



**Royal Bank
of Scotland**

Kuwait Purpose of Payment codes



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Code	Text	Transaction nature
Purpose of Payment codes for Kuwait		
Bank Debt		
BKIP	Bank Loan Accrued Interest Payment	Accrued interest payments. Specific to bank loans
BKPP	Bank Loan Principal Paydown	Principal paydowns. Specific to bank loans
BKFE	Bank Loan Fees	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
Card Settlement		
CDDP	Card Deferred Payment	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
CDOC	Original Credit	A service which allows the card acceptor to affect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment
FCOL	Fee Collection	A Service that is settling card transaction related fees between two parties
CBLK	Card Bulk Clearing	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	Card Payment With Cash Back	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)
MTUP	Mobile Top Up	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount
Cash Management		
ACCT	Account Management	Transaction moves funds between 2 accounts of same account holder at the same bank
DEPT	Deposit	Transaction is related to a payment of deposit
CASH	Cash Management Transfer	Transaction is a general cash management instruction
PERS	Person to Person Payment	Transaction is a payment between two accounts where the party is a natural person (identified by a private ID, not organization ID)
COLL	Collection Payment	Transaction is a collection of funds initiated via a credit transfer or direct debit

INTC	Intra Company Payment	Transaction is an intra-company payment, i.e., a payment between two companies belonging to the same group
INTP	Intra Party Payment	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)
Collateral		
MGSC	Futures Initial Margin Client Owned Segregated Cash Collateral	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
EXTD	Exchange Traded Derivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter)
FIXI	Fixed Income	Cash collateral related to a fixed income instrument
SBSC	Securities Buy Sell- Sell Buy Back	Cash collateral related to a Securities Buy Sell- Sell Buy Back
ISUK	Sukuk Issuance	Issuance of Sukuk for the Islamic Banks on value date
RSUK	Sukuk Redemption	Redemption of Sukuk for the Islamic Banks at Maturity date
ITBL	Treasury Bills Issuance	Issuance of treasury bills for Conventional Banks on the value date
RTBL	Treasury Bills Redemption	Redemption of treasury bills for the Conventional Banks at the maturity date
Commercial		
SCVE	Purchase Sale of Services	Transaction is related to purchase and sale of services
BEXP	Business Expenses	Transaction is related to a payment of business expenses
COMC	Commercial Payment	Transaction is related to a payment of commercial credit or debit. (formerly Commercial Credit)
GDDS	Purchase Sale of Goods	Transaction is related to purchase and sale of goods
GDSV	Purchase Sale of Goods And Services	Transaction is related to purchase and sale of goods and services
SERV	Service Charges	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	Supplier Payment	Transaction is related to a payment to a supplier
TRAD	Commercial	Transaction is related to a trade services operation
MP2B	Mobile P2B Payment	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
ROYA	Royalties	Transaction is the payment of royalties
Consumer		
CHAR	Charity Payment	Transaction is a payment for charity reasons
COMT	Consumer Third Party Consolidated Payment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, i.e. credit

Finance		
HLRP	Housing Loan Repayment	Transaction is related to a payment of housing loan
HLST	Home Loan Settlement	Transaction is related to the settlement of a home loan
INPC	Insurance Premium Car	Transaction is a payment of car insurance premium
INTE	Interest	Transaction is payment of interest
LIFI	Life Insurance	Transaction is a payment of life insurance
PPTI	Property Insurance	Transaction is a payment of property insurance
INPR	Insurance Premium Refund	Transaction is related to an insurance premium refund
INSC	Payment of Insurance Claim	Transaction is related to the payment of an insurance claim
INSU	Insurance Premium	Transaction is payment of an insurance premium
LOAN	Loan	Transaction is related to transfer of loan to borrower, or stuff loan
LOAR	Loan Repayment	Transaction is related to repayment of loan to lender
RINP	Recurring Instalment Payment	Transaction is related to a payment of a recurring instalment made at regular intervals
PENO	Payment Based on Enforcement Order	Payment based on enforcement orders except those arising from judicial alimony decrees
RELG	Rental Lease General	Transaction is for general rental/lease.
TRFD	Trust Fund	Transaction is related to a payment of a trust fund.
Foreign Exchange		
FORW	Forward Foreign Exchange	FX trades with a value date in the future
General		
ADVA	Advance Payment	Health Travel
BCDM	Bearer Cheque Domestic	Travel for Educational or Scientific Purposes
BCFG	Bearer Cheque Foreign	Accommodation
CCRD	Credit Card Payment	Local Transport
DCRD	Debit Card Payment	Other Services
EDUC	Education	Package Tours with international travel included
CFEE	Cancellation Fee	Cruise Ships
CORT	Trade Settlement Payment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction
REBT	Rebate	Transaction is the payment of a rebate
FEES	Payment of Fees	Payment of fees/charges
GIFT	Gift	Payment with no commercial or statutory purpose
IHRP	Instalment Hire Purchase Agreement	Transaction is payment for an instalment/hire-purchase agreement

INSM	Instalment	Transaction is related to a payment of an instalment
IVPT	Invoice Payment	Transaction is the payment for invoices
REFU	Refund	Transaction is the payment of a refund
FAML	Family Support	Transaction is between family members
MSVC	Multiple Service Types	Transaction is related to a payment for multiple service types
LEGE	Legal Expense	Legal Expense
LEGC	Legal Case	Payment toward legal case or to execution department
GOVT	Government Payment	Transaction is a payment to or from a government department
BRKF	Brokerage Fee	Fee paid to a broker for services provided
BDKD	Bulk Deposit by Participant Bank	Bulk Deposit by Participant Bank
BWKD	Bulk Withdrawal by Participant Bank	Bulk Withdrawal by Participant Bank
FCYB	Forex currency Buy by Participant Bank	Forex currency Buy by Participant Bank
FCYS	Forex currency Sell by Participant Bank	Forex currency Sell by Participant Bank
CDCD	Normal Deposit by Participant Bank	Normal Deposit by Participant Bank
CWCD	Normal Withdrawal by Participant Bank	Normal Withdrawal by Participant Bank
CHTR	Onus Inter account Transfer	Onus Inter account Transfer
DEDU	Deductions	Transaction is payment of Deductions for government entities
FORM	Form	Transaction is payment of Form
STMP	Stamp	Transaction is payment of Stamp (financial stamp or electronic stamp)
DISC	Discounts	Transaction is payment of Discounts for government entities
FISU	Financial support	Transaction is payment of financial support
INST	Instalment	Transaction is payment of Instalment, or payment monthly instalments to ministries
CONT	Contract	Transaction is payment of Contract
DUES	Dues	Transaction is payment of Dues
TEND	Tender	Transaction is payment of Tender
TECO	Terminate contract	Transaction is payment of Terminate contract
BOAL	Book allowance	Transaction is payment of Book allowance
CCST	Cash custody	Transaction is payment of Cash custody
IBAL	Increase balance	Transaction is to increase Government Entities Balances from Ministry of Finance
Investment		
ANNI	Annuity	Transaction settles annuity related to credit, insurance, investments, others

CMDT	Commodity Transfer	Transaction is payment of commodities
DERI	Derivatives	Transaction is related to a derivatives transaction
PRME	Precious Metal	Transaction is related to a precious metal operation
DIVD	Dividend	Transaction is payment of dividends
FREX	Foreign Exchange	Transaction is related to a foreign exchange operation
INVS	Investment and securities	Transaction is for the payment of mutual funds, investment products and shares
SECU	Securities	Transaction is the payment of securities
TREA	Treasury Payment	Transaction is related to treasury operations
SAVG	Savings	Transfer to savings/retirement account
IRES	Investment In Real Estate	Investment in Real Estate
Medical		
MDCS	Medical Services	Transaction is a payment for medical care services
HLTI	Health Insurance	Transaction is a payment of health insurance
Salary & Benefits		
ALLW	Allowance	Transaction is the payment of allowances
BONU	Bonus Payment	Transaction is related to payment of a bonus
COMM	Commission	Transaction is payment of commission
PENS	Pension Payment	Transaction is the payment of pension
SSBE	Social Security Benefit	Transaction is a social security benefit, i.e. payment made by a government to support individuals
SALA	Salary Payment	Transaction is the payment of salaries
SPSP	Salary Pension Sum Payment	Salary or pension payment for more months in one amount or a delayed payment of salaries or pensions
BENE	Unemployment Disability Benefit	Transaction is related to a payment to a person who is unemployed/disabled
EOFS	End of Service Payment	Transaction is related to end-of-service payments from the employer (ministries, companies, institutions, etc.) in favour of individuals
OTPT	Overtime Payment	Transaction is payment of Overtime
LEPT	Leave encashment	Transaction is payment of leave encashment
SADJ	Salary Adjustment	Transaction is payment of salary adjustment
TRCO	Training course	Transaction is payment of Training course
EXWO	Excellent work	Transaction is payment of Excellent work
TICK	Travel tickets	Transaction is payment of Travel tickets
RSIG	Resignation	Transaction is payment of Resignation
OFMI	Official mission	Transaction is payment of Official mission

TEAM	Work teams	Transaction is payment of Work teams
Securities Lending		
TFLG	Trade Finance- letter of guarantee	Payments related to letter of guarantee
TFLC	Trade Finance- letter of credit	Payments related to letter of credit
Tax		
TAXS	Tax Payment	Transaction is the payment of taxes
INTX	Income Tax	Transaction is related to a payment of income tax
Transport		
AIRB	Air	Transaction is a payment for air transport related business
Utilities		
UBIL	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity
PHON	Telephone Bill	Transaction is related to a payment of telephone bill
Diplomacy		
KEMB	Kuwaiti Embassies Transfers	Transfers of Kuwaiti embassies, consulates and representative offices
IEMB	International Embassies Transfers	Transfers of the international embassies, consulates and representative offices
Delegation		
DELG	Government Delegation Transfers	Expenses of government official missions
Intervention		
INMM	Money Market	Liquidity intervention either injection to or withdrawal from conventional banks through MM deals
INTQ	MM Islamic	Liquidity intervention either injection to or withdrawal from Islamic banks through MM Islamic deals
ICBD	CBK Bonds Insurance	Issuance of CBK Bonds for the Conventional Banks on the value date
RCBD	CBK Bonds Redemption	Redemption of CBK Bonds for the Conventional Banks at the maturity date
ECTQ	Related Tawarruq CBK Bonds execution	Execution of Related Tawarruq CBK Bonds with Islamic Banks on the value date
SCTQ	Related Tawarruq CBK Bonds settlement	Settlement of Related Tawarruq CBK Bonds for Islamic Banks at the maturity date
Public Debt		
ITBD	Technician and Other Business Services	Commercial intermediation
RTBD	Technician and Other Business Services	Operational Leasing Services
EPDT	Technician and Other Business Services	Rental of Vessels
SPDT	Technician and Other Business Services	Aircraft Rental
Bank Debt		
SLON	Social Loan	Transaction is payment of social loan

Data accurate as of June 2025, taken from official Kuwait POP code list.
For more information visit the central bank website of Kuwait