), United Arab Emirates (AE) and China (CN) (CNY only) must be provided.
Related Remittance Information Remittance Information (Structured/Unstructured)	<RltdRmtInf> <RmtInf>	• Customers must not provide Related Remittance Information (RRI) and [Remittance Information (RI) (Structured) or Remittance Information (RI) (Un Structured)] in PAIN.001 together as they are mutually exclusive in onward payment message (PACS.008). If either Related Remittance Information (RRI) or Remittance Information (RI) (Structured) is provided in PAIN.001, then PAIN.001 will be rejected. Customers can only provide Remittance Information (RI) (Unstructured) which will be honoured and carry forwarded in the onward payments (i.e. PACS.008).

Appendix A: Purpose Codes

For Payments to China

Purpose Code	Description
CCDNDR	Charity Donation (CNH Payments)
CCTFDR	Capital Transfer (CNH Payments)
CGODDR	Goods Trade (CNH Payments)
COCADR	Other (CNH Payments)
CSTRDR	Service Trade (CNH Payments)
CTF	Cross-Border Capital Transfer (CNY Payments)
FTF	Bank to Bank Fund Transfer (CNY Payments)
GOD	Cross-Border Goods Trade (CNY Payments)
OTF	Fund Return for Cross-Border Goods Trade (CNY Payments)
RMT	Cross-Border Individual Remittance (CNY Payments)
STR	Cross-Border Service Trade (CNY Payments)

For Payments to Hong Kong

Purpose Code	Description
CXBSNS	FPS General Business Payment
CXGOVT	FPS Government Payment*
CXSALA	FPS Salary and Benefits Payment
CNOCXBSNS	No Name Check FPS General Business Pymt^
CNOCXSALA	No Name Check FPS SALA and Benefits Pymt^
CNOCXGOVT	No Name Check FPS Government Pymt*^

*For Government Entity only
^ For Customers subscribed to 'No Name Check' service only

For Payments to India

Purpose Code	Description
P0001	Repatriation of Indian investment abroad (in equity capital (shares))
P0002	Repatriation of Indian investment abroad (in debt securities)
P0003	Repatriation of Indian investment abroad (in branches)
P0004	Repatriation of Indian investment abroad (in subsidiaries and associates)
P0005	Repatriation of Indian investment abroad (in real estate)
P0006	Foreign direct investment in India in eq(uity)
P0007	Foreign direct investment in India in de(bt securities)
P0008	Foreign direct investment in India in re(al estate)
P0009	Foreign portfolio investment in India in (equity shares)
P0010	Foreign portfolio investment in India in (debt securities including debt funds)
P0011	Repayment of loans extended to Non-Resid(ents)
P0012	Long and medium term loans with original
P0013	Short term loans with original maturity (upto one year from Non-Residents to India (Short-term Trade Credit))
P0014	Receipts o/a Non-Resident deposits (FCNR((B)/NR(E)RA, etc.) {ADs should report these even if funds are not "swapped" into Rupees})
P0015	Loans and overdrafts taken by ADs on the(ir own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported))
P0016	Purchase of a foreign currency against a(nother currency)
P0017	Sale of intangible assets like patents, (copyrights, trademarks etc. by Indian companies)

Purpose Code	Description
P0019	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government
P0020	Receipts on account of margin payments, premium payment and settlement amount etc. under Financial derivative transactions
P0021	Receipts on account of sale of share under Employee stock option
P0022	Receipts on account of other investment in ADRs/GDRs
P0024	External Assistance received by India e.g. Multilateral and bilateral loans received by Govt. of India under agreements with other govt. / international institutions.
P0025	Repayments received on account of External Assistance extended by India
P0028	Capital transfer receipts (Guarantee payments, Investment Grant given by the government/international organisation, exceptionally large Non-life insurance claims including claims arising out of natural calamity) - Government
P0029	Capital transfer receipts (Guarantee payments, Investment Grant given by the Non-government, exceptionally large Non-life insurance claims including claims arising out of natural calamity) – Non-Government
P0099	Other capital receipts not included elsewhere
P0101	Value of export bills negotiated / purch(ased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.)
P0102	Realisation of export bills ((in respect (of goods) sent on collection (full invoice value))
P0103	Advance receipts against export contract(s (export of goods only))
P0104	Receipts against export of goods not cov(ered by the GR/PP/SOFTEX/EC copy of shipping bill etc.)
P0108	Goods sold under merchanting / Receipt against export leg of merchanting trade*
P0109	Export realisation on account of exports to Nepal and Bhutan, if any
P0201	Receipts of surplus freight/passenger fa(re by Indian shipping companies operating abroad)
P0202	Purchases on account of operating expens(es of Foreign shipping companies operating in India)
P0205	Purchases on account of operational leas(ing (with crew) – Shipping companies)
P0207	Receipts of surplus freight/passenger fa(re by Indian Airlines companies operating abroad)
P0208	Receipt on account of operating expenses (of Foreign Airlines companies operating in India)
P0211	Purchases on account of operational leas(ing (with crew) –Airlines companies
P0214	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Shipping Companies)
P0215	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Airlines companies)
P0216	Receipts of freight fare -Shipping companies operating abroad
P0217	Receipts of passenger fare by Indian Shipping companies operating abroad
P0218	Other receipts by Shipping companies
P0219	Receipts of freight fare by Indian Airlines companies operating abroad
P0220	Receipts of passenger fare –Airlines
P0221	Other receipts by Airlines companies
P0222	Receipts on account of freights under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)
P0223	Receipts on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)

Purpose Code	Description
P0224	Postal & Courier services by Air
P0225	Postal & Courier services by Sea
P0226	Postal & Courier services by others
P0301	Purchases towards travel (Includes purch(ases of foreign TCs, currency: notes etc over the counter, by hotels, hospitals, Emporiums, Educational institutions etc. as well as amount received by TT/SWIFT transfers or debit.
P0302	Business travel
P0304	Travel for medical treatment including TCs purchased by hospitals
P0305	Travel for education including TCs purchased by educational institutions
P0306	Other travel receipts
P0308	FC surrendered by returning Indian touri(sts)
P0501	Receipts for cost of construction of ser(vices projects in India)
P0502	Receipts on account of construction works carried out abroad by Indian Companies
P0601	Receipts of life insurance premium
P0602	Receipts of freight insurance – relating (to import & export of goods)
P0603	Receipts on account of other general ins(urance premium)
P0605	Receipts on account of Auxiliary service(s {commission on Insurance})
P0607	Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)
P0608	Life insurance claim settlements (excluding term insurance) received by residents in India
P0609	Standardised guarantee services
P0610	Premium for pension funds
P0611	Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.
P06012	Invoking of standardised guarantees
P0701	Financial intermediation except investme(ment banking – Bank charges, collection charges, LC charges, cancellation of forward contracts, commission on financial leasing etc.)
P0702	Investment banking - brokerage, under wr(iting commission etc.)
P0703	Auxiliary services - charges on operatio(n & regulatory fees, custodial services, depository services etc.)
P0801	Hardware consultancy/implementation
P0802	Software consultancy/implementation (oth(er than those covered in SOFTEX form)
P0803	Data base, data processing charges
P0804	Repair and maintenance of computer and s(oftware)
P0805	News agency services
P0806	Other information services- Subscription (to newspapers, periodicals, etc.)
P0807	Off site Software Exports
P0808	Telecommunication services including electronic mail services and voice mail services

Purpose Code	Description
P0809	Satellite services including space shuttle and rockets, etc.
P0901	Franchises services - patents,copy right(s, trade marks, industrial processes, franchises etc.)
P0902	Receipts for use, through licensing arra(ngements, of produced originals or prototypes (such as manuscripts and films))
P1002	Trade related services - Commission on e(xports/imports)
P1003	Operational leasing services (other than(financial leasing and without operating crew) including charter hire)
P1004	Legal services
P1005	Accounting, auditing, book keeping and t(ax consulting services)
P1006	Business and management consultancy and (public relations services)
P1007	Advertising, trade fair, market research (and public opinion polling services)
P1008	Research and Development services
P1009	Architectural, engineering and other tec(hnical services
P1010	Agricultural, mining and on -site process(ing services – protection against insects & disease, increasing of harvest yields, forestry services, mining services like analysis of ores etc.
P1011	Inward remittance for maintenance of offices in India
P1013	Environmental Services
P1014	Engineering Services
P1015	Tax consulting services
P1016	Market research and public opinion polling service
P1017	Publishing and printing services
P1018	Mining services like on–site processing services analysis of ores etc.
P1019	Other services not included elsewhere
P1020	Wholesale and retailing trade services.
P1021	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies
P1022	Other Technical Services including scientific/space services.
P1099	Other services not included elsewhere
P1101	Audio-visual and related services – serv(ices and associated fees related to production of motion pictures, rentals, fees received by actors, directors, producers an dfees for distribution rights)
P1103	Radio and television production, distribution and transmission services
P1104	Entertainment services
P1105	Museums, library and archival services
P1106	Recreation and sporting activity services
P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)
P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)
P1109	Other Personal, Cultural & Recreational services
P1201	Maintenance of foreign embassies in Indi(a)
P1203	Maintenance of international institution(s such as offices of IMF missions, World Bank, UNICEF etc. in India)
P1301	Inward remittance from Indian non-reside(nts towards family maintenance and savings)
P1302	Personal gifts and donations
P1303	Donations to religious and charitable in(stitutions in India)
P1304	Grants and donations to governments and (charitable institutions established by the governments
P1306	Receipts / Refund of taxes

Purpose Code	Description
P1307	Receipts on account of migrant transfers including Personal Effects
P1401	Compensation of employees
P1403	Inward remittance towards interest on lo(ans extended to non-residents (ST/MT/LT loans
P1405	Inward remittance towards interest recei(pts of ADs on their own account (on investments)
P1408	Inward remittance of profit by branches of Indian FDI Enterprises (including bank branches) operating abroad.
P1409	Inward remittance of dividends (on equity and investment fund shares) by Indian FDI Enterprises, other than branches, operating abroad
P1410	Inward remittance on account of interest payment by Indian FDI enterprises operating abroad to their Parent company in India.
P1411	Inward remittance of interest income on account of Portfolio Investment made abroad by India
P1412	Inward remittance of dividends on account of Portfolio Investment made abroad by India on equity and investment fund shares
P1499	Other income receipts
P1501	Refunds / rebates on account of imports
P1502	Reversal of wrong entries, refunds of am(ount remitted for non-imports)
P1503	Remittances (receipts) by residents unde(r international bidding process
P1505	Deemed Exports (exports between SEZ, EPZs and Domestic Tariff Areas)
P1601	Receipts on account of maintenance and repair services rendered for Vessels, Ships, Boats, Warships, etc.
P1602	Receipts of maintenance and repair services rendered for aircrafts, Space shuttles, Rockets, military aircrafts, etc.
P1701	Receipts on account of processing of goods

For Payments to Indonesia

Purpose Code	Description
1000	All receipts/payments affecting OCAs and ICAs of less than USD1,000 per transaction
1011	Exports, f.o.b. Shipment of merchandise out of Indonesia
1013	Refunds - export/import Refunds on returned imported merchandise
1014	Prepayments - export/import Prepayments for merchandise to be exported
1015	Transactions in merchandise in bunkers and other stores for transportation (such as aircraft and marine vessels), e.g., fuel, provisions, and supplies (such as navigational charts, food and beverages).
1016	Services pertaining to processing of merchandise to be returned to the country of origin.
1017	Passenger transportation
1021	Repair/maintenance services for movable goods, such as marine vessels, aircraft, drilling rigs and similar items.
1022	Freight to/from other countries Transportation by air, sea or other means (such as overland and pipeline)
1024	Freight other than for export/import Freight services in Indonesia, in an overseas country or between overseas countries.
1025	Transportation support services Transportation services provided at ports, airports and other transport terminals, comprising towing, cargo handling, navigation assistance, transportation maintenance services, warehousing, packaging services, commissions for passenger and freight agents, and other services pertaining to transportation.
1030	All expenditures incurred for business and non-business travel, such as for accommodation and purchase of food/beverages during travel. Does not include expenditures for transportation from/into the territory of Indonesia

Purpose Code	Description
1040	All transactions for training/education (schools, seminars, courses, and so on), such as course registration fees, accommodation, and purchase of food and beverages pertaining to education and traning.
1050	Postal and courier services (such as PO box rental and collection/dispatch of letters, packages, newspapers/magazines, brochures and parcels), and telecommunications services (such as telephone, facsimile, broadcasting, and satellite services).
1060	Construction and installation of buildings, offices, factories, and so on.
1071	Services for all insurance activities (including commissions for insurance/ reinsurance agents in respect of insurance transactions), including: a. receipt/recognition of claim receivables or equivalent: Life Insurance
1072	Services for all insurance activities (including commissions for insurance/ reinsurance agents in respect of insurance transactions), including: a. receipt/recognition of claim receivables or equivalent: Non Life Insurance
1080	Payment of fees, commissions for brokerage and other services pertaining to financial institutions, such as payment of fees and commissions for activities pertaining to letters of credit, bank loan facilities, stock brokerage, underwriting, leasing, foreign currency trading, derivative and custodian transactions. Does not include services to insurance companies.
1090	Services transactions pertaining to computer data and information (news), such as design and/or implementation of software, data processing, maintenance/repair of computers and peripherals (not including sale/purchase of computer hardware and peripherals), news agency/newspaper or magazine subscription services, photographs, feature articles, and so on.
1099	Merchandise transactions other than exports and imports (such as domestic trade, trade with an overseas country or trade between overseas countries) and other than for bunkers and stores.
1100	Fees for use of trademarks, franchises, patents, copyrights, and so on.
1111	Operational leasing Lease without option of purchase for movable goods, such as marine vessels, aircraft, oil drilling equipment (rigs), and containers
1112	Leasing of land and buildings Lease of land, office space, apartments, houses, and so on.
1120	Mining, agricultural, forestry, and similar services Architectural, engineering, and similar services Research and development services Legal, accounting, audit, taxation, business, public relations, and management consultancy services Advertising and market research services, including sale and purchase of advertising space, exhibitions, product promotion, and polling Administration and operational services, such as building cleaning, translation, security and investigation, and personnel services.
1129	All receipts/payments affecting overseas current accounts of the reporting Company for settlement of ICA balances (net settlement payments), originating from or paid into overseas banks/NBFIs
1130	Services related to audiovisual production (such as production of motion picture films and videos, radio and television programs, music recordings, theater or circus performances, including use of distribution rights, and fees received by actors, directors and producers) and services related to activities in museums, libraries, archives, and other sports and recreational and cultural activities.
1139	All receipts/payments arising from refunds of excess receipts/payments and excess recognition of accounts payable/receivable other than for exports/imports
1140	Receipts from/payments to foreign governments/embassies/consulates/ attaches and international organizations (such as the UN, World Bank, IMF, ADB, and IDB).
1161	Payments/receipts in respect of taxes or tax refunds, penalties/fines, subsidies, fishing/hunting/logging permits, work permits for foreign nationals, club/organization membership fees, and similar activities for which direct compensation is not provided
1162	Grants/donations (including but not limited to those for humanitarian and religious purposes), government social security schemes, scholarships, prizes, and similar activities for which direct compensation is not provided.
1163	Salaries, wages, and allowances paid to/received by employees, including social security, insurance and pension fund payments made by employers on behalf of employees.
1170	Dividend and distributed profits
1181	Interest on: 1) securities issued by non-residents (such as promissory notes, commercial paper, and bonds)
1182	Interest on: 2) current accounts and deposits
1183	Interest on: 3) borrowings/loans (including financial leasing).
1189	Other investment income
1191	Sale/purchase of transferable patents, copyrights, lease rights, trademarks, franchises, licenses, and contracts. Does not include fees for use of these assets.

1192	Sale/purchase of land, buildings, unprocessed subsoil assets (such as minerals), and so on.
1199	All service transactions other than mentioned above.
1201	Equity participation Receipts from equity participation
1202	Divestiture of equity participation Receipts from divestiture of equity participation
1203	Reinvested earnings

Purpose Code	Description
1206	Securities issued by non-residents: 1) Shares
1207	Securities issued by non-residents: 2) Other securities, with maturities of: • more than one year (based on original maturity)
1208	Securities issued by non-residents: 2) Other securities, with maturities of: • up to one year (based on original maturity)
1209	Securities issued by residents: 1) Shares
1210	Securities issued by residents: 2) Other securities with maturity of more than one year (based on original maturity), issued by: • Monetary authority
1211	Securities issued by residents: 2) Other securities with maturity of more than one year (based on original maturity), issued by: • Central or regional government (such as Government bonds)
1212	Securities issued by residents: 2) Other securities with maturity of more than one year (based on original maturity), issued by: • Banks (such as bank bonds and medium term notes)
1213	Securities issued by residents: 2) Other securities with maturity of more than one year (based on original maturity), issued by: • Non bank financial institutions and non financial institution companies (such as bonds issued by financing companies and domestic private companies)
1214	Securities issued by residents: 3) Other securities with maturity of up to one year (based on original maturity), issued by: • Monetary authority (such as Bank Indonesia Certificates)
1215	Securities issued by residents: 3) Other securities with maturity of up to one year (based on original maturity), issued by: • Central and regional government
1216	Securities issued by residents: 3) Other securities with maturity of up to one year (based on original maturity), issued by: • Banks (such as promissory notes and banker's acceptances)
1217	Securities issued by residents: 3) Other securities with maturity of up to one year (based on original maturity), issued by: • Non bank financial institutions and non financial institution companies (such as commercial papers issued by domestic private companies)
1221	a. Provision/drawing of loans with maturity of: 1) up to one year (including sale or purchase of financial claims/factoring)
1222	a. Provision/drawing of loans with maturity of: 2) more than one year
1231	b. Repayment of loans with maturity of: 1) up to one year
1232	b. Repayment of loans with maturity of: 2) more than one year
1233	c. Financial leasing Leasing based on leasing contract with option to purchase.
1255	a. Receipts in favor of OCI of reporting Company 1) addition to OCA against other OCA of the reporting Company
1256	a. Receipts in favor of OCI of reporting Company 2) addition to OCA against deposit held by reporting Company (savings deposit, time deposit, etc.)
1259	b. Cash withdrawal/deposit against/in favor of OCA
1261	a. Spot transactions (including direct exchange of foreign currencies with foreign currency traders or other parties): 1) foreign currency against rupiah
1262	a. Spot transactions (including direct exchange of foreign currencies with foreign currency traders or other parties): 2) foreign currency against foreign currency
1263	b. Forward transactions: 1) foreign currency against rupiah
1264	b. Forward transactions: 2) foreign currency against foreign currency
1265	Derivative transactions Receipts/payments for settlement of derivative transactions (net settlement payments), including receipts/payments of premiums and variation/non repayable margins for purposes of forward transactions, options, and so on. Does not include fees and commissions paid to agents such as banks, brokers, or dealers. 1) Forward transactions or equivalent (such as swaps and futures).
1266	Derivative transactions Receipts/payments for settlement of derivative transactions (net settlement payments), including receipts/payments of premiums and variation/non repayable margins for purposes of forward transactions, options, and so on. Does not include fees and commissions paid to agents such as banks, brokers, or dealers. 2) Option transactions or equivalent.

Purpose Code	Description
1299	All capital/financial transactions other than mentioned above.
2011	2011 Export of Goods
2012	2012 Imported goods
2802	2802 Export Refunds
2803	2803 Import Refunds
2018	2018 Advance Payment is paid in full
2019	2019 Advance Payment is partially paid
2015	2015 Bunkers and Stores
2097	2097 Other Goods Transactions - Trade in Goods within the Territory of Indonesia
2098	2098 Other Goods Transactions - Sales (not Indonesia goods) / Purchases outside Indo for overseas selling
2804	2804 Other Goods Returns (Refunds)
2400	2400 Goods Processing Services
2405	2405 Goods Maintenance and Repair Services
2411	2411 Passenger Transportation - Sea Transportation Mode
2412	2412 Passenger Transportation - Air Transport Mode
2413	2413 Passenger Transportation - Other Mode of Transportation (rail & road)
2421	2421 Transportation of Goods (Freight) Export & Import - Sea Transportation Mode
2422	2422 Transportation of Goods (Freight) Export & Import - Air Transportation Mode
2431	2431 Transportation of Goods (Freight) outside of Export & Import - Sea Transportation Mode
2432	2432 Transportation of Goods (Freight) outside of Export & Import - Air Transportation Mode
2433	2433 Transportation of goods (Freight) excluding Export & Import - Other modes of transportation
2441	2441 Transportation Support - Sea Transportation Mode
2442	2442 Transportation Support - Air Transportation Mode
2443	2443 Transportation Support - Other Transportation Modes
2450	2450 Post and Courier
2461	2461 Business trip
2462	2462 Personal Travel
2466	2466 Health services are carried out in Indonesia
2467	2467 Health services are carried out outside Indonesia
2468	2468 Education / training services are carried out in Indonesia
2469	2469 Education / training services are carried out outside Indonesia
2480	2480 Telecommunication Services
2490	2490 Computer Services
2495	2495 Information Services
2501	2501 Construction Services in Indonesia for up to 1 year
2502	2502 Construction Services in Indonesia for more than 1 year
2511	2511 Overseas Construction Services for up to 1 year
2512	2512 Overseas Construction Services for more than 1 year
2521	2521 Direct Insurance - Life Insurance (Premium)
2522	2522 Direct Insurance - Life Insurance (Benefit)
2523	2523 Direct Insurance - Freight Insurance (Premium)
2524	2524 Direct Insurance - Freight Insurance (Claim)
2525	2525 Other Direct Insurance (Premium)
2526	2526 Other Direct Insurance (Claim)

2531	2531 Reinsurance (Premium)
2532	2532 Reinsurance (Claim)
2533	2533 Reinsurance (Commission)
2541	2541 Insurance Support Services (Auxiliary Insurance Services)
2546	2546 Pension Fund (Contribution)
2547	2547 Pension Fund (Benefit)
2550	2550 Financial Services
2560	2560 Use of Intellectual Property Rights
2570	2570 Research and development
2580	2580 Law, Accounting, Management Consultant, and Public Relations
2590	2590 Advertising, Market Research, and Public Opinion
2600	2600 Architecture, Engineering, and Other Engineering
2610	2610 Mining, Agriculture, and Waste and Pollution Management
2615	2615 Operational Leasing (Goods)
2616	2616 Operational Leasing (Unmanned Transportation Facility)
2630	2630 Trade Related Services
2640	2640 Other Business Services
2651	2651 Arts, Culture and Recreation Services are carried out in Indonesia
2652	2652 Arts, Culture and Recreation Services are carried out outside Indonesia

Purpose Code	Description
2660	2660 Government Services
2670	2670 Other Service Transactions
2127	2127 Settlement of Account Balance (netting) related to Export
2129	2129 Settlement of Account Balance (netting) not related to Export
2701	2701 Interest, profit sharing, margin and bonus - Non-resident Securities for up to 1 year
2702	2702 Interest, profit sharing, margin and bonus - Non-resident Securities> 1 year
2705	2705 Interest, profit sharing, margin and bonus - Current & Savings Account
2710	2710 Interest, profit sharing, margin and bonus - Loans
2716	2716 Interest, profit sharing, margin and bonus - Residential Securities up to 1 year
2717	2717 Interest, profit sharing, margin and bonus - Resident Securities> 1 year
2720	2720 Interest, profit sharing, margin and bonus - Gold Swap
2725	2725 Dividends and profit / profit distributed, including profits from mutual funds
2730	2730 Security Landing Transaction Fees, Gold Loans, Gold Swaps - Securities Owner
2731	2731 Security Landing Transaction Fees, Gold Loans, Gold Swaps - Gold Owner
2150	2150 Transfer of Income (Worker's Remmitances)
2163	2163 Labor Income
2741	2741 Land Lease
2742	2742 Rent Office Space, Apartments, Houses, and the like
2743	2743 Rent Land and Office Space, Apartments, Houses
2751	2751 Grant / the like (cash) which is not related to the obligation to buy fixed assets
2752	2752 Grant / the like (cash) related to the obligation to buy fixed assets
2760	2760 Password / fines and the like
2765	2765 Tax on Products such as Value Added Tax, Payroll Tax, PBB, Business License
2766	2766 Tax on Income and Welfare
2767	2767 Other Taxes
2770	2770 Right to Use of Natural Resources
2193	2193 Buying and Selling Non-Financial Assets - Marketing Assets

Purpose Code	Description
2194	2194 Sale and Purchase of Non-Financial Assets - Contracts, Leases, Licenses
2197	2197 Buying and Selling Land
2198	2198 Buying and Selling Buildings
2203	2203 Equity Participation in Indonesia
2204	2204 Equity Participation outside Indonesia
2206	2206 Divestment of Equity Participation in Indonesia
2207	2207 Divestment of Equity Participation outside Indonesia
2311	2311 Non-Resident Valued Letters - Shares
2321	2321 Non-Resident Securities - Bonds
2322	2322 Non-Resident Securities - Other Long-Term Securities
2323	2323 Non-Resident Securities - Other Long-Term Securities
2331	2331 Non-Resident Valuation Letters - Treasury Bills
2332	2332 Non-Resident Valuable Letters - Promissory Notes
2333	2333 Non-Resident Securities - Other Short Term Debt Securities
2341	2341 Resident Valuation Letter - Shares
2342	2342 Resident Securities - Other Equity Securities (Warrant, Right)
2351	2351 Resident Securities - Government Bonds of the Republic of Indonesia
2352	2352 Resident Securities - Corporate Bonds
2353	2353 Resident Securities - Medium Term Notes
2354	2354 Resident Securities - Other Long-Term Debt Securities
2361	2361 Resident Securities - Bank Indonesia Certificate & Bank Indonesia Wadiah Certificate
2362	2362 Resident Securities - Treasury Bills
2363	2363 Resident Securities - Promissory Notes
2364	2364 Resident Securities - Negotiable Certificate of Deposit
2365	2365 Resident Securities - Other Short Term Debt Securities
2366	2366 Resident Securities - Bank Indonesia Certificate of Deposit
2371	2371 Mutual Funds

Purpose Code	Description
2372	2372 Mutual funds that are traded (Exchange Traded Fund)
2375	2375 Resident - Sales of Securities by repo by Owner for a period of up to 1 year
2376	2376 Resident - Sales of Securities by repo by Owners with a term of> 1 year
2377	2377 Resident - Buyer resales repo securities for up to 1 year
2378	2378 Resident - Resale of repo Securities by Buyer> 1 year
2379	2379 Resident - Buyback of repo Securities by Owner for a period of up to 1 year
2380	2380 Resident - Buyback of repo Securities by Owner with a term of> 1 year
2381	2381 Residents - Purchase of Securities that are sold on a repo basis for a period of up to 1 year
2382	2382 Resident - Purchase of Securities that are sold on a repo basis> 1 year
2821	2821 Non-Resident - Sales of Securities on a repo basis by the Owner for a period of up to 1 year
2822	2822 Non-Resident - Sales of Securities on a repo basis by Owners with a term of> 1 year
2823	2823 Non-Resident - Buyer resale of repo Securities for a period of up to 1 year
2824	2824 Non-Resident - Resale of repo Securities by Buyer> 1 year
2825	2825 Non-Resident - Buyback of repo Securities by Owner for a period of up to 1 year
2826	2826 Non-Resident - Buyback of repo Securities by Owner with a term of> 1 year
2827	2827 Non-Residents - Purchase of Securities that are sold on a repo basis of up to 1 year
2828	2828 Non-Resident - Purchase of Securities that are sold on a repo basis> 1 year
2221	2221 Loan granting / withdrawal with a term of up to 1 year
2222	2222 Loan provision / withdrawal with a term of> 1 year
2231	2231 Loan repayments with a term of up to 1 year

2232	2232 Loan repayments with a term of> 1 year
2233	2233 Financial Leasing
2383	2383 Factoring - Banks in Indonesia up to 1 year
2384	2384 Factoring - Banks in Indonesia> 1 year term
2385	2385 Factoring - Companies in Indonesia for a period of up to 1 year
2386	2386 Factoring - Companies in Indonesia> 1 year
2387	2387 Factoring - Overseas banks up to 1 year
2388	2388 Factoring - Overseas bank term> 1 year
2389	2389 Factoring - Overseas companies for a period of up to 1 year
2390	2390 Factoring - Overseas company term> 1 year
2391	2391 Submission of Funds o / Cash Provider in Gold Swap agreement term of up to 1 year
2392	2392 Submission of Funds o / Cash Provider in Gold Swap agreement term> 1 year
2393	2393 Refunds o / Gold Owner in Gold Swap agreement term of up to 1 year
2394	2394 Refunds o / Gold Owner in Gold Swap agreement term> 1 year
2395	2395 Receipt of funds o / Cash Provider in a Gold Swap agreement term of up to 1 year
2396	2396 Receipt of funds o / Cash Provider in Gold Swap agreement term> 1 year
2397	2397 Receipt of Funds o / Gold Owner in Gold Swap agreement term of up to 1 year
2398	2398 Receipt of Funds o / Gold Owner in Gold Swap agreement term> 1 year
2808	2808 Working Capital / Cashcall - Oil and Gas
2809	2809 Working Capital / Cashcall - Non Oil and Gas
2811	2811 Advance Payment - Goods outside of Export and Import
2812	2812 Advance Payment - Insurance
2813	2813 Advance Payment - Others
2814	2814 Receipt / Refund of Orders (based on IPO & Private Placement)
2815	2815 Reimbursement of Bailout Data
2240	2240 Deposits in Indonesia - Deposit Placement - up to 3 months (Term Deposit)
2241	2241 Deposits in Indonesia - Deposits Placement - up to 3 months (Others, including Current Accounts & Call Money)
2242	2242 Savings in Indonesia - Deposit placement - more than 3 - 6 months
2243	2243 Savings in Indonesia - Deposit Placement - more than 6 months
2244	2244 Deposits in Indonesia - Withdrawal of Deposits - up to 3 months (Term Deposit)
2245	2245 Deposits in Indonesia - Withdrawal of Deposits - up to 3 months (Others, including Current Accounts & Call Money)
2246	2246 Deposits in Indonesia - Withdrawal of deposits - more than 3 - 6 months

Purpose Code	Description
2247	2247 Deposits in Indonesia - Withdrawal of Deposits - more than 6 months
2251	2251 Deposits outside Indonesia - Deposits Placement - up to 3 months (Current Account & Call Money)
2252	2252 Deposits outside Indonesia - Deposits of deposits - more than 3 months
2255	2255 Deposits outside Indonesia - Withdrawal of Deposits - up to 3 months (Current Account & Call Money)
2256	2256 Deposits outside Indonesia - Withdrawal of deposits - more than 3 months
2257	2257 Deposits Outside Indonesia - Withdrawal of Foreign Exchange Proceeds from Exports from Foreign Accounts
2261	2261 Foreign Exchange Spot Transactions against Rupiah
2262	2262 Spot Transactions between Foreign Currencies
2263	2263 Foreign Currency Forward Transactions against Rupiah
2264	2264 Forward Transactions between Foreign Currencies
2271	2271 Derivative Transactions - Profits on Forward Transactions
2272	2272 Derivative Transactions - Receipts for Forward Rate Agreements
2273	2273 Derivative Transactions - Receipts in Interest Swap / Currency Swap Transactions
2274	2274 Derivative Transactions - Receipts for Initial / Repayable Margin

Purpose Code	Description
2275	2275 Derivative Transactions - Receipts for Variation / Non-Repayable Margin
2276	2276 Derivative Transactions - Receipt of Premium in Option Transactions
2277	2277 Derivative Transactions - Principal Receipt in Currency Swaps at the beginning of the Transaction
2278	2278 Derivative Transactions - Principal Receipt in Currency Swaps at the end of the Transaction
2279	2279 Derivative Transactions - Receipt of Premiums in Credit Default Swap Transactions
2280	2280 Guarantee Deposit / Return
2282	2282 Refunds for Transactions other than Export / Import of Goods & Other Goods Transactions
2299	2299 Other Capital / Financial Transactions
2901	2901 Transactions between Non-Resident with other Non-Resident
2902	2902 Credit card payment and the like
2903	2903 Buy and sell, acquisition, delivery, or remittance of foreign currency
2904	2904 Buy and sale, acquisition, takeover, or settlement of a traveler's cheque
2905	2905 For export money orders, in order to takeover of the customer
2911	2911 For export money orders, in order to rediscount / refinancing
2912	2912 For export money orders, in order to repayment of rediscount / refinancing
2906	2906 Refunds, cancellations, payment forwarding, and bookkeeping adjustments
2907	2907 Change of transaction status from Resident to Non-Resident or vice versa
2981	2981 Fund placement in the form of DHE deposits - a period of 1 month
2982	2982 Fund placement in the form of DHE deposits - a period of 3 months
2983	2983 Fund placement in the form of DHE deposits - a period of 6 months
2984	2984 Fund placement in the form of DHE deposits - a period of more than 6 months
2985	2985 Disbursement of deposits in the form of DHE deposits
2986	2986 Transfer of deposits between DHE Special Accounts, both intrabank and interbank
2987	2987 Transfer of funds other than DHE from DHE Special Account
2988	2988 Interest or revenue share for DHE Special Account

For Payments to Malaysia

Purpose Code	Description
0	FOOD AND LIVE ANIMALS
1000	Beverages and tobacco
2000	Crude materials, inedible, except fuels
3000	Mineral fuels, lubricants and related ma
4000	Animal and vegetable oils, fats and waxe
5000	Chemicals and related products, not clas
6000	Manufactured goods
7000	Machinery, non-customised packaged softw
7100	Power lines, pipelines and undersea comm

Purpose Code	Description
8000	Miscellaneous manufactured articles
9000	Commodities and miscellaneous transactio
9001	Goods (Broad Classification)
9100	Refunds relating to goods transactions
9700	Non-monetary gold
10010	Goods for processing (manufacturing serv
11110	Freight by air
11120	Freight by sea
11130	Freight by other modes of transportation

Purpose Code	Description
11210	Passenger fare by air
11220	Passenger fare by sea
11230	Passenger fare by other modes of transpo
12110	Airport services
12120	Port services
12130	Other terminal facilities
12140	Postal and courier services
12210	Charter of aircraft (with crew)
12220	Charter of ships and vessels (with crew)
12230	Charter of other modes of transport (wit
12310	Rentals/operating leasing of aircraft (w
12320	Rentals/operating leasing of ships and v
12330	Rentals/operating leasing of other trans
12400	Fees for salvage operations
12500	Repair and maintenance of aircraft, ship
13110	Goods and services purchased by travelle
13210	Goods and services purchased through bus
13220	Goods and services purchased by short te
13300	Travel for pilgrimage and religious obse
13400	Travel for medical treatment
13500	Education-related
14110	Direct investment income
14120	Portfolio investment income
14130	Retained earnings
14140	Investment income attributable to Non-re
14210	Interest paid to/ received from related
14220	Interest paid to/ received from non-rela
14230	Interest paid to/received from Non-resid
14240	Interest paid to/received from Non-resid
14250	Interest paid to/received from Non-resid
14310	Wages and salaries in cash
14320	Wages and salaries in kind/benefits attr
14330	Employer's social contributions
14410	Taxes on products and productions
14420	Subsidies on products and productions
14430	Rental on natural resources
15100	Malaysian government offices abroad and
15200	International organisations
15300	Trade missions
15400	Commission and other charges relating to
15500	The Bank minting of coins and printing o
16100	Telecommunication services
16210	Construction and installation services i
16220	Construction and installation services a
16311	Premium paid/received on high risk insur

Purpose Code	Description
16312	Premiums paid/received on other general
16313	Premium paid/received on life insurance/
16314	Premiums paid/received on reinsurance/re
16315	Premium paid/received on insurance/takaf
16321	Claims settlements on high risk insuranc
16322	Claims settlements on other general insu
16323	Claims settlements on life insurance/tak
16324	Claims paid/received on reinsurance/reta
16325	Claims paid/received on insurance/takafu
16332	Auxiliary Insurance Services
16410	Explicitly-charged financial services
16420	Explicit margins on buying and selling o
16430	Explicitly-charged asset management serv
16440	Financial intermediation service charges
16510	Computer services
16520	Information services
16610	Charges associated with intellectual pro
16620	License fees to reproduce and distribute
16710	Merchanting trade
16720	Sharing of administrative expenses
16730	Research and development
16740	Architectural, engineering, and other te
16750	Agricultural, mining, and on-site proces
16760	Advertising, market research and public
16771	Legal services
16772	Accounting services
16773	Management consulting services
16780	Rentals/operating leasing of dwellings,
16791	Trade-related services
16792	Waste treatment services
16810	Audio-visual and artistic related servic
16820	Health services
16830	Education services
16840	Heritage and recreational services
16850	Other personal services
16900	Other services transactions not identifi
16910	Refunds relating to services transaction
17010	Inter-company settlement for offsetting
17020	Transfer by a company to/from its own cu
17030	Bilateral trade transactions.
17040	Transfer of funds between overseas accou
17050	Transfer of funds between banking instit
17060	Transfer of funds between overseas accou
17070	Transfer by a resident (exclude bank) to
17080	Settlement between Remittance Services P
21110	Government Sector: Grants, aid, donation
21120	Government Sector: Pension, gratuity
21131	Taxes on income, wealth and other taxabl
21132	Fines and penalties (government sector)
21133	Social contributions and benefits (gover

21140	Compensation and pledging
21201	Personal transfer
21210	Grants and gifts
21220	Workers' remittances

Purpose Code	Description
21230	Legacies, compensations and prizes
21241	Taxes on income, wealth and other taxabl
21242	Fines and penalties (private sector)
21245	Net premiums on non-life insurance and s
21246	Non-life insurance claims and calls unde
22110	Debt forgiveness (government sector)
22130	Other capital transfers (government sect
22210	Debt forgiveness (private sector)
22220	Migrant transfer
22230	Other capital transfers (private sector)
23000	Acquisition/ disposal of non-produced, n
31111	Extension/receipt (drawdown) of long-ter
31112	Repayment of principal to/by Non-residen
31113	Prepayment of principal to/by Non-reside
31121	Extension/receipt (drawdown) of short-te
31122	Repayment of principal to/by Non-residen
31123	Prepayment of principal to/by Non-reside
31311	Issuance
31312	Redemption
31411	Financial lease extension to/receipt fro
31412	Repayment of financial lease to/receipt
31413	Prepayment of financial lease to/receipt
31511	Credit facilities extension to/receipt f
31512	Repayment of credit facilities to/by Non
31513	Prepayment of credit facilities to/by No
31911	Extension to /receipt from Non-resident.
31912	Repayment of other loans facilities to/b
31913	Prepayment of other loans facilities to/
31921	Extension to /receipt from Non-resident.
31922	Repayment of other loans facilities to/b
31923	Prepayment of other loans facilities to/
33000	Employee stock options
34000	Subscriptions/ Contributions to/ Reimbur
35130	Mergers and acquisitions
35140	Equity investment other than mergers and
35200	Liquidation of investment
35300	Head office accounts in branches
35400	Capital Expenditure in Special Enterpris
36110	Issued by residents in domestic capital
36120	Issued by residents in international mar
36130	Issued by Non-residents in international
36140	Issued by Non-residents in domestic capi
36210	Issued by residents in domestic capital
36220	Issued by residents in international mar
36230	Issued by Non-residents in international

Purpose Code	Description
36240	Issued by Non-residents in domestic capi
36310	Issued by residents in domestic capital
36320	Issued by residents in international mar
36330	Issued by Non-residents in international
36340	Issued by Non-residents in domestic capi
36410	Purchase/sale of Malaysian Government se
36420	Purchase/sale of Foreign Government secu
36430	Purchase/sale of Foreign Government secu
37100	Swaps

Purpose Code	Description
37200	Forwards
37300	Futures
37400	Options
37900	Others derivatives
39111	Purchase/sale of real estate in Malaysia
39112	Purchase/sale of real estate in Malaysia
39121	Purchase/sale of real estate abroad (com
39122	Purchase/sale of real estate abroad (res
39131	Purchase/sale of real estates in host co
39132	Purchase/sale of real estates in host co
39210	Placement/withdrawal of deposits of resi
39220	Placement/withdrawal of deposits of resi
39230	Placement/withdrawal of deposits by Non-
39240	Deposits balances of foreign offices of
39250	Placement/withdrawals of deposits in FC
39260	Nostro balances with the correspondent b
39300	Currency
39600	Guarantees
39700	Credit Commitments
39900	Other investment nie

For Payments to Philippines

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

For Payments to UAE

Purpose Code	Description
EDU	Educational Support
FIS	Financial services
GDS	Goods Bought or Sold
GRI	Government related income taxes tariffs
IGT	INTER GROUP TRANSFER
LIP	Loan Interest Payments
OTS	Other modes of transport
SAL	Salary
TTS	Technical trade-related and other busine

References:

1: https://www.swift.com
2: https://www.iso20022.org/

Disclaimer