

# DBS GlobeSend

Version 9.2026



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# 01 GlobeSend Currency Guide



## Currencies Supported by GlobeSend (Page 1/7)

S/N	Payment Currency	Currency Name	Destination Location	Payment Limit (in payment currency)	Indicative Availability of Funds <sup>1</sup>	IDEAL Cut-off Time
1	AED	UAE Dirham	AE – United Arab Emirates	230,000.00	Same day	13:30
2	ALL	Albanian Lek	AL – Albania	5,350,000.00	2 working days	17:00
3	AMD	Armenian Dram	AM – Armenia	24,650,000.00	2 working days	16:30
4	AOA	Angolan Kwanza	AO – Angola	58,750,000.00	2 working days	17:00
5	ARS	Argentina Peso	AR – Argentina	91,100,000.00	2 working days	17:00
6	AWG	Aruban Florin	AW – Aruba	110,000.00	2 working days	17:00
7	AZN	Azerbaijani Manat	AZ – Azerbaijan	100,000.00	2 working days	13:30
8	BAM	Bosnian Convertible Mark	BA – Bosnia & Herzegovina	100,000.00	2 working days	17:00
9	BBD	Barbados Dollar	BB – Barbados	120,000.00	2 working days	17:00
10	BDT	Bangladeshi Taka	BD – Bangladesh	7,800,000.00	2 working days	13:30
11	BHD	Bahraini Dinar	BH – Bahrain	25,000.00	Same day	13:30
12	BIF	Burundi Franc	BI – Burundi	188,500,000.00	2 working days	17:00
13	BMD	Bermudian Dollar	BM – Bermuda	60,000.00	2 working days	17:00
14	BND	Brunei Dollar	BN – Brunei	80,000.00	1 working day	13:30
15	BOB	Bolivian Boliviano	BO – Bolivia	440,000.00	2 working days	17:00
16	BRL	Brazilian Real	BR – Brazil	340,000.00	2 working days	17:00



<sup>1</sup> Payouts may be subject to country-specific restrictions or additional compliance review that may delay the availability of funds to the beneficiary.

## Currencies Supported by GlobeSend (Page 2/7)

S/N	Payment Currency	Currency Name	Destination Location	Payment Limit (in payment currency)	Indicative Availability of Funds <sup>1</sup>	IDEAL Cut-off Time
17	BSD	Bahamian Dollar	BS – Bahamas	60,000.00	2 working days	17:00
18	BWP	Botswana Pula	BW – Botswana	850,000.00	1 working day	17:00
19	BZD	Belize Dollar	BZ – Belize	120,000.00	2 working days	17:00
20	CAD	Canadian Dollar	CA – Canada	80,000.00	Same day	18:30
21	CDF	Congolese Franc	CD – Congo, Democratic Republic	150,000,000.00	2 working days	17:00
22	CLP	Chilean Peso	CL – Chile	61,000,000.00	2 working days	17:00
23	COP	Colombian Peso	CO – Colombia	250,000,000.00	2 working days	17:00
24	CRC	Costa Rican Colon	CR – Costa Rica	32,000,000.00	2 working days	17:00
25	CVE	Cape Verdean Escudo	CV – Cape Verde	6,000,000.00	2 working days	17:00
26	CZK	Czech Koruna	CZ – Czech Republic	1,390,000.00	Same day	13:30
27	DJF	Djiboutian franc	DJ – Djibouti	11,000,000.00	2 working days	17:00
28	DKK <sup>2</sup>	Danish Kroner	DK – Denmark	410,000	Same Day	16:30
29	DOP	Dominican Peso	DO – Dominican Republic	4,000,000.00	2 working days	17:00
30	DZD	Algerian Dinar	DZ – Algeria	8,340,000.00	2 working days	16:30
31	EGP	Egyptian Pound	EG – Egypt	3,000,000.00	2 working days	17:00



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<sup>2</sup> DKK for GlobeSend applicable to DBS Bank Ltd., HK Branch customers. For DBS Bank (HK) Limited customers, please refer to Telegraphic Transfer.

## Currencies Supported by GlobeSend (Page 3/7)

S/N	Payment Currency	Currency Name	Destination Location	Payment Limit (in payment currency)	Indicative Availability of Funds <sup>1</sup>	IDEAL Cut-off Time
32	ERN	Eritrean Nakfa	ER – Eritrea	960,000.00	2 working days	17:00
33	ETB	Ethiopian Birr	ET – Ethiopia	9,400,000.00	2 working days	17:00
34	FJD	Fijian Dollar	FJ – Fiji	140,000.00	1 working day	17:00
35	GEL	Georgian Lari	GE – Georgia	170,000.00	2 working days	17:00
36	GHS	Ghanaian Cedi	GH – Ghana	32,210,000.00	1 working day	17:00
37	GMD	Gambian Dalasi	GM – Gambia	4,700,000.00	2 working days	17:00
38	GNF	Guinean Franc	GN – Guinea	555,500,000.00	2 working days	17:00
39	GTQ	Guatemala Quetzal	GT – Guatemala	490,000.00	2 working days	17:00
40	GYD	Guyana Dollar	GY – Guyana	13,400,000.00	2 working days	17:00
41	HNL	Honduran Lempira	HN – Honduras	1,650,000.00	2 working days	17:00
42	HUF	Hungarian Forint	HU – Hungary	22,600,000.00	Same day	16:30
43	IDR	Indonesian Rupiah	ID – Indonesia	1,038,000,000.00	Same day	11:30
44	ILS	Israeli Shekel	IL – Israel	220,000.00	Same day	13:30



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## Currencies Supported by GlobeSend (Page 4/7)

S/N	Payment Currency	Currency Name	Destination Location	Payment Limit (in payment currency)	Indicative Availability of Funds <sup>1</sup>	IDEAL Cut-off Time
45	ISK	Icelandic Krona	IS – Iceland	7,850,000.00	2 working days	17:00
46	JMD	Jamaican Dollar	JM – Jamaica	10,250,000.00	2 working days	17:00
47	JOD	Jordanian Dinar	JO – Jordan	45,000.00	2 working days	17:00
48	KES	Kenya Shilling	KE – Kenya	8,250,000.00	2 working days	17:00
49	KHR	Cambodian Riel	KH – Cambodia	258,000,000.00	2 working days	13:30
50	KMF	Comorian Franc	KM – Comoros	27,000,000.00	2 working days	17:00
51	KRW	South Korean Won	KR – South Korea	87,800,000.00	Same day	13:30
52	KWD	Kuwaiti Dinar	KW – Kuwait	10,000.00	2 working days	17:00
53	KYD	Cayman Islands Dollar	KY – Cayman Islands	50,000.00	2 working days	17:00
54	KZT	Kazakhstani Tenge	KZ - Kazakhstan	34,750,000.00	2 working days	17:00
55	LAK	Lao Kip	LA – Lao People’s Democratic Republic	1,386,000,000.00	2 working days	16:30
56	LKR	Sri Lankan Rupee	LK – Sri Lanka	19,070,000.00	1 working day	16:30
57	LRD	Liberian Dollar	LR – Liberia	11,700,000.00	2 working days	17:00
58	LSL	Lesotho Loti	LS – Lesotho	1,100,000.00	2 working days	13:30
59	LYD	Libyan Dinar	LY – Libya	345,000.00	2 working days	17:00
60	MAD	Moroccan Dirham	MA – Morocco, EH – Western Sahara	585,000.00	2 working days	17:00
61	MGA	Malagasy Ariary	MG - Madagascar	286,600,000.00	2 working days	17:00
62	MNT	Mongolian Tugrik	MN – Mongolia	231,000,000.00	2 working days	13:30



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## Currencies Supported by GlobeSend (Page 5/7)

S/N	Payment Currency	Currency Name	Destination Location	Payment Limit (in payment currency)	Indicative Availability of Funds <sup>1</sup>	IDEAL Cut-off Time
63	MOP	Macau Pataca	MO – Macau	510,000.00	Same day	17:00
64	MRU	Mauritanian Oguiya	MR - Mauritania	2,550,000.00	2 working days	17:00
65	MUR	Mauritius Rupee	MU - Mauritius	2,870,000.00	2 working days	16:30
66	MVR	Maldivian Rufiyaa	MV – Maldives	950,000.00	2 working days	17:00
67	MWK	Malawian Kwacha	MW – Malawi	110,300,000.00	2 working days	17:00
68	MXN	Mexican Peso	MX – Mexico	1,230,000.00	2 working days	17:00
69	MYR	Malaysian Ringgit	MY – Malaysia	270,000.00	Same day	14:30
70	MZN	Mozambique Metical	MZ – Mozambique	4,060,000.00	2 working days	17:00
71	NAD	Namibian Dollar	NA - Namibia	1,100,000.00	2 working days	16:30
72	NGN	Nigerian Naira	NG – Nigeria	94,700,000.00	2 working days	17:00
73	NIO	Nicaraguan Cordoba	NI - Nicaragua	2,350,000.00	2 working days	17:00
74	NPR	Nepalese Rupee	NP - Nepal	9,000,000.00	2 working days	13:30
75	OMR	Omani Rial	OM – Oman	25,000.00	Same day	17:00
76	PEN	Peruvian Nuevo Sol	PE – Peru	230,000.00	1 working day	17:00
77	PGK	Papua New Guinea Kina	PG – Papua New Guinea	250,000.00	1 working day	17:00
78	PHP	Philippine Peso	PH – Philippines	490,000.00	Realtime / Same day	13:30
79	PKR	Pakistan Rupee	PK – Pakistan	18,020,000.00	1 working day	13:30
80	PLN	Polish Zloty	PL – Poland	235,000.00	Same day	17:00



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## Currencies Supported by GlobeSend (Page 6/7)

S/N	Payment Currency	Currency Name	Destination Location	Payment Limit (in payment currency)	Indicative Availability of Funds <sup>1</sup>	IDEAL Cut-off Time
81	PYG	Paraguayan Guarani	PY - Paraguay	450,000,000.00	2 working days	17:00
82	QAR	Qatar Riyal	QA – Qatar	230,000.00	Same day	13:30
83	RON	Romanian Leu	RO – Romania	280,000.00	Same day	13:30
84	RSD	Serbian Dinar	RS – Serbia	6,560,000.00	Same day	13:30
85	RWF	Rwandan Franc	RW - Rwanda	92,750,000.00	2 working days	17:00
86	SAR	Saudi Riyal	SA – Saudi Arabia	235,000.00	Same day	13:30
87	SBD	Solomon Islands Dollar	SB – Solomon Islands	540,000.00	1 working day	17:00
88	SCR	Seychellois Rupee	SC – Seychelles	900,000.00	2 working days	17:00
89	SGD	Singapore Dollar	SG - Singapore	80,000.00	Same day	17:00
90	SLE	Sierra Leonean Leone	SL - Sierra Leone	1,460,000.00	2 working days	17:00
91	SRD	Suriname Dollar	SR - Suriname	2,460,000.00	2 working days	17:00
92	STN	Sao Tome and Principe Dobra	ST - Sao Tome & Principe	1,360,000.00	2 working days	17:00
93	SZL	Swazi Lilangeni	SZ - Eswatini	1,100,000.00	2 working days	17:00
94	THB	Thai Baht	TH – Thailand	500,000.00	Real time	18:30
95	TND	Tunisia Dinar	TN – Tunisia	180,000.00	2 working days	17:00
96	TOP	Tongan Pa'anga	TO - Tonga	150,000.00	1 working day	17:00



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## Currencies Supported by GlobeSend (Page 7/7)

S/N	Payment Currency	Currency Name	Destination Location	Payment Limit (in payment currency)	Indicative Availability of Funds <sup>1</sup>	IDEAL Cut-off Time
97	TRY	Turkish Lira	TR - Turkey	2,490,000.00	Same day	17:00
98	TTD	Trinidad and Tobago Dollar	TT – Trinidad & Tobago	420,000.00	1 working day	17:00
99	TWD	Taiwanese Dollar	TW - Taiwan	2,000,000	Same day	12:30
100	TZS	Tanzanian Shilling	TZ – Tanzania	157,000,000.00	2 working days	17:00
101	UGX	Ugandan Shilling	UG - Uganda	220,380,000.00	2 working days	16:30
102	USD	US Dollar	US – United States	65,000.00	Same day	17:30
103	UYU	Uruguayan Peso	UY - Uruguay	2,570,000.00	2 working days	17:00
104	VND	Vietnamese Dong	VN – Vietnam	1,659,500,000.00	Same day	14:30
105	VUV	Vanuatu Vatu	VU – Vanuatu	7,520,000.00	1 working day	17:00
106	WST	Samoa Tala	WS – Samoa	175,000.00	1 working day	17:00
107	XAF	Central African States CFA Franc BEAC	Central Africa <sup>3</sup>	36,500,000.00	2 working days	17:00
108	XCD	East Caribbean Dollar	Eastern Caribbean States <sup>4</sup>	170,000.00	2 working days	17:00
109	XOF	West African States CFA Franc BCEAO	West African Economic and Monetary Union <sup>5</sup>	36,420,000.00	2 working days	17:00
110	XPF	CFP Franc	French Overseas Collectivities <sup>6</sup>	6,660,000.00	1 working day	17:00
111	ZAR	South African Rand	ZA – South Africa	1,130,000.00	2 working days	16:30
112	ZMW	Zambian Kwacha	ZM – Zambia	1,450,000.00	2 working days	17:00



<sup>1</sup> Payouts may be subject to country-specific restrictions or additional compliance review that may delay the availability of funds to the beneficiary.

<sup>3</sup> List of locations supported for XAF: CM – Cameroon, TD – Chad, GQ – Equatorial Guinea, GA – Gabon, CG – Republic of Congo, CF – Central African Republic.

<sup>4</sup> List of locations supported for XCD: AI – Anguilla, AG – Antigua and Barbuda, GD – Grenada, MS – Montserrat, KN – Saint Kitts and Nevis, LC – Saint Lucia, VC – Saint Vincent and The Grenadines, DM – Dominica

<sup>5</sup> List of locations supported for XOF: BJ – Benin, BF – Burkina Faso, CI – Cote d'Ivoire, GW – Guinea-Bissau, ML – Mali, NE – Niger, SN – Senegal, TG – Togo

<sup>6</sup> List of locations supported for XPF: PF – French Polynesia, NC – New Caledonia, WF – Wallis and Futuna Islands

# Additional Payment Requirements for AED (Page 1/4)

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Purpose of Payment (Select from the Drop-down List)**

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary.
- Formatting for IBAN of AED: 23 characters

## 2. Purpose of Payment (1/4)

- When creating your payment, you'll be required to select the relevant Purpose of Payment from the IDEAL drop-down list.

S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
1	ACM - Agency commissions	ACM	7	BON - Bonus	BON
2	AES - Advance payment against EOS	AES	8	CCP - Corporate card payments	CCP
3	AFA - Receipts or payments from personal resident bank account or deposits abroad	AFA	9	CEA - 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
4	AFL - Receipts or payments from personal non-resident bank account in the UAE	AFL	10	CEL - 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
5	ALW - Allowance	ALW	11	CHC - Charitable contributions (charity and aid)	CHC
6	ATS - Air transport	ATS	12	CIN - Commercial investments	CIN

## Additional Payment Requirements for AED (Page 2/4)

2. Purpose of Payment (2/4)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
13	COM – Commission	COM	29	FDA – Foreign derivatives foreign	FDA
14	COP – Compensation	COP	30	FDL – Financial derivatives in the UAE	FDL
15	CRP – Credit card payments	CRP	31	FIA – Investment fund shares foreign	FIA
16	DCP – Debit card payments	DCP	32	FIL – Investment fund shares in the UAE	FIL
17	DIV – Dividend payouts from FI	DIV	33	FIS – Financial services	FIS
18	DLA – Purchases and sales of foreign debt securities in non-related companies – more than a year	DLA	34	FSA – Equity other than investment fund shares in non-related companies abroad	FSA
19	DLF – Debt instruments intragroup loans, deposits foreign (above 10% share)	DLF	35	FSL – Equity other than investment fund shares in non-related companies in the UAE	FSL
20	DLL – Purchases and sales of securities issued by residents in non related companies – more than a year	DLL	36	GDE – Goods sold (exports in fob value)	GDE
21	DOE – Dividends on equity not intragroup	DOE	37	GDI – Goods bought (imports in cif value)	GDI
22	DSA – Purchases and sales of foreign debt securities in non-related companies – less than a year	DSA	38	GMS – Processing repair and maintenance services on goods	GMS
23	DSF – Debt instruments intragroup foreign securities	DSF	39	GOS – Government goods and services embassies, etc.	GOS
24	DSL – Purchases and sales of securities issued by residents in non related companies – less than a year	DSL	40	GRI – Government-related income taxes, tariffs, capital transfers, etc.	GRI
25	EDU – Educational support	EDU	41	IFS – Information services	IFS
26	EMI – Equated monthly instalments	EMI	42	IGD – Dividends intragroup	IGD
27	EOS – End of service/final settlement	EOS	43	IGT – Intergroup transfer	IGT
28	FAM – Family support (workers' remittances)	FAM	44	IID – Interest on debt intragroup	IID

## Additional Payment Requirements for AED (Page 3/4)

2. Purpose of Payment (3/4)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
45	INS - Insurance services	INS	62	LLA - Loans — drawings or repayments on loans extended to nonresidents — long-term	LLA
46	IOD - Income on deposits	IOD	63	LLL - Loans — drawings or repayments on foreign loans extended to residents — long-term	LLL
47	IOL - Income on loans	IOL	64	LNC - Loan charges	LNC
48	IPC - Charges for the use of intellectual property royalties	IPC	65	LND - Loan disbursements from FI	LND
49	IPO - IPO subscriptions	IPO	66	MCR - Monetary claim reimbursements	MCR
50	IRP - Interest rate swap payments	IRP	67	MWI - Mobile wallet card cash-in	MWI
51	IRW - Interest rate unwind payments	IRW	68	MWO - Mobile wallet card cash-out	MWO
52	ISH - Income on investment funds shares	ISH	69	MWP - Mobile wallet card payments	MWP
53	ISL - Interest on securities more than a year	ISL	70	OAT - Own account transfer	OAT
54	ISS - Interest on securities less than a year	ISS	71	OTS - Other modes of transport (including postal and courier services)	OTS
55	ITS - Computer services	ITS	72	OVT – Overtime	OVT
56	LAS - Leave salary	LAS	73	PEN – Pension	PEN
57	LDL - Debt instruments intragroup loans, deposits in the UAE (above 10% share)	LDL	74	PIN - Personal investments	PIN
58	LDS - Debt instruments intragroup securities in the UAE	LDS	75	PIP - Profits on Islamic products	PIP
59	LEA - Leasing abroad	LEA	76	PMS - Professional and management consulting services	PMS
60	LEL - Leasing in the UAE	LEL	77	POR - Refunds/reversals on IPO subscriptions	POR
61	LIP - Loan interest payments	LIP	78	POS - POS merchant settlement	POS

## Additional Payment Requirements for AED (Page 4/4)

2. Purpose of Payment (4/4)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
79	PPA – Purchase of real estate abroad from residents	PPA	95	SCO – Construction	SCO
80	PPL – Purchase of real estate in the UAE for non-residents	PPL	96	SLA – Loans – drawings or repayments on loans extended to non-residents – short-term	SLA
81	PRP – Profit rate swap payments	PRP	97	SLL – Loans – drawings or repayments on foreign loans extended to residents – short-term	SLL
82	PRR – Profits or rents on real estate	PRR	98	STR – Travel	STR
83	PRS – Personal, cultural, audiovisual and recreational services	PRS	99	STS – Sea transport	STS
84	PRW – Profit rate unwind payments	PRW	100	SVI – Stored value card cash-in	SVI
85	RDA – Reverse debt instruments abroad	RDA	101	SVO – Stored value card cash-put	SVO
86	RDL – Reverse debt instruments in the UAE	RDL	102	SVP – Stored value card payments	SVP
87	RDS – Research and development services	RDS	103	TCP – Trade credits and advances payable	TCP
88	REA – Reverse equity share abroad	REA	104	TCR – Trade credits and advances receivable	TCR
89	REL – Reverse equity share in the UAE	REL	105	TCS – Telecommunication services	TCS
90	RFS – Repos on foreign securities	RFS	106	TKT – Tickets	TKT
91	RLS – Repos on securities issued by residents	RLS	107	TOF – Transfer of funds between persons normal and judicial	TOF
92	RNT – Rent payments	RNT	108	TTS – Technical, trade-related and other business services	TTS
93	SAA – Salary advance	SAA	109	UFP – Unclaimed funds placement	UFP
94	SAL - Salary	SAL	110	UTL – Utility bill payments	UTL

Please note the following payment guidance when making payments in AED

### Payment Guidance

- There is no clearing on Fridays due to the Middle Eastern weekend.

# Additional Payment Requirements for ALL

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Payment order document generated by Tax Office System**
- **Tax Identification Number**
- **Name of the Client**
- **Month of the Utility Bill Period Covered, and Contract Number of the Subscriber**

## Example on IDEAL:

**Additional information**

Information line 1 0/30

/FDP/ followed by Payment order document generated by Tax Office system. This is only applicable for tax payments, else please leave it blank.  
e.g. /FDP/12345678901

Information line 2 0/30

/NIPT/ followed by tax identification number. This is only applicable for custom fee payments, else please leave it blank.  
e.g. /NIPT/12345678901

Information line 3 0/30

/UTIL/ followed by name of the client. This is only applicable for utility fee payments, else please leave it blank.

Information line 4 0/30

/UTIL/ followed by month of the utility bill period covered, and contract number of the subscriber. This is only applicable for utility fee payments, else please leave it blank.

### 1. IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting for IBAN of ALL: 28 characters

### 2. Payment order document generated by Tax Office system (Only applicable for tax payments)

- Under Optional information - Additional information – **Information Line 1**, please indicate the Payment order document generated by Tax Office System (FDP) in the following format, including the prefix:  
**Format:** /FDP/followed by Payment order document generated by Tax Office system  
**Example:** /FDP/12345678901

### 3. Tax Identification Number (Only applicable for custom fee payments)

- Under Optional information - Additional information – **Information Line 2**, please indicate the tax identification number in the following format, including the prefix:  
**Format:** /NIPT/followed by tax identification number  
**Example:** /NIPT/12345678901

### 4. Name of the Client (Only applicable for utility fee payments)

- Under Optional information - Additional information – **Information Line 3**, please indicate the name of the client in the following format, including the prefix:  
**Format:** /UTIL/followed by name of the client  
**Example:** /UTIL/johndoe

### 5. Month of the Utility Bill Covered and Contract Number of the Subscriber (Only applicable for utility fee payments)

- Under Optional information - Additional information – **Information Line 4**, please indicate the month of the utility bill period covered, and contract number of the subscriber in the following format, including the prefix:  
**Format:** /UTIL/followed by month of the utility bill period covered, and contract number of the subscriber  
**Example:** /UTIL/OCTOBER12345678901

# Additional Payment Requirements for AMD (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- Full legal entity type of the beneficiary (Required for all AMD payments)
- Residency of the remitter
- Legal status of the remitter
- Legal entity involved in transaction

## 1. Full legal entity type of the beneficiary

- Under Additional Information – **Information Line 1**, please indicate the Full legal entity type of the beneficiary in the following format, including the prefix:

**Format:** /LGTP/LegalEntityType

**Example:** /LGTP/CHARITY

## 2. Residency of the remitter (This is only required for payments to Central Bank of Armenia)

- Under Additional Information – **Information Line 2**, please indicate the Residency status of the remitter – “1” for resident or “2” for non-resident, including the prefix:

**Format:** /LGET/ResidencyofRemitter

**Example:** /LGTP/1

## 3. Legal status of the remitter (This is only required for payments to Central Bank of Armenia)

- Under Additional Information – **Information Line 3**, please indicate the Legal status of the remitter – “11” for commercial organisation, “12” for non-profit organisation, “21” for individual and “22” for individual entrepreneur, including the prefix:

**Format:** /LSCT/LegalStatusOfRemitter

**Example:** /LSCT/12

## 4. Legal entity involved in transaction (This is only required for payments to Central Bank of Armenia)

- Under Additional Information – **Information Line 4**, please indicate the Legal entity involved in transaction in the following format, including the prefix:

**Format:** /TIN/ followed by 10-digit code

- **First 2-digit:** According to relevant legal entity involved in transaction, code will indicate the tax office of the entity is attached to
- **Next 8-digit:** TIN code (for Legal entity or Individual Entrepreneur) or Social card (for Individual)

**Example:** /TIN/1122334455

## Example on IDEAL:

### Additional information

Information line 1 0/30

Add details here

/LGTP/ followed by legal entity type of the beneficiary (e.g. charity, corporate etc). Required for all AMD payments.

Information line 2 0/30

Add details here

/LGET/ followed by residency of the remitter (1 for resident, 2 for non-resident). Only required for payments to Central Bank of Armenia (CBRAAM22XXX).

Information line 3 0/30

Add details here

/LSCT/ followed by legal status of remitter (11 for commercial organisation, 12 for non-profit organisation, 21 for individual, 22 for individual entrepreneur). Only required for payments to Central Bank of Armenia (CBRAAM22XXX).

Information line 4 0/30

Add details here

/TIN/ followed by 10-digit code: consisting of a 2-digit code (according to relevant legal entity involved in transaction, code will indicate the tax office the entity is attached to) + 8-digit TIN Code (for Legal entity or Individual Entrepreneur) or Social card (for individual). Only required for payments to Central Bank of Armenia (CBRAAM22XXX).

## Additional Payment Requirements for AMD (Page 2/2)

Please note the following payment guidance when making payments in AMD

### Payment Guidance

- Payments above AMD 20 million require supporting documentations to be submitted. The document should indicate the Purpose of Payment (e.g., copy of invoice).
- 3-digit bank codes are required to be added in front of the beneficiary account number under Account number field (found under Payee Bank details). Please see below for a sample of codes – note that these code codes are not exhaustive and may be subject to change.

Bank Codes	Beneficiary Bank Name
103 or 900	CENTRAL BANK OF ARMENIA
115	ARMBUSINESSBANK
118	ANELIK BANK
151	ARARAT BANK
157	AMERIABANK
160 or 161	VTB BANK ARMENIA
163	ARMEKONOMBANK
166	PROMETEV BANK
175	BTA BANK
181	ARMENIAN DEVELOPMENT BANK
193	CONVERSE BANK
205	INECOBANK
208	MELLAT BANK
214	BYBLOS BANK ARMENIA
217/218/247/248	HSBC BANK ARMENIA
220	ACBA CREDIT AGRICOL BANK
223	ARTSAKHBANK
262	FAST BANK
420	ARMBROK
801	CENTRAL DEPOSITORY OF ARMENIA
808	HAYPOST

# Additional Payment Requirements for AOA (Page 1/13)

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Beneficiary Taxpayer Number**
- **Purpose of Payment (Select from the dropdown list)**

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting for IBAN of AOA: 25 characters

## 2. Beneficiary Taxpayer Number (also known as the NIF number)

- Under Additional Information – **Information Line 1**, please indicate the Beneficiary Taxpayer Number (also known as the NIF number) in the following format, including the prefix:

**Format for Corporates:** /NIF/10 characters

**Example:** /NIF/1234567890

**Format for Individuals:** /NIF/14 characters

**Example:** /NIF/12345678901234

**Additional information**

Information line 1 0/30

Add details here

/NIF/ followed by Beneficiary Taxpayer Number (also known as the NIF number) - 10 characters for Corporates and 14 Characters for Individuals

## Additional Payment Requirements for AOA (Page 2/13)

### 3. Purpose of Payment – A. General Goods

- When creating your payment, you'll be required to select the relevant Purpose of Payment from the IDEAL drop-down list.

S/N	POP Category	Description	S/N	POP Category	Description
1	A01. Raw Materials and Supplies	A01.01 Platinum	18	A02. Food Products or Foodstuffs	A02.04 Processed and unprocessed meat and fish
2	A01. Raw Materials and Supplies	A01.02 Crude Oil	19	A02. Food Products or Foodstuffs	A02.05 Beverages
3	A01. Raw Materials and Supplies	A01.03 Refined petroleum products	20	A02. Food Products or Foodstuffs	A02.99 Food products - Others
4	A01. Raw Materials and Supplies	A01.04 Diamonds	21	A03.01 Capital goods	A03. Capital Goods
5	A01. Raw Materials and Supplies	A01.05 Steel	22	A04. Medicines or Related Products	A04.01 Medicines
6	A01. Raw Materials and Supplies	A01.06 Coal	23	A04. Medicines or Related Products	A04.02 Chemicals (including sulfuric acid, soap, detergent powder, uranium oxide, etc.)
7	A01. Raw Materials and Supplies	A01.07 Iron Ore	24	A04. Medicines or Related Products	A04.99 Medicines or related products - others
8	A01. Raw Materials and Supplies	A01.08 Copper	25	A05. Parts and Accessories	A05.01 Goods exported via the country's Post Office
9	A01. Raw Materials and Supplies	A01.09 Metals	26	A05. Parts and Accessories	A05.02 Scrap metal
10	A01. Raw Materials and Supplies	A01.10 Processed Mineral Products	27	A05. Parts and Accessories	A05.99 Parts and Accessories - Others
11	A01. Raw Materials and Supplies	A01.11 Electricity	28	A06. General Goods - Others	A06.01 Triangular Trade Goods - Triangular trade purchase
12	A01. Raw Materials and Supplies	A01.12 Water	29	A06. General Goods - Others	A06.02 Triangular trade goods - Triangular trade sale
13	A01. Raw Materials and Supplies	A01.13 Unprocessed animal products	30	A06. General Goods - Others	A06.03 Shipping supplies - In ports
14	A01. Raw Materials and Supplies	A01.99 Raw materials and supplies - Others	31	A06. General Goods - Others	A06.04 Shipping supplies - At airports
15	A02. Food Products or Foodstuffs	A02.01 Processed Crops and Agricultural Products	32	A06. General Goods - Others	A06.05 Shipping supplies - Others
16	A02. Food Products or Foodstuffs	A02.02 Unprocessed crops and agricultural products	33	A06. General Goods - Others	A06.06 Non-monetary gold
17	A02. Food Products or Foodstuffs	A02.03 Livestock	34	A06. General Goods - Others	A06.99 Others

## Additional Payment Requirements for AOA (Page 3/13)

3. Purpose of Payment – B. Travels					
S/N	POP Category	Description	S/N	POP Category	Description
1	B01. Work Travel	B01.01 Public Sector	9	B03. Travel for Tourism	B03.04 Package tours with international travel included
2	B01. Work Travel	B01.02 Private Sector	10	B03. Travel for Tourism	B03.05 Cruise ships
3	B01. Work Travel	B01.99 Others	11	B03. Travel for Tourism	B03.99 Others
4	B02. Personal Travel	B02.01 Health Travel	12	B04. Viagens - Internacional International Payment Cards	B04.01 Credit Card
5	B02. Personal Travel	B02.02 Travel for Educational or Scientific Purposes	13	B04. Viagens - Internacional International Payment Cards	B04.02 Debit card
6	B03. Travel for Tourism	B03.01 Accommodation	14	B04. Viagens - Internacional International Payment Cards	B04.03 Pre-paid card
7	B03. Travel for Tourism	B03.02 Local transport	15	B04. Viagens - Internacional International Payment Cards	B04.99 Others
8	B03. Travel for Tourism	B03.03 Other Services			

## Additional Payment Requirements for AOA (Page 4/13)

3. Purpose of Payment – C. Services (1 of 4)					
S/N	POP Category	Description	S/N	POP Category	Description
1	C01. Services - Government	C01.01 Embassies and Consulates	16	C02. Transport	C02.09 Railway Transport - Passenger
2	C01. Services - Government	C01.02 Maintenance of Angolan Embassies, Consulates and Representations Abroad	17	C02. Transport	C02.10 Railway transport – freight of goods
3	C01. Services - Government	C01.03 Remittances from Angolan Embassies, Consulates and Representations Abroad	18	C02. Transport	C02.11 Railway transport - chartering with crew
4	C01. Services - Government	C01.04 Maintenance of Embassies, Foreign Consulates and Representations of International Institutions in Angola	19	C02. Transport	C02.12 Railway transport - Supporting and auxiliary services
5	C01. Services - Government	C01.05 Remittances from Embassies, Foreign Consulates and Representations of International Institutions in Angola	20	C02. Transport	C02.13 Road Transport - Passenger
6	C01. Services - Government	C01.06 Military Expenses	21	C02. Transport	C02.14 Road transport - Freight of goods
7	C01. Services - Government	C01.99 Government - Others	22	C02. Transport	C02.15 Road transport - chartering with crew
8	C02. Transport	C02.01 Sea, River and Lake Transports - Passenger	23	C02. Transport	C02.16 Road transport - Supporting and auxiliary services
9	C02. Transport	C02.02 Sea, River and Lake Transports - Freight	24	C02. Transport	C02.99 Transport - Others
10	C02. Transport	C02.03 Sea, river and lake transports - chartering with crew	25	C03. Telecommunications	C03.01 Telecommunications Services
11	C02. Transport	C02.04 Sea, River and Lake Transports - Supporting and auxiliary services	26	C03. Telecommunications	C03.02 Postal and Courier Services
12	C02. Transport	C02.05 Air Transport - Passenger	27	C03. Telecommunications	C03.03 Computer Services
13	C02. Transport	C02.06 Air Transport - Freight of goods	28	C03. Telecommunications	C03.04 Information services - Information services provided by news agencies
14	C02. Transport	C02.07 Air transport - chartering with crew	29	C03. Telecommunications	C03.05 Information services - Database and other information services
15	C02. Transport	C02.08 Air transport - Supporting and auxiliary services	30	C03. Telecommunications	C03.99 News or information services - Others

## Additional Payment Requirements for AOA (Page 5/13)

3. Purpose of Payment – C. Services (2 of 4)					
S/N	POP Category	Description	S/N	POP Category	Description
31	C04. Construction	C04.01 Overseas construction	45	C06. Financial Services	C06.06 Services auxiliary to financial intermediation - Others
32	C04. Construction	C04.02 Construction in Angola	46	C06. Financial Services	C06.99 Financial Services - Others
33	C04. Construction	C04.99 Construction - Others	47	C07. Commercial Services	C07.01 Investigation services and development
34	C05. Insurances	C05.01 Insurance Goods - Premiums	48	C07. Commercial Services	C07.02 Professional and management consulting for Business services - Legal services
35	C05. Insurances	C05.02 Goods insurance - indemnity	49	C07. Commercial Services	C07.03 Professional and management consulting for business services - Accounting and auditing services
36	C05. Insurances	C05.03 Direct Insurance	50	C07. Commercial Services	C07.04 Professional and management consulting for business services - Management consulting services
37	C05. Insurances	C05.04 Insurance Reinsurance - Premiums	51	C07. Commercial Services	C07.05 Professional and management consulting for business services - Advertising services
38	C05. Insurances	C05.05 Insurance Reinsurance - Indemnity	52	C07. Commercial Services	C07.06 Professional and management consulting for business services - Market research and public opinion polling services
39	C05. Insurances	C05.06 Auxiliary Insurance Services	53	C07. Commercial Services	C07.07 Professional and management consulting for business services - Public relations services
40	C06. Financial Services	C06.01 Banking and other financial intermediation services - Banking intermediation services	54	C07. Commercial Services	C07.99 Professional and management consulting for business services - Others
41	C06. Financial Services	C06.02 Banking and other financial intermediation services - Financial leasing services	55	C08. Technician and Other Business Services	C08.01 Commercial intermediation
42	C06. Financial Services	C06.03 Banking and other financial intermediation services - Financial intermediation services - others	56	C08. Technician and Other Business Services	C08.02 Operational Leasing Services
43	C06. Financial Services	C06.04 Services auxiliary to financial intermediation - Financial market management	57	C08. Technician and Other Business Services	C08.03 Rental of Vessels
44	C06. Financial Services	C06.05 Services auxiliary to financial intermediation - Brokerage and related services	58	C08. Technician and Other Business Services	C08.04 Aircraft Rental

## Additional Payment Requirements for AOA (Page 6/13)

### 3. Purpose of Payment – C. Services (3 of 4)

S/N	POP Category	Description	S/N	POP Category	Description
59	C08. Technician and Other Business Services	C08.05 Renting of Railway Equipment	72	C09. Personal, Cultural, Sporting and Recreational	C09.01 Audiovisual and related services
60	C08. Technician and Other Business Services	C08.06 Renting of Other Transport Equipment	73	C09. Personal, Cultural, Sporting and Recreational	C09.99 Personal, cultural, sporting and recreational services - Others
61	C08. Technician and Other Business Services	C08.07 Other Rental Services	74	C10. Intellectual Property	C10.01 Intellectual Property Rights
62	C08. Technician and Other Business Services	C08.08 Agricultural services	75	C10. Intellectual Property	C10.02 Intellectual property distribution rights - Distribution rights arising from franchising, marketing, investigation and development
63	C08. Technician and Other Business Services	C08.09 Mining Services	76	C10. Intellectual Property	C10.03 Distribution rights of intellectual property - Reproduction and/or distribution rights of software
64	C08. Technician and Other Business Services	C08.10 Industrial services	77	C10. Intellectual Property	C10.04 Distribution rights of intellectual property - Reproduction and/or distribution rights of audiovisuals
65	C08. Technician and Other Business Services	C08.11 Environmental/Ecological Treatment Services	78	C10. Intellectual Property	C10.05 Distribution rights of Intellectual Property - temporary rights of use of natural resources
66	C08. Technician and Other Business Services	C08.12 Architectural and Urban Planning Services	79	C10. Intellectual Property	C10.99 Distribution rights of intellectual property - royalties - others
67	C08. Technician and Other Business Services	C08.13 Engineering services	80	C11. Manufacturing Services of physical inputs owned by third parties	C11.01 Processing fees made to materials (except gold, platinum, crude oil, refined petroleum products, precious stones, steel, coal, copper and iron ore)
68	C08. Technician and Other Business Services	C08.14 Technical Consultancy Services	81	C11. Manufacturing Services of physical inputs owned by third parties	C11.02 Fees for gold processing
69	C08. Technician and Other Business Services	C08.15 Technical assistance	82	C11. Manufacturing Services of physical inputs owned by third parties	C11.03 Processing fees made from platinum
70	C08. Technician and Other Business Services	C08.16 Prospecting services or Specialised studies	83	C11. Manufacturing Services of physical inputs owned by third parties	C11.04 Processing fees made to crude oil
71	C08. Technician and Other Business Services	C08.99 Technical services - Others	84	C11. Manufacturing Services of physical inputs owned by third parties	C11.05 Processing fees made to refined petroleum products

## Additional Payment Requirements for AOA (Page 7/13)

3. Purpose of Payment – C. Services (4 of 4)					
S/N	POP Category	Description	S/N	POP Category	Description
85	C11. Manufacturing Services of physical inputs owned by third parties	C11.06 Processing fess for precious stones	95	C11. Manufacturing Services of physical inputs owned by third parties	C11.16 Charges for processing done on unprocessed animal products (including hides, raw hides, leather, etc.) purchased by nonresidents where there will be no physical export other than commercial transactions)
86	C11. Manufacturing Services of physical inputs owned by third parties	C11.07 Processing fees made from steel	96	C11. Manufacturing Services of physical inputs owned by third parties	C11.17 Processing fees for scrap metal
87	C11. Manufacturing Services of physical inputs owned by third parties	C11.08 Charges for processing made from coal	97	C11. Manufacturing Services of physical inputs owned by third parties	C11.18 Fees for processing done to farm animals (including cattle, sheep, goats, horses, ostriches, small animals, chickens, pigs, etc)
88	C11. Manufacturing Services of physical inputs owned by third parties	C11.09 Fees for processing made from iron ore	98	C11. Manufacturing Services of physical inputs owned by third parties	C11.19 Fees for processing done to processed and unprocessed meat and fish (including sausages, sausages, scallops, meat parts, seafood, lobster, crab, etc.)
89	C11. Manufacturing Services of physical inputs owned by third parties	C11.10 Processing Charges made to copper (processed and unprocessed copper, including copper wire, electrical cables,etc.)	99	C11. Manufacturing Services of physical inputs owned by third parties	C11.20 Processing charges for beverages, both alcoholic and nonalcoholic (including beer, wine, spirits, soft drinks, juices, etc.)
90	C11. Manufacturing Services of physical inputs owned by third parties	C11.11 Fees for processing made to metals (including cobalt, nickel, manganese ore/concentrate, zinc, zinc concentrate, etc.).	100	C11. Manufacturing Services of physical inputs owned by third parties	C11.99 Processing Charges - Others
91	C11. Manufacturing Services of physical inputs owned by third parties	C11.12 Processing fees - Processed crops and agricultural products (including sugar, peanut butter, maize meal, cotton yarn, etc.)	101	C12. Maintenance and repair services n.i.e.	C12.01 Maintenance and repair services n.i.e.
92	C11. Manufacturing Services of physical inputs owned by third parties	C11.13 Fees for processing done to unprocessed agricultural crops and products (including vegetables, fruit, soya beans, maize, wheat,meslin, cotton lint, etc.)	102	C99. Other services	C99.01 Other Business Services
93	C11. Manufacturing Services of physical inputs owned by third parties	C11.14 Charges for processing made to chemicals (including sulphuric acid, soap, washing powder, uranium oxide, etc.)	103	C99. Other services	C99.02 Purchase and Sale and Other Services
94	C11. Manufacturing Services of physical inputs owned by third parties	C11.15 Processing fees - Processed mineral products (including cement, lime, etc.)	104	C99. Other services	C99.03 Operational leasing

## Additional Payment Requirements for AOA (Page 8/13)

### 3. Purpose of Payment – D. Current Transfers

S/N	POP Category	Description	S/N	POP Category	Description
1	D01. Current Transfers	D01.01 Maintenance of individuals (family support)	9	D01. Current Transfers	D01.09 Social contribution
2	D01. Current Transfers	D01.02 Emigrants' remittances	10	D01. Current Transfers	D01.10 Social benefits
3	D01. Current Transfers	D01.03 Emigrants' remittances	11	D01. Current Transfers	D01.11 Non-life insurance premium
4	D01. Current Transfers	D01.04 Health	12	D01. Current Transfers	D01.12 Non-life insurance indemnity
5	D01. Current Transfers	D01.05 Education	13	D01. Current Transfers	D01.13 Current international cooperation
6	D01. Current Transfers	D01.06 Contributions to class entities	14	D01. Current Transfers	D01.99 Bursary
7	D01. Current Transfers	D01.07 Other current transfers			
8	D01. Current Transfers	D01.08 Current taxes on income and wealth			

### 3. Purpose of Payment – E. Income (1 of 2)

S/N	POP Category	Description	S/N	POP Category	Description
1	E01. Compensation of employees	E01.01 Wages and other remuneration paid by residents to nonresidents	7	E02. Direct investment	E02.05 Direct Investment Income - Profits and dividends - Between relative or related enterprises
2	E01. Compensation of employees	E01.02 Wages and other remuneration paid by nonresidents to residents	8	E02. Direct investment	E02.06 Direct Investment Income - Reinvested earnings
3	E01. Compensation of employees	E01.99 Compensation of employees - Others	9	E02. Direct investment	E02.07 Direct Investment Income - Interest
4	E02. Direct investment	E02.01 Direct Investment Income - Profit and Dividends - Income from equity and investment fund shares	10	E02. Direct investment	E02.08 Direct Investment Income - Interest - Direct investor in direct investment enterprises
5	E02. Direct investment	E02.02 Direct Investment Income - Profits and dividends	11	E02. Direct investment	E02.09 Direct investment income - Interest - Direct investment enterprises in the direct investor (reverse investment)
6	E02. Direct investment	E02.03 Direct Investment Income - Profits and dividends - Direct investor in direct investment enterprises	12	E02. Direct investment	E02.10 Direct Investment Income - Interest - Between relative or related enterprises
7	E02. Direct investment	E02.04 Direct Investment Income - Profits and dividends - Direct investment enterprises in the direct investor	13	E03. Portfolio Investment	E03.01 Investment income on equity and investment fund shares

## Additional Payment Requirements for AOA (Page 9/13)

### 3. Purpose of Payment – E. Income (2 of 2)

S/N	POP Category	Description	S/N	POP Category	Description
14	E03. Portfolio Investment	E03.02 Dividends on equity excluding investment fund shares	26	E05. Government	E05.06 Current diverse transfers from the general government
15	E03. Portfolio Investment	E03.03 Investment income attributable to investment fund shareholders	27	E06. Other income	E06.01 Taxes on production and output
16	E03. Portfolio Investment	E03.04 Reinvested earnings	28	E06. Other income	E06.02 Subsidies on product and production
17	E03. Portfolio Investment	E03.05 Dividends	29	E06. Other income	E06.03 Rental
18	E03. Portfolio Investment	E03.06 Interest	30	E06. Other income	E06.04 Other investment
19	E04. Real estate investment	E04.01 Real estate investment	31	E06. Other income	E06.05 Interest on deposits
20	E04. Real estate investment	E04.02 Income from real estate investments	32	E06. Other income	E06.06 Interest from Deposits - Interest from deposits and investments, with maturity <= 1 year
21	E05. Government	E05.01 Current taxes on income and wealth	33	E06. Other income	E06.07 Interest from deposits and applications, with maturity > 1 year
22	E05. Government	E05.02 Social contribution	34	E06. Other income	E06.08 Interest on Central Administration Loans
23	E05. Government	E05.03 Social benefits	35	E06. Other income	E06.09 Other Sectors Loan Interest
24	E05. Government	E05.04 Current international cooperation	36	E06. Other income	E06.98 Profit and dividends
25	E05. Government	E05.05 Bulsary	37	E06. Other income	E06.99 Other income from financial applications

## Additional Payment Requirements for AOA (Page 10/13)

When creating your payment on IDEAL, you'll be required to provide

3. Purpose of Payment – F. Capital Account					
S/N	POP Category	Description	S/N	POP Category	Description
1	F01. Capital Account	F01.01 Acquisition or disposal of assets non-financial non-produced	8	F02. Capital transfers	F02.07 Other Sectors - Donations
2	F02. Capital transfers	F02.01 Government - Debt Forgiveness	9	F02. Capital transfers	F02.08 Other Sectors - Other capital transfers
3	F02. Capital transfers	F02.02 Government - Investment Donation	10	F02. Capital transfers	F02.09 Acquisition of Real Estate/Real Estate Assets
4	F02. Capital transfers	F02.03 Government - Other capital transfers	11	F02. Capital transfers	F02.10 Life insurance benefit
5	F02. Capital transfers	F02.04 Other Sectors - Debt Forgiveness	12	F02. Capital transfers	F02.11 Blocked Funds
6	F02. Capital transfers	F02.05 Other Sectors - Investment Grant	13	F02. Capital transfers	F02.12 Personal capital transfers
7	F02. Capital transfers	F02.06 Other Sectors - Inheritance	14	F02. Capital transfers	F02.99 Capital Transfers – Others

## Additional Payment Requirements for AOA (Page 11/13)

3. Purpose of Payment – G. Financial Account (1 of 3)					
S/N	POP Category	Description	S/N	POP Category	Description
1	G01. Direct investment	G01.01 Equity and investment fund shares	14	G01. Direct investment	G01.14 Debt instruments - Loans obtained by the direct investment company from the direct investor
2	G01. Direct investment	G01.02 Company Formation Capital (Includes Partial Realisation)	15	G01. Direct investment	G01.99 Others
3	G01. Direct investment	G01.03 Increase in capital	16	G02. Portfolio investment	G02.01 Equity and investment fund shares
4	G01. Direct investment	G01.04 Merger and acquisition	17	G02. Portfolio investment	G02.02 Company Formation Capital (Includes Partial Realisation)
5	G01. Direct investment	G01.05 Acquisition or disposal of Shares and Participations between Resident and Non-Resident Investors	18	G02. Portfolio investment	G02.03 Increase of Capital
6	G01. Direct investment	G01.06 Acquisition abroad of Shares and Participations by Resident Investors (> 10%)	19	G02. Portfolio investment	G02.04 Acquisition or disposal of Shares and Participations between Resident and Non-Resident Investors
7	G01. Direct investment	G01.07 Acquisition of Shares and Stakes in Angola by Non Resident Investors (> 10%)	20	G02. Portfolio investment	G02.05 Acquisition abroad of Shares and Participations by Resident Investors (< 10%)
8	G01. Direct investment	G01.08 Offshore Sale of Shares and Participations by Resident Investors (> 10%)	21	G02. Portfolio investment	G02.06 Acquisition in Angola of Shares and Stakes by Non Resident Investors (< 10%)
9	G01. Direct investment	G01.09 Sale of Shares and Participations by Non Resident Investors in Angola (> 10%)	22	G02. Portfolio investment	G02.07 Disposal abroad of Shares and Participations by Resident Investors (<10%)
10	G01. Direct investment	G01.10 Company Liquidation or Extinction	23	G02. Portfolio investment	G02.08 Disposal of Shares and Participations by Non-resident Investors in Angola (<10%)
11	G01. Direct investment	G01.11 Reinvestment of Profits (Includes Reserves Held within the Company)	24	G02. Portfolio investment	G02.09 Company Liquidation or Extinction
12	G01. Direct investment	G01.12 Debt instruments - Loans	25	G02. Portfolio investment	G02.10 Reinvestment of Profits (Includes Reserves Held within the Company)
13	G01. Direct investment	G01.13 Debt instruments - Loans granted to the direct investor by the direct investment company	26	G02. Portfolio investment	G02.11 Debt securities - Loans

## Additional Payment Requirements for AOA (Page 12/13)

3. Purpose of Payment – G. Financial Account (2 of 3)					
S/N	POP Category	Description	S/N	POP Category	Description
27	G02. Portfolio investment	G02.12 Debt securities - loans granted to the portfolio investor by the portfolio investment company	41	G03. Other Investments	G03.12 Foreign real estate investment in Angola
28	G02. Portfolio investment	G02.13 Debt securities - Loans obtained by the portfolio investment company from the portfolio investor	42	G03. Other Investments	G03.13 Other investment
29	G02. Portfolio investment	G02.99 Others	43	G03. Other Investments	G03.14 Other Capital Participations
30	G03. Other Investments	G03.01 Currencies and Deposits	44	G03. Other Investments	G03.15 Other forms of participation in the capital of non-resident entities
31	G03. Other Investments	G03.02 Deposits and investments abroad by residents, with maturity <= 1 year	45	G03. Other Investments	G03.16 Other forms of participation in the capital of resident entities
32	G03. Other Investments	G03.03 Deposits and investments abroad by residents, with a maturity > 1 year	46	G03. Other Investments	G03.99 Other investment
33	G03. Other Investments	G03.04 Deposits and investments in Angola by non-residents, with maturity <= 1 year	47	G04. Financial derivatives (that do not constitute reserves) and employee stock options	G04.01 Financial derivatives (that do not constitute reserves) and employee stock options
34	G03. Other Investments	G03.05 Deposits and investments in Angola by non-residents, with a maturity > 1 year	48	G04. Financial derivatives (that do not constitute reserves) and employee stock options	G04.02 Share options granted to employees (employees stock options)
35	G03. Other Investments	G03.06 Insurance, pension schemes and standardised guarantee mechanisms	49	G04. Financial derivatives (that do not constitute reserves) and employee stock options	G04.03 Share options granted to suppliers
36	G03. Other Investments	G03.07 Commercial credits	50	G05. Financial Accounts	G05.01 Reserved assets
37	G03. Other Investments	G03.08 Disinvestment - liquidation product from investment	51	G06. Loans	G06.01 Disbursement of loans granted/received
38	G03. Other Investments	G03.09 Repurchase agreements	52	G06. Loans	G06.02 Repayment of loans granted/received
39	G03. Other Investments	G03.10 Real estate investment	53	G07. Warranty	G07.01 Execution of bank guarantee
40	G03. Other Investments	G03.11 Angola's real estate investment abroad	54	G08. Repatriation of capital	G08.01 Repatriation of capital

## Additional Payment Requirements for AOA (Page 13/13)

3. Purpose of Payment – H. Complementary Operations					
S/N	POP Category	Description	S/N	POP Category	Description
55	H01. Complementary Operations	H01.01 Sales to Exchange Bureaus	69	H01. Complementary Operations	H01.15 Transfers between accounts at the Central Bank
56	H01. Complementary Operations	H01.02 Remittance of Values	70	H01. Complementary Operations	H01.16 Forex Currency Transactions
57	H01. Complementary Operations	H01.03 Opening and Operation of Accounts with Financial Institutions Abroad	71	H01. Complementary Operations	H01.17 Forex Gold Transactions
58	H01. Complementary Operations	H01.04 Residente Transfers Received from a Resident's Overseas Account, to a Resident	72	H01. Complementary Operations	H01.18 Compesation between central Banks
59	H01. Complementary Operations	H01.05 Foreign Payments to a Non-Resident from the Account of another Non-Resident (Transactions between Non-Residents)	73	H02. Foreign Exchange Exposure Reposition	H02.01 International payment cards
60	H01. Complementary Operations	H01.06 Purchase or Sale of Foreign Currency between Banks (against local currency)	74	H02. Foreign Exchange Exposure Reposition	H02.02 Credit operations
61	H01. Complementary Operations	H01.07 Foreign Currency Conversions between Banks (FC to FC)	75	H02. Foreign Exchange Exposure Reposition	H02.03 Remittance of values
62	H01. Complementary Operations	H01.08 Borrowing and lending of foreign currency	76	H02. Foreign Exchange Exposure Reposition	H02.04 Merchandise
63	H01. Complementary Operations	H01.09 Foreign Currency Deposits	77	H02. Foreign Exchange Exposure Reposition	H02.05 Importing of banknotes
64	H01. Complementary Operations	H01.10 Account to Account Transfers - Accounts "Nostro"	78	H02. Foreign Exchange Exposure Reposition	H02.06 Invisibles
65	H01. Complementary Operations	H01.11 - Nostro" Accounts Transfer to "Nostro" Accounts	79	H02. Foreign Exchange Exposure Reposition	H02.07 Capitals
66	H01. Complementary Operations	H01.12 Especiais Transfers between Special Accounts	80	H02. Foreign Exchange Exposure Reposition	H02.08 Credit line
67	H01. Complementary Operations	H01.13 Banks' Provisioning	81	H02. Foreign Exchange Exposure Reposition	H02.09 Others
68	H01. Complementary Operations	H01.14 Bank-to-Bank Transfers			

# Additional Payment Requirements for ARS

When creating your payment on IDEAL, you'll be required to provide

- Tax ID for Corporate/Individuals

## Tax ID for Corporates/Individuals

- Under Additional Information – **Information Line 1**, please indicate the Beneficiary's Tax ID in the following format, including the prefix:

**Format for individuals :** /TXID/CUIL/11-digit tax ID  
**Example:** /TXID/CUIL/12345678901

**Format for corporates :** /TXID/CUIT/11-digit tax ID  
**Example:** /TXID/CUIT/12345678901

### Additional information

Information line 1 0/30

Add details here

/TXID/ followed by /CUIT/ and tax ID for corporates or /CUIL/ and tax ID for individuals (Tax ID is 11 digits)  
e.g. /TXID/CUIT/12345678901 or /TXID/CUIL/12345678901

Please note the following payment guidance when making payments in ARS

### Payment Guidance

- Salary/payroll payments are supported - please indicate clearly in Details to Payee field that the payment is for salary/payroll purposes.
- Payments to Judicial Accounts (Depositos Judiciales) are NOT supported.

# Additional Payment Requirements for AWG

When creating your payment on IDEAL, you'll be required to provide

- **Beneficiary Tax ID**

## Beneficiary Tax ID (for all payments to ARUBA Tax Department – Departamento Di Impuesto)

- Under Optional Information – Additional Information – **Information Line 1**, please indicate the Beneficiary Tax ID (for all payments to ARUBA Tax Department – Departamento Di Impuesto) in the following format, including the prefix:

**Format:** /TXID/Beneficiary Tax ID

**Example:** /TXID/9876543210

Additional information

Information line 1

0/30

Add details here

/TXID/ followed by beneficiary tax ID. This is only required for all payments to ARUBA Tax Department (Departamento di Impuesto)

Please note the following payment guidance when making payments in AWG

### Payment Guidance

- Full beneficiary address is required.

# Additional Payment Requirements for AZN (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Bank Branch Code (6-digit BIK)**
- **Beneficiary Bank's Tax Identification Number (TIN/VOEN)**
- **Beneficiary Bank's Correspondent AZN account number**
- **Purpose of Payment**

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting for IBAN of ALL: 28 characters

## 2. Bank Branch Code

- Under Additional Information – **Information Line 1**, please indicate the Bank Branch Code (also known as BIK code) in the following format, including the prefix:  
**Format:** /BBBC/6-digit BIK Code  
**Example:** /BBBC/123456

## 3. Beneficiary Bank's Tax Identification Number (TIN/VOEN)

- Under Additional Information – **Information Line 2**, please indicate the Beneficiary's Bank Tax Identification Number in the following format, including the prefix:  
**Format:** /BBTX/ followed by /TIN/ or /VOEN/ followed by the beneficiary bank's tax identification number  
**Example:** /BBTX/TIN/123456

## 4. Beneficiary Bank's Correspondent AZN account number

- Under Additional Information – **Information Line 3**, please indicate the Beneficiary Bank's Correspondent AZN account number (in Azerbaijan Central Bank, IBAN format) , including the prefix:  
**Format:** /BBAC/Beneficiary Bank's Correspondent AZN account number  
**Example:** /BBAC/123456

## Example on IDEAL:

### Additional information

Information line 1 0/30

Add details here

/BBBC/ followed by 6-digit BIK (bank branch code)

Information line 2 0/30

Add details here

/BBTX/ followed by /TIN/ or /VOEN/ followed by beneficiary bank's tax identification number - list of codes available upon request

Information line 3 0/30

Add details here

/BBAC/ followed by beneficiary bank's correspondent AZN account number (in Azerbaijan Central Bank, IBAN format)

## Additional Payment Requirements for AZN (Page 2/2)

### 5. Purpose of Payment

- In-depth, detailed Purpose of Payment is required to be indicated under the Details to payee field.

#### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ Include payment details

Please note the following payment guidance when making payments in AZN

### Payment Guidance

- Payments to non-resident beneficiaries are classified into 2 categories: taxpayer and non-taxpayer.
  - Taxpayer non-resident (having Azerbaijani tax ID) can receive funds from a legal entity showing the clear purpose of transfer.
  - Non-taxpayer non-resident can only receive 'financial aid' from abroad with supporting documents
  - Non-resident legal entity (taxpayers) can receive funds from abroad only with supporting documents (invoice, contract, other real business papers).
- For tax payments to the State Treasury Agency (CTREAZ22) only, please indicate A) Budget Level Code (1 numerical-digit) and B) Classification Code (6 numerical-digits) under the Details to Payee field in the following format:
  - Format:** /POP/ followed by <Detailed Purpose of Payment><Budget Code><Classification Code> where:
    - **Detailed Purpose of Payment** – Tax payments to State Treasury Agency
    - **Budget Code** – LCX, where X represents a digit
    - **Classification Code** – CCXXXXXX, where X represents a digit
  - Example:** /POP/Tax Payments to State Treasury Agency/LC1CC234567

# Additional Payment Requirements for BAM

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**

## IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting for IBAN of BAM: 20 characters (BA39 + 16 characters)

Please note the following payment guidance when making payments in BAM

## Payment Guidance

- BAM is settled as a EUR transfer. The beneficiary decides whether to withdraw the funds in BAM or in EUR at their bank.

# Additional Payment Requirements for BBD

When creating your payment on IDEAL, you'll be required to provide

- Full beneficiary address
- Purpose of Payment

## Purpose of Payment

- In-depth, detailed Purpose of Payment is required to be indicated under the Details to payee field.

### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ | Include payment details

Please note the following payment guidance when making payments in BBD

## Payment Guidance

- Approval from the Exchange Control Authority (ECA) of the Central Bank is required for a resident making a payment in foreign currency to a non-resident of Barbados. There are some exemptions such as: Payments for imports less than 10,000.00 BBD do not require ECA approval.

# Additional Payment Requirements for BDT (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- **Beneficiary Bank Branch Name**
- **Beneficiary Bank Branch Address**

## 1. Beneficiary Bank Branch Name

- Under Additional Information – **Information Line 1**, indicate the Beneficiary Bank Branch Name in the following format, including the prefix:

**Format:** /BBBN/ followed by beneficiary bank branch name  
**Example:** /BBBN/BANANI BRANCH

## 2. Beneficiary Bank Branch Address

- Under Additional Information – **Information Line 2**, indicate the Beneficiary Bank Branch Address in the following format, including the prefix:

**Format:** /BBBA/ followed by beneficiary bank branch address  
**Example:** /BBBA/PLOT NO 75, BLOCK B

- If Beneficiary Bank Branch Address is unable to fit in Line 2, indicate the remaining under **Additional Information – Information Line 3** in the following format:

**Format:** //Continuation of beneficiary bank branch address  
**Example:** //BANGLADESH

## Example on IDEAL:

### Additional information

Information line 1 0/30

Add details here

/BBBN/ followed by beneficiary bank branch name  
e.g. /BBBN/BANANI BRANCH

Information line 2 0/30

Add details here

/BBBA/ followed by beneficiary bank branch address  
e.g. /BBBA/PLOT NO 75, BLOCK B

Information line 3 0/30

Add details here

// continuation of beneficiary bank branch address if unable to fit in Line 2  
e.g. //BANGLADESH

## Additional Payment Requirements for BDT (Page 2/2)

Please note the following payment guidance when making payments in BDT

### Payment Guidance

- The beneficiary will be required to evidence the right to receive the funds before they can be settled.
- If the local beneficiary is a non-profit organization, approval by the local NGO bureau is required in order to receive funds. Prior regulatory approvals are also required for Donations and BIDA permission needs to be granted for Office Expenses. Declaration is not required for inward remittances sent by Bangladeshi nationals working abroad.
- We are unable to deliver BDT to convertible or non-convertible multiple currency BDT accounts.
- Local market is closed every Friday
- Payments related to certain types of income (such as export services, any revenue from IT/software solution etc.) would involve a 10% Income tax deduction that our local correspondents will settle on behalf of the beneficiary with the tax authority. For any tax advice, the remitter/beneficiary must check with the local tax authorities before initiating a payment.
- On value date, the local correspondent bank will inform the beneficiary bank of the payment. The beneficiary is then required to complete an Inward Remittance Form (Form C) indicating the purpose of the payment if the amount is more than USD20,000 equivalent. After the correspondent bank receives the completed form (originals required), it will release the funds to the beneficiary bank to be credited to the beneficiary.
- While Form C is waived for payment below USD20,000 the onshore correspondent bank or beneficiary bank may request supporting documents (which can still sometimes include Form C) from the beneficiary to evidence the identity of the beneficiary and to confirm the purpose of the payment.

### Payment Process for Form C

1. On the value date, our paying bank will send a "Letter of Intimation" to the beneficiary bank.
2. Once the beneficiary bank receives the above letter, they will contact the beneficiary to complete the required Form C. If the beneficiary bank does not do this, the beneficiary may wish to contact the beneficiary bank directly to enquire about the incoming funds. NB: If a beneficiary has been informed by the ordering institution that the funds are enroute, the beneficiary can go ahead to their bank and request the Form C; this could ultimately speed up the settlement process as the beneficiary does not necessarily need to wait for the value date before completing the Form C.
3. Once the Form C has been completed, the beneficiary bank will send it to our agent's correspondent bank. It is only when our agent's correspondent bank receives the returned and completed Form C that the BDT will be sent to the beneficiary bank to be credited to the beneficiary account.

# Additional Payment Requirements for BHD (Page 1/4)

When creating your payment on IDEAL, you'll be required to provide

- IBAN
- Purpose of Payment (Select from the Drop-down List)

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary.
- Formatting for IBAN of BHD: 22 characters

## 2. Purpose of Payment (1/4)

- When creating your payment, you'll be required to select the relevant Purpose of Payment from the IDEAL drop-down list.

S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
1	GDE – Import/Export - Goods sold (Exports in fob value)	GDE	12	TCS – Services abroad – Telecommunications services	TCS
2	GDI – Import/Export - Goods bought (Imports in cif value)	GDI	13	ITS – Services abroad – Computer services	ITS
3	STS – Transport and travel - Sea transport	STS	14	IFS – Services abroad – Information services	IFS
4	ATS – Transport and travel - Air transport	ATS	15	RDS – Services abroad – Research and development services	RDS
5	OTS – Transport and travel - Other methods of transport (including Postal and courier services)	OTS	16	PMS – Services abroad – Professional and management services	PMS
6	STR – Transport and travel – Travel	STR	17	TTS – Services abroad – Technical, trade-related and other business services	TTS
7	GMS – Services abroad – Processing repair and maintenance services on goods	GMS	18	PRS – Services abroad – Personal, cultural, audiovisual and recreational services	PRS
8	SCO – Services abroad – Construction	SCO	19	IGD – Interest and profits abroad – Dividends intragroup	IGD
9	INS – Services abroad – Insurance services	INS	20	IID – Interest and profits abroad – Interest on debt intragroup	IID
10	FIS – Services abroad – Financial services	FIS	21	PIP – Interest and profits abroad – Profits on Islamic products	PIP
11	IPC – Services abroad – Charges for the use of intellectual property royalties	IPC	22	PRR – Interest and profits abroad – Profits on rents or real estate	PRR

## Additional Payment Requirements for BHD (Page 2/4)

2. Purpose of Payment (2/4)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
23	DOE – Interest and profits abroad – Dividends on equity not intragroup	DOE	33	SAL – Personal - Salary (compensation of employees)	SAL
24	ISH – Interest and profits abroad – Income on investment funds shares	ISH	34	PPA – Personal - Purchase of real estate abroad from residents	PPA
25	ISL – Interest and profits abroad – Interest on securities more than a year	ISL	35	PPL – Personal - Purchase of real estate in Bahrain from non-residents	PPL
26	ISS – Interest and profits abroad – Interest on securities less than a year	ISS	36	CEA – FDI flows– Acquisition and liquidation by residents of equity and securities abroad (above 10% share) - 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
27	IOL – Interest and profits abroad - Income on loans	IOL	37	DSF – FDI flows– Acquisition and liquidation by residents of equity and securities abroad (above 10% share) - Debt instruments intragroup foreign securities.	DSF
28	IOD – Interest and profits abroad - Income on deposits	IOD	38	REL – FDI flows– Acquisition and liquidation by residents of equity and securities abroad (above 10% share) - Reverse equity share in Bahrain.	REL
29	GOS – Government - Government goods and services, embassies, etc.	GOS	39	RDL – FDI flows– Acquisition and liquidation by residents of equity and securities abroad (above 10% share) - Reverse debt instruments in Bahrain.	RDL
30	GRI – Government - Government-related income taxes, tariffs, capital transfers, etc.	GRI	40	FSA – Portfolio investment flows– Acquisition and liquidation by residents of equity and securities abroad (below 10% share) - Equity other than investment fund shares in non-related companies abroad.	FSA
31	CHC – Personal - Charitable contributions (charity and aid)	CHC	41	FIA – Portfolio investment flows– Acquisition and liquidation by residents of equity and securities abroad (below 10% share) - Investment fund shares foreign	FIA
32	FAM – Personal – Family support (workers’ remittances)	FAM	42	DSA – Portfolio investment flows– Acquisition and liquidation by residents of equity and securities abroad (below 10% share) - Purchases and sales of foreign debt securities in non-related companies– less than a year securities in non-related companies– more than a year.	DSA

## Additional Payment Requirements for BHD (Page 3/4)

2. Purpose of Payment (3/4)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
43	DLA – Portfolio investment flows– Acquisition and liquidation by residents of equity and securities abroad (below 10% share) - Purchases and sales of foreign debt.	DLA	50	RFS – Lending – repayments and transfers by residents of loans and deposits abroad - Repos on foreign securities	RFS
44	FDA – Portfolio investment flows– Acquisition and liquidation by residents of equity and securities abroad (below 10% share) - Financial derivatives foreign.	FDA	51	TCR – Lending– repayments and transfers by residents of loans and deposits abroad - Trade credits and advances receivable	TCR
45	DLF – Lending– repayments and transfers by residents of loans and deposits abroad - Debt instruments, intragroup loans, deposits foreign (above 10% share).	DLF	52	CEL – FDI flows– Acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share) - Equity and Investment fund shares for the establishment of new company in Bahrain from non-residents, equity of merger or acquisition of companies in Bahrain from non-residents and participation to capital increase of related companies from non-residents in Bahrain	CEL
46	AFA – Lending– repayments and transfers by residents of loans and deposits abroad - Receipts or payments from personal resident's bank accounts or deposits abroad.	AFA	53	LDS – FDI flows– Acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share) - Debt instruments intragroup securities in Bahrain	LDS
47	SLA – Lending– repayments and transfers by residents of loans and deposits abroad - Loans– Drawings or repayments on loans extended to nonresidents – short-term	SLA	54	REA – FDI flows– Acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share) - Reverse equity share abroad	REA
48	LLA – Lending– repayments and transfers by residents of loans and deposits abroad - Loans– Drawings or repayments on loans extended to nonresidents – long-term	LLA	55	RDA – FDI flows– Acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share) - Reverse debt instruments abroad	RDA
49	LEA – Lending – repayments and transfers by residents of loans and deposits abroad - Leasing abroad	LEA	56	FSL - Portfolio investment flows– Acquisition and liquidation by residents of equity and securities in Bahrain (below 10% share) - Equity other than investment fund shares in not-related companies in Bahrain	FSL

## Additional Payment Requirements for BHD (Page 4/4)

2. Purpose of Payment (4/4)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
57	FIL - Portfolio investment flows– Acquisition and liquidation by residents of equity and securities in Bahrain (below 10% share) - Investment fund shares in Bahrain	FIL	63	SLL - Lending– repayments and transfers by non- residents of loans and deposits in Bahrain - Loans– Drawings or repayments on foreign loans extended to residents – short-term	SLL
58	DSL - Portfolio investment flows– Acquisition and liquidation by residents of equity and securities in Bahrain (below 10% share) - Purchases and sales of securities issued by residents in non-related companies– less than a year	DSL	64	LLL - Lending– repayments and transfers by non- residents of loans and deposits in Bahrain - Loans– Drawings or repayments on foreign loans extended to residents – long-term	LLL
59	DLL - Portfolio investment flows– Acquisition and liquidation by residents of equity and securities in Bahrain (below 10% share) - Purchases and sales of securities issued by residents in non-related companies– more than a year	DDL	65	LEL - Lending– repayments and transfers by non- residents of loans and deposits in Bahrain - Leasing in Bahrain	LEL
60	FDL - Portfolio investment flows– Acquisition and liquidation by residents of equity and securities in Bahrain (below 10% share) - Financial derivatives in Bahrain	FDL	66	RSL - Lending– repayments and transfers by non- residents of loans and deposits in Bahrain - Repos on securities issued by residents	RSL
61	LDL - Lending– repayments and transfers by non- residents of loans and deposits in Bahrain - Debt instruments, intragroup loans, deposits in Bahrain (above 10% share)	LDL	67	TCP - Lending– repayments and transfers by non- residents of loans and deposits in Bahrain - Trade credits and advances payable	TCP
62	AFL - Lending– repayments and transfers by non- residents of loans and deposits in Bahrain - Receipts or payments from personal nonresidents bank account in Bahrain	AFL			

**Please note the following payment guidance when making payments in BHD**

### Payment Guidance

- Local markets are closed on Fridays.

# Additional Payment Requirements for BIF

Please note the following payment guidance when making payments in BIF

## Payment Guidance

- This is a zero decimal currency and therefore does not have cents.
- Beneficiary account number must be in a 11-digit format.

# Additional Payment Requirements for BMD

When creating your payment on IDEAL, you'll be required to provide

- **Purpose of Payment**

**Purpose of Payment**

- In-depth, detailed Purpose of Payment is required to be indicated under the Details to payee field.

**Details to payee**  
These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

Please note the following payment guidance when making payments in BMD

**Payment Guidance**

- Full beneficiary address is required.

# Additional Payment Requirements for BOB

Please note the following payment guidance when making payments in BOB

## Payment Guidance

- Account number length must be minimum 6 digits.
- Please note that we are unable to support payments to beneficiaries who hold an account with Banco Fossil (BSCFBO22XXX).

# Additional Payment Requirements for BRL (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Tax ID**
- **Beneficiary Contact Name**
- **Beneficiary Telephone number**
- **Beneficiary Email Address**

## Example on IDEAL:

### Additional information

Information line 1 0/30

Add details here

/TXID/ followed by 14-digit CNPJ (tax payer ID) for corporations, NGO and charitable organisations or 11-digit CPF for individuals  
e.g. /TXID/12345678901234 or /TXID/12345678901

Information line 2 0/30

Add details here

/BCN/ followed by beneficiary contact name

Information line 3 0/30

Add details here

/TNM/ followed by beneficiary telephone number

Information line 4 0/30

Add details here

/EMID/ followed by beneficiary email address (indicate 'at' instead of '@')  
e.g. /EMID/ABCATCOMPANY.COM

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary.
- Formatting for IBAN of BRL: 29 characters

## 2. Tax ID

- Under Additional Information – **Information Line 1**, please indicate the Beneficiary's Tax ID in the following format, including the prefix:  
**Format for individuals** : /TXID/followed by 11-digit-CPF (taxpayer ID)  
**Example**: /TXID/12345678910  
  
**Format for corporations, NGO and charitable organisations** : /TXID/followed by 14-digit CNPJ (taxpayer ID)  
**Example**: /TXID/12345678910111

## 3. Beneficiary Contact Name

- Under Additional Information – **Information Line 2**, Indicate the Beneficiary Contact Name in the following format, including the prefix:  
**Format** : /BCN/followed by beneficiary contact name  
**Example**: /BCN/johndoe

## 4. Beneficiary Telephone Number

- Under Additional Information – **Information Line 3**, Indicate the Beneficiary Telephone Number in the following format, including the prefix:  
**Format** : /TNM/followed by beneficiary telephone number  
**Example**: /TNM/12345678

## 5. Beneficiary Email Address

- Under Additional Information – Information Line 4, Indicate the Beneficiary Email Address in the following format  
**Format** : /EMID/followed by beneficiary email address  
**Example**: /EMID/johndoeatdbs.com

Indicate "at" instead of '@'

- **Wrong input**: johndoe@dbs.com
- **Correct input**: johndoeatdbs.com

## Additional Payment Requirements for BRL (Page 2/2)

**Please note the following payment guidance when making payments in BRL**

### Payment Guidance

- We are unable to support payments made to Cryptocurrency Companies
- Payments to beneficiaries who hold an account with the following banks are NOT supported:
  - Ourinvest Bank
  - Maxima Bank
  - Travelex
  - Topazio Bank
  - BEXS Bank
- Payments to Broker Dealers are not supported. Payments to football/soccer teams are NOT supported.
- BRL payments may incur a 0.38% IOF Tax in line with onshore regulations for FX transactions.
- There is a one-time pre-trade setup (cadastro) for each new beneficiary to comply with Brazil's Exchange Control Regulations. This one-time pre-trade setup is as follows (refer to next section for more information)
- After the pre-trade setup has been completed, the beneficiary will be required to provide the supporting documentation (e.g., invoice, agreement, etc) for each subsequent payment. This is a standard onshore requirement.
- Payments equal to or less than USD 10,000.00 (equivalent) or a maximum of USD 30,000.00 (equivalent) in total, per year, per tax ID can be processed via direct credit mechanism and beneficiary will be exempt from the Cadastro setup process. Exception to this rule are NGOs, law offices, exporters, tourism offices, loan and capital injection payments which will always require the beneficiary to complete the Cadastro setup, irrespective of the transaction amount.

### Pre-Trade Setup Process

This is a one-time setup process via our correspondent agent (StoneX Banco de Câmbio SA) which is required for a new beneficiary to comply with Brazil's Exchange Control Regulations. The pre-trade set up process is as follows:

1. StoneX New York will handle the new cases and forward the information to Brazil office.
2. StoneX Banco de Câmbio SA will email the beneficiary to explain the pre-trade setup process and provide the required documentation that needs to be completed and returned.
3. Beneficiary will be able to initiate the setup accessing the link to our Portal at <https://banco.stonex.com/> and clicking on the right top corner "Register Here".
4. The beneficiary should post the final form signed to StoneX Banco de Câmbio SA , at the following address. DBS Banco de Câmbio SA A/C: Departamento de Câmbio Rua Joaquim Floriano, 413, 6º andar. Itaim Bibi CEP 04534-011 São Paulo — SP Tel: (11) 3509-5492.
5. Digital signatures (standard ICP BRAZIL) are also accepted, and it would not be necessary to mail hard copies of paperwork, just by email complies.



# Additional Payment Requirements for BZD

When creating your payment on IDEAL, you'll be required to provide

- **Purpose of Payment**

## Purpose of Payment

- In-depth, detailed Purpose of Payment is required to be indicated under the Details to payee field.

### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ Include payment details

Please note the following payment guidance when making payments in BZD

## Payment Guidance

- Full beneficiary address is required.
- Nostro / Account funding for financial institutions is NOT supported.
- 15-digit account number required for payments going to Belize Bank Limited (BBLZBZBZXXX).
- For BZD payments made to Scotiabank (BOSCBZBSXXX), please indicate the 5-digit transit code under the Details to Payee field in the following format, including the prefix:  
**Format:** /POP/ followed by<Detailed Purpose of Payment> </TRANSIT/> <5-digit transit code>  
**Example:** /POP/Payment for Invoice ABC987/TRANSIT/12345

# Additional Payment Requirements for CDF

Please note the following payment guidance when making payments in CDF

## Payment Guidance

- Payments to CDF are to be made to a 23-digit account number in the following format:
  - Bank Code: 5 digits
  - Branch Code: 5 digits
  - Account Number: 11 digits
  - Account Key: 2 digits
- Invoice copies may be required for payment of goods and services.
- For CDF tax payments made to the DRC, it is mandatory that the remitter provides the official tax document issued by the local tax authority to process the payment.

# Additional Payment Requirements for CLP

When creating your payment on IDEAL, you'll be required to provide

- **Tax ID**

## Tax ID

- Under Additional Information – **Information Line 1**, please indicate the Beneficiary's Tax ID in the following format, including the prefix:

**Format for payments to individuals holding a personal / non-professional bank account :** /TXID/RUN Tax ID Number (Rol Unico Nacional)

RUN Tax ID Number consists of 7 Digits + 1 Alphanumeric Verification Digit (8 characters in total)

**Example1:** /TXID/1234567-K

**Example2:** /TXID/1234567-9

**Format for all CLP payments to corporate beneficiaries:** /TXID/RUT Tax ID Number (Rol Unico Tributario)

RUT Tax ID Number consists of 8 Digits + 1 Alphanumeric Verification Digit (9 characters in total)

**Example1:** /TXID/12345678-K

**Example2:** /TXID/12345678-9

**Additional information**

Information line 1 0/30

Add details here

/TXID/ followed by

- RUT Tax ID Number (Rol Unico Tributario) for all CLP payments to corporate beneficiaries. This consists of 8 Digits + 1 Alphanumeric Verification Digit (9 characters in total) or
- RUN Tax ID Number (Rol Unico Nacional) for all payments to individuals holding a personal / non-professional bank account. This consist of 7 Digits + 1 Alphanumeric Verification Digit (8 characters in total)

Please note the following payment guidance when making payments in CLP

### Payment Guidance

- NGOs may need to provide up-to-date registration documents in order to receive funds.
- This is a zero decimal currency and therefore does not have cents.

# Additional Payment Requirements for COP (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- **Beneficiary tax ID number**
- **Beneficiary contact name**
- **Beneficiary telephone number**
- **Beneficiary email address**

**Example on IDEAL:**

**Additional information**

Information line 1 0/30

Add details here

/TXID/ followed by Beneficiary tax ID number: 10-digit NIT (business tax ID) or 7-11-digit cédula (individual tax ID)  
e.g. /TXID/1234567890 or /TXID/12345678901

Information line 2 0/30

Add details here

/BCN/ followed by beneficiary contact name

Information line 3 0/30

Add details here

/TNM/ followed by beneficiary telephone number

Information line 4 0/30

Add details here

/EMID/ followed by beneficiary email address (indicate 'at' instead of '@')  
e.g. /EMID/ABCATCOMPANY.COM

## 1. Beneficiary tax ID number

- Under Additional Information – **Information Line 1**, please indicate the Beneficiary tax ID number including the prefix:

**Format for individuals:** /TXID/ followed by 7-11-digit cédula (individual tax ID)

**Example:** /TXID/12345678901

**Format for businesses:** /TXID/ followed by 10-digit NIT (business tax ID)

**Example:** /TXID/1234567890

## 2. Beneficiary contact name

- Under Additional Information – **Information Line 2**, please indicate the Beneficiary contact name including the prefix:

**Format:** /BCN/ followed by beneficiary contact name

**Example:** /BCN/JOHN ABRAHAM

## 3. Beneficiary telephone number

- Under Additional Information – **Information Line 3**, please indicate the Beneficiary telephone number including the prefix:

**Format:** /TNM/ followed by beneficiary telephone number

**Example:** /TNM/98765430

## 4. Beneficiary email address

- Under Additional Information – **Information Line 4**, please indicate the beneficiary email address including the prefix

**Format:** /EMID/ followed by beneficiary email address (indicate 'at' instead of '@')

**Example:** /EMID/johnabrahamatyahoo.com

Indicate "at" instead of '@'

- **Wrong input:** johndoe@yahoo.com
- **Correct input:** johndoeatyahoocom

## Additional Payment Requirements for COP (Page 2/2)

Please note the following payment guidance when making payments in COP

### Payment Guidance

- Beneficiary must have a presence in-country and is required to present documentation (including AML documentation) for any receipt of foreign funds.
- Below USD 10,000/COP: The beneficiary bank will require Beneficiary to accept the funds by filling out the appropriate forms on-shore. Their account will then be credited. Trades less than 10K USD equivalent will be processed at the "tasa plena".
- Above USD 10,000/COP: The beneficiary bank requires any supporting documents to be filled out and presented on the day the transaction is closed for the funds to be credited.
- Currently, we can only support payments to the following local banks:
  - Banco de Bogota - BBOGCOBBXXX
  - Bancolombia - COLOCOBMXXX
  - Banco de Occidente - OCCICOBCBO2
  - Citibank - CITICOBXXX
  - BBVA Colombia - GEROCOBBXXX
  - Itaú Corpbanca Colombia – BCTOCOBB
  - Banco Davivienda - CAFECOBBXXX
  - Banco GNB Sudameris - BSUDCOBBXXX
  - Banco Santander – SANTCOBBXXX

# Additional Payment Requirements for CRC (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Cédula Jurídica (Also known as beneficiary's taxpayer ID)**

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting for IBAN of CRC: 22-digit
  - ISO Country Code: CR
  - IBAN Check digits: 2 characters
  - Bank Identifier: 4 characters
  - Account Number: 14 characters

## 2. Cédula Jurídica (Beneficiary's taxpayer ID)

- Under Additional Information – **Information Line 1**, please indicate the Beneficiary's taxpayer ID (also known as cédula jurídica) in the following format, including the prefix:

**Format:** /TXID/ followed by 9–12-digit cédula jurídica (beneficiary's taxpayer ID).

- 10-digits for corporations (Beginning with 3)
- 9-digits for local individual (Beginning with 1 through to 9)
- 12-digits for foreign individual (Beginning with 1)

**Example:** /TXID/3123456789

### Additional information

Information line 1

0/30

Add details here

/TXID/ followed by 9-12 digit cedula juridica (beneficiary's taxpayer ID).

- a) 10 digits for corporations (beginning with 3)
- b) 9 digits for local individual (beginning with 1 through to 9)
- c) 12 digits for foreign individual (beginning with 1)

## Additional Payment Requirements for CRC (Page 2/2)

Please note the following payment guidance when making payments in CRC

### Payment Guidance

- Full beneficiary street address is required.

# Additional Payment Requirements for DJF

Please note the following payment guidance when making payments in DJF

## Payment Guidance

- Full beneficiary address details must be included in the payment instructions.
- This is a zero decimal currency and therefore does not have cents.
- Local market is closed every Friday.
- Payment for goods and services may require a copy of invoice, subject to the beneficiary bank's discretion.
- Payments to Dahabshil Bank International are NOT supported.
- Please note that inter-banking fees may apply locally.

# Additional Payment Requirements for DOP

When creating your payment on IDEAL, you'll be required to provide

- Tax ID

## Tax ID

- Under Additional Information – **Information Line 1**, please indicate the Tax ID in the following format, including the prefix:

**Format for institutions:** /TXID/ followed by the either "RNC" (also known as TAX ID card number) or "Registro Mercantil" (also known as the registration number of the institution in the Chamber of Commerce). The RNC is 9-digits or more while the Registro Mercantil is 7-digits or more.

Example: /TXID/1234567

**Format for individuals:** /TXID/ followed by either 11-digit "cédula" or their passport number

Example: /TXID/12345678910

**Additional information**

Information line 1 0/30

Add details here

/TXID/ followed by Tax ID:  
a) For institutions this will be the "RNC", also known as the TAX ID card number or the "Registro Mercantil" which is the registration number of the institution in the Chamber of Commerce. The RNC is 9 digits or more. The Registro Mercantil is 7 digits or more.  
b) For individuals this will be an 11 digit "cédula" or their passport number

# Additional Payment Requirements for DZD

Please note the following payment guidance when making payments in DZD

## Payment Guidance

- Beneficiary account format is 20-digit Account Number.

# Additional Payment Requirements for EGP

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Purpose of Payment**

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting for IBAN of EGP: 29 characters

## 2. Purpose of Payment

- In-depth, detailed Purpose of Payment is required to be indicated under Details to payee field.

### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ | Include payment details

Please note the following payment guidance when making payments in EGP

### Payment Guidance

- Local market is closed every Friday.
- Please note that any local firms in Egypt invoicing for goods and services in USD are obligated to settle their VAT payments in USD. VAT payments will not be supported in EGP currency for anything invoiced locally in foreign currency for goods and services. This change is applicable for VAT payments in EGP, the ability to process other EGP payments is not impacted.

# Additional Payment Requirements for ERN

When creating your payment on IDEAL, you'll be required to provide

- **Beneficiary bank branch name/Full beneficiary bank branch address**

## Beneficiary Bank Branch Name

- Under Additional Information – **Information Line 1**, please indicate the beneficiary bank branch name or full beneficiary bank branch address in the following format, including the prefix:

**Format:** /BBBN/ followed by beneficiary bank branch name or full beneficiary bank branch address

**Example:** /BBBN/KEREN BRANCH

Additional information

Information line 1

0/30

Add details here

/BBBN/ followed by beneficiary bank branch name  
e.g. /BBBN/KEREN BRANCH

Please note the following payment guidance when making payments in ERN

## Payment Guidance

- Beneficiary must have a presence in country i.e.; payments can be made to onshore residents only.

# Additional Payment Requirements for ETB

When creating your payment on IDEAL, you'll be required to provide

- **Beneficiary Bank Branch Name**

## Beneficiary Bank Branch Name

- Under Additional Information – **Information Line 1**, please indicate the Beneficiary Bank Branch Name in the following format, including the prefix:

**Format:** /BBBN/ followed by Beneficiary Bank Branch Name

**Example:** /BBBN/ADDIS ABABA BRANCH

### Additional information

Information line 1

0/30

Add details here

/BBBN/ followed by beneficiary bank branch name  
e.g. /BBBN/ADDIS ABABA BRANCH

Please note the following payment guidance when making payments in ETB

## Payment Guidance

- Beneficiary must have a presence in country i.e.; payments can be made to onshore residents only.

# Additional Payment Requirements for GEL

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Purpose of Payment**

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting for IBAN of GEL: 22 characters

## 2. Purpose of Payment

- In-depth, detailed Purpose of Payment is required to be indicated under the Details to payee field.

### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ | Include payment details

# Additional Payment Requirements for GMD

When creating your payment on IDEAL, you'll be required to provide

- **BBAN**

## BBAN

- Under Payee Details – provide BBAN of beneficiary.
- Formatting for BBAN of GMD: 18-digits

# Additional Payment Requirements for GNF

Please note the following payment guidance when making payments in GNF

## Payment Guidance

- Beneficiary account format is 18-character account number.
- This is a zero decimal currency and therefore does not have cents.

## Additional Payment Requirements for GTQ

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**

### IBAN

- Under Payee Details – provide IBAN of beneficiary.
- Formatting for IBAN of GTQ: 28 characters (GT + 26 characters)

# Additional Payment Requirements for GYD (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- **Transit Code**
- **Reference for Funds paid to the Guyana Revenue Authority**

1. Transit Code											
<ul style="list-style-type: none"> <li>• Under Routing Code field (found under Payee Bank Details), please provide the 8-digit transit code which you can find in the table below.</li> </ul>											
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="margin-bottom: 5px;">Payee bank routing code</div> <div style="margin-bottom: 5px;">0/31</div> </div> <div style="border: 1px solid #ccc; padding: 5px; width: 100%;"> <input type="text" value="Routing code"/> </div>											
S/N	Beneficiary Bank Name	Transit Code	S/N	Beneficiary Bank Name	Transit Code	S/N	Beneficiary Bank Name	Transit Code	S/N	Beneficiary Bank Name	Transit Code
1	BANK OF GUYANA	30003001	14	BNS (NEW AMSTERDAM)	14845003	27	RBL (LETHEM)	80013005	40	GBTI (DIAMOND)	20015006
2	BANK OF BARODA (GUYANA) INC.	60001002	15	BNS (PARIKA)	73155003	28	RBL (TRIUMPH)	60014005	41	CBI (PARIKA)	90002007
3	BOB (MON REPOS)	40002002	16	BNS (SCOTIA ENTERPRISE CENTRE)	76455003	29	GBTI (REGENT STREET)	80003006	42	CBI (BARTICA)	70003007
4	REPUBLIC BANK (GUYANA) LTD	30001005	17	RBL (CAMP STREET)	10002005	30	GBTI (CORRIVERTON)	60004006	43	CBI (THIRST PARK)	50004007
5	GUYANA BANK OF TRADE & IND.	20001006	18	RBL (ANNA REGINA)	90003005	31	GBTI (ANNA REGINA)	30005006	44	CBI (LINDEN)	20005007
6	CITIZENS BANK (GUYANA) INC.	10001007	19	RBL (CORRIVERTON)	70004005	32	GBTI (PARIKA)	10006006	45	CBI (CHARITY)	00006007
7	DEMERARA BANK LIMITED	00001008	20	RBL (LINDEN)	40005005	33	GBTI (VREED-EN-HOOP)	90007006	46	CBI (NEW AMSTERDAM(	80007007
8	GOVERNMENT OF GUYANA	60001010	21	RBL (ROSE HALL)	20006005	34	GBTI (LETHEM)	70008006	47	DBL (ROSE Hall	80002008
9	GENERAL POST OFFICE	50001011	22	RBL (ROSIGNOL)	00007005	35	GBTI (PROVIDENCE)	50009006	48	DBL (CORRIVERTON)	60003008
10	BNS (CARMICHAEL STREET)	30775003	23	RBL (NEW MARKET)	80008005	36	GBTI (KINGSTON)	10011006	49	DBL (ANNA REGINA)	40004008
11	BNS (CARMICHAEL STREET)	38695003	24	RBL (NEW AMSTERDAM)	40010005	37	GBTI (PORT KAITUMA)	90012006	50	DBL (DIAMOND)	10005008
12	BNS (ROBB STREET)	73015003	25	RBL (VREED-EN-HOOP)	20011005	38	GBTI (PORT MOURANT)	70013006	51	DBL (LE RESSOUVENIR)	90006008
13	BNS (BARTICA)	94805003	26	RBL (DIAMOND)	00012005	39	GBTI (BARTICA)	50014006	52	DBL (CORPORATE BRANCH)	70007008



## Additional Payment Requirements for GYD (Page 2/2)

### 2. Reference for Funds paid to the Guyana Revenue Authority

- Under Optional Information – Additional Information – Information Line 1, please indicate the reference in the following format, including the prefix. The relevant reference can be obtained from the Guyana Revenue Authority.

**Format:** /TXRF/ followed by reference in the following format: YYMMDD/RRRRRRRRRRR

**Example:** /TXRF/251001/123456789012

Additional information



Information line 1

0/30

Add details here

/TXRF/ followed by reference in the following format: YYMMDD/RRRRRRRRRRR. Applicable only to funds paid to the Guyana Revenue Authority. The relevant reference can be obtained from the Guyana Revenue Authority.

Please note the following payment guidance when making payments in GYD

#### Payment Guidance

- Full beneficiary address is required.

# Additional Payment Requirements for HNL

When creating your payment on IDEAL, you'll be required to provide

- Tax ID
- Account Type of the Beneficiary

## 1. Tax ID

Under Additional Information – **Information Line 1**, please indicate the Beneficiary's Tax ID in the following format, including the prefix:

**Format for individuals:** /TXID/ followed by 13-digit Tarjeta de Identidad (ID)

**Example:** /TXID/1234567891012

**Format for Corporates:** TXID/ followed by RTN (Registro Tributario Nacional) – (RTN + 14-digit tax ID).

**Example:** /TXID/RTN12345678901234

## 2. Account Type of the Beneficiary

Under Additional Information – **Information Line 2**, please indicate the type of account of the beneficiary in the following format, including the prefix:

**Format:** /ACCT/ followed by type of account of the beneficiary

- **Values for Account type either:** Cuenta corriente or Cuenta de ahorro

**Example:** /ACCT/Cuenta corriente

S/N	Account type of the beneficiary	Corresponding Value
1	Checking Account	Cuenta corriente
2	Savings Account	Cuenta de ahorro

## Example on IDEAL:

### Additional information

Information line 1 0/30

Add details here

/TXID/ followed by Tax ID number for the beneficiary:

a) For Individuals: Tarjeta de Identidad (ID) – 13-digits.

b) For Corporates: RTN (Registro Tributario Nacional) – (RTN + 14-digit tax ID).

Information line 2 0/30

Add details here

/ACCT/ followed by type of account of the beneficiary

a) Cuenta corriente (checking account)

b) Cuenta de ahorro (savings account)

Please note the following payment guidance when making payments in HNL

### Payment Guidance

- Payments from corporations/organizations to individuals are ONLY supported if towards either salary or medical reimbursement.
- Capital injection payments are NOT supported.
- Payments to beneficiaries holding accounts at Central Bank are NOT supported (BCEHHNTEXXX).



# Additional Payment Requirements for IDR

When creating your payment on IDEAL, you'll be required to provide

- **Beneficiary Residency Status**

## Beneficiary Residency Status

- Under Additional Information – **Information Line 1**, please indicate beneficiary residency status - "R" for resident or "NR" for non-resident.

Additional information

Information line 1

0/30

Indicate beneficiary residency status - "R" for resident or "NR" for non-resident, e.g. R

# Additional Payment Requirements for ILS

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**

## IBAN

- Under Payee Details – provide IBAN of beneficiary.
- IBAN format for ILS of Israel: 23 characters

Please note the following payment guidance when making payments in ILS

## Payment Guidance

- Friday is a half-day in Israel. Settlement is possible, but with an early cutoff.

# Additional Payment Requirements for ISK

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Purpose of Payment**

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting for IBAN for ISK: 26 characters

## 2. Purpose of Payment

- In-depth, detailed Purpose of Payment is required to be indicated under the Details to payee field.

### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ | Include payment details

Please note the following payment guidance when making payments in ISK

### Payment Guidance

- This is a zero decimal currency and therefore does not have cents.

# Additional Payment Requirements for JMD (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- **Transit Codes**

**Transit Codes**

- For JMD payments to one of the following beneficiary banks, 5-digit bank codes are required to be added in front of the beneficiary account number under Account number field (found under Payee Bank details). Transit codes available upon request.

Beneficiary Bank SWIFT BIC	Beneficiary Bank Name
FCIBJMKXXXX	FCIB
FILBJMKXXXX	FIRST GLOBAL BANK
JNCBJMKXXXX	NATIONAL COMMERCIAL BANK
JMJAJMKXXXX	JMMB BANK
NOS CJMKXXXX	BANCO NOVA SCOTIA

- For JMD payments to beneficiary banks which are **NOT** one of the above banks, please indicate the transit code in the following format under Additional Information – **Information Line 1**, including the prefix. Transit codes available upon request.  
**Format:** /TRANSIT/ followed by 5-digit transit code  
**Example:** /TRANSIT/12345

**Additional information**

Information line 1 0/30

Add details here

/TRANSIT/ followed by 5-digit transit code (only for payments to beneficiary banks which are not one of the following: FCIBJMKXXXX, FILBJMKXXXX, JNCBJMKXXXX, MJAJMKXXXX, NOS CJMKXXXX)

## Additional Payment Requirements for JMD (Page 2/2)

Please note the following payment guidance when making payments in JMD

### Payment Guidance

- Full beneficiary address with street address and city is required.

# Additional Payment Requirements for JOD (Page 1/3)

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Purpose of Payment (Select from the Drop-down List)**

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary.
- Formatting for IBAN of JOD: 30 characters

## 2. Purpose of Payment (1/3)

- When creating your payment, you'll be required to select the relevant Purpose of Payment from the IDEAL drop-down list.

S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
1	Personal - Invoice Payment and Purchase	101	13	Salaries and Wages - Laborers Salaries	202
2	Personal - Utility Bill Payment	102	14	Salaries and Wages - Private Sector Staff Salaries	203
3	Personal - Prepaid Cards Recharging	103	15	Salaries and Wages - Jordanian Diplomatic Staff Salaries	204
4	Personal - Standing Orders	104	16	Salaries and Wages - Foreign Diplomatic Salaries	205
5	Personal - Personal Donations	105	17	Salaries and Wages - Overseas Incoming Salaries	206
6	Personal - Family Assistance and Expenses	106	18	Salaries and Wages - Civil/Military Retirement Salaries	207
7	Personal - Individual Social Security Subscription	107	19	Salaries and Wages - Social Security Retirement Salaries	208
8	Personal - Associations Subscriptions	108	20	Salaries and Wages - Establishment Social Security Subscription	209
9	Personal - Saving and Funding Account	109	21	External Aid - Religious Communities Aid	701
10	Personal - Heritage	110	22	External Aid - International Communities Aid	702
11	Personal - End of Service Indemnity	111	23	External Aid - Arab Communities Aid	703
12	Salaries and Wages - Public Sector Employees Salaries	201	24	External Aid - UN Aid	704

## Additional Payment Requirements for JOD (Page 2/3)

2. Purpose of Payment (2/3)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
25	External Aid - Charity Communities Aid	705	43	Services - Membership Fees	818
26	Services - Telecommunication Services	801	44	Funding - Municipality Funds	901
27	Services - Financial Services	802	45	Funding - Government Funds	902
28	Services - Information Technology Services	803	46	Funding - Private Sector Funds	903
29	Services - Consulting Services	804	47	Funding - External Incoming Funds	904
30	Services - Construction Services	805	48	Diplomacy - International Communities and Embassies Remittances	1001
31	Services - Maintenance and Assembling Services	806	49	Diplomacy - Permanent Diplomatic Missions	1002
32	Services - Marketing and Media Services	807	50	Diplomacy - Temporary Diplomatic Missions	1003
33	Services - Mining Services	808	51	Diplomacy - Jordanian Embassies Income	1004
34	Services - Medical and Health Services	809	52	Loans - Long-Term Loans Instalments/Public Sector	1101
35	Services - Cultural, Educational and Entertainment Services	810	53	Loans - Long-Term Loans Interest Instalments/Public Sector	1102
36	Services - Rental Expenses	811	54	Loans - Short-Term Loans Instalments/Public Sector	1103
37	Services - Real Estate	812	55	Loans - Short-Term Loans Interest Instalments/Public Sector	1104
38	Services - Taxes	813	56	Loans - Long-Term Loans Instalments/Private Sector	1105
39	Services - Fees	814	57	Loans - Long-Term Loans Interest Instalments/Private Sector	1106
40	Services - Commissions	815	58	Loans - Short-Term Loans Instalments/Private Sector	1107
41	Services - Franchise and License Fees	816	59	Loans - Short-Term Loans Interest Instalments/Private Sector	1108
42	Services - Cheque Collection	817	60	Loans - Loans Instalments Against Governmental Guarantee	1109

## Additional Payment Requirements for JOD (Page 3/3)

2. Purpose of Payment (3/3)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
61	Loans - Loans Interest Instalments Against Governmental Guarantee	1110	64	General - Rerouting	1201
62	Loans - Credit Card Payment	1111	65	General - Scientific Research Support	1202
63	Loans - Personal Loan Payment	1112			

**Please note the following payment guidance when making payments in JOD**

### Payment Guidance

- Local market is closed every Friday.

# Additional Payment Requirements for KES (Page 1/4)

When creating your payment on IDEAL, you'll be required to provide

- **E-SLIP Unique Reference Number (Only applicable for all tax related payments made to the Kenya Revenue Authority)**
- **Beneficiary Bank Branch Code**
- **Purpose of Payment (Select from the Drop-down List)**

## 1. E-SLIP Unique Reference Number

(Only applicable for all tax related payments made to the Kenya Revenue Authority)

- Under Optional Information – Additional Information – **Information Line 1**, please indicate the E-SLIP Unique Reference Number in the following format, including the prefix.

**Format:** /URN/ followed by E-SLIP Unique Reference Number

**Example:** /URN/1234567890

## 2. Beneficiary Bank Branch Code

- Under Optional Information – Additional Information – **Information Line 2**, please indicate the Beneficiary bank Branch Code in the following format, including the prefix.

**Format:** /BBBC/ followed by 5-digit code (2-digit bank code + 3-digit branch code)

**Example:** /BBBC/01234

## Example on IDEAL:

Additional information

Information line 1

0/30

Add details here

/URN/ followed by E-SLIP unique reference number. This is only applicable for all tax related payments made to the Kenya Revenue Authority, else please leave it blank.

Information line 2

0/30

Add details here

/BBBC/ followed by Beneficiary bank branch code. This code is 5 digits long and starts with the 2-digit bank code + 3-digit branch code.

## 3. Purpose of Payment (1/4)

- When creating your payment, you'll be required to select the relevant Purpose of Payment from the IDEAL drop-down list.

S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
1	512 - National Industrial Training Authority	512	6	1201 - VAT Oils	1201
2	1001 - Import Duty - Oil	1001	7	1202 - VAT Imports	1202
3	1002 - Import Duty	1002	8	1206 - VAT Oils - 8%	1206
4	1101 - Excise Duty – Oils	1101	9	1501 - Alteration Fee	1501
5	1102 - Excise Duty	1102	10	1518 - Concession Fees	1518



## Additional Payment Requirements for KES (Page 2/4)

Purpose of Payment (2/4)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
11	1519 - Registration fees	1519	30	4301 - State Department for Fisheries, Aquaculture and the Blue Economy	4301
12	1527 - Transhipment Fee	1527	31	4601 - Import Health Certificate	4601
13	1801 - IDF Fees (2.0%)	1801	32	4702 - Nuts and Oils Import Declaration Form	4702
14	1802 - IDF/ PIF OIL	1802	33	6001 - Kenya Railway Development Levy (RDL)	6001
15	1908 - Customs Warehouse Rent	1908	34	6002 - Kenya Railway Development Levy (RDL)-Oils	6002
16	2101 - Road Maintenance Levy (RML)	2101	35	6101 - Sale of single Number Plate	6101
17	2301 - Petroleum Regulatory Levy (PRL)	2301	36	6102 - Sale of pair of Number Plates	6102
18	2501 - Gross Payment-Petroleum Development Fund (PDF)	2501	37	6301 - Transfer Fees for Motor Vehicle Registration	6301
19	2901 - Income Tax - PAYE	2901	38	6401 - Merchant Shipping Superintendent Levy	6401
20	3001 - Income Tax – Company	3001	39	6402 - Merchant Shipping Superintendent (MSS) Levy – Oils	6402
21	3100 - Income Tax - Resident Individual	3100	40	6501 - Road Safety fund	6501
22	3101 - Monthly Rental Income Tax	3101	41	6601 - SHMV purchase tax	6601
23	3103 - Withholding Rental Income	3103	42	ADTX - Advance Tax	ADTX
24	3200 - Income Tax – Withholding	3200	43	AIRB – Air transport	AIRB
25	3304 - Motor Vehicle Advance Tax	3304	44	ARTX – Agency Revenue	ARTX
26	3509 - VAT – Withholding	3509	45	BECH – Child Benefit	BECH
27	3514 - Value Added Tax (VAT)	3514	46	BSD – Banking Supervision Department	BSD
28	3801 - Standards Levy	3801	47	BTTX – Betting Tax	BTTX
29	4103 - Stamp Duty	4103	48	CCMC – Cash Collateral Margin Calls	CCMC

## Additional Payment Requirements for KES (Page 3/4)

Purpose of Payment (3/4)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
49	BUSB – Bus	BUSB	68	HLFD - Purchase of food and household goods	HLFD
50	CERE – Ceremonies	CERE	69	HLTI – Health Insurance	HLTI
51	CFR – Cost And Freight	CFR	70	HOLI – Holiday	HOLI
52	CGTX – Capital Gains Tax (CGT)	CGTX	71	IBLD - Interbank loan/deposit Repayments	IBLD
53	CHC – Charitable Contributions (Charity and Aid)	CHC	72	INPC – Insurance Premium Car	INPC
54	CLOT – Clothing	CLOT	73	INSU – Insurance Premium	INSU
55	COMU – Community Development	COMU	74	INTE – Interest	INTE
56	CONS – Construction Activities	CONS	75	INTX – Income Tax	INTX
57	CORT – Trade Settlement Payment	CORT	76	INVS - Investment And Securities	INVS
58	COTX – Corporate Tax Identification	COTX	77	ISTX – Instalment Tax	ISTX
59	CSDK - Central Security Depository Payments	CSDK	78	LICF – License Fee	LICF
60	DIVD - Dividend Payments	DIVD	79	LIFI – Life Insurance	LIFI
61	EDTX - Excise Duty	EDTX	80	LOAN - Loan	LOAN
62	EDUC - Education expenses	EDUC	81	MACH - Machinery related	MACH
63	FARM - Farming	FARM	82	MAFC – Medical Aid Fund Contribution	MAFC
64	FOEX – Foreign Exchange	FOEX	83	MDCS – Medical Services	MDCS
65	FUEL - Fuel Expenses	FUEL	84	MERC - Manufactured goods and merchandise	MERC
66	GOKX - Government related Payments and Transfers	GOKX	85	PAYE - Pay As You Earn	PAYE
67	GOVT – Government Payment	GOVT	86	PENA – Penalties	PENA

## Additional Payment Requirements for KES (Page 4/4)

Purpose of Payment (3/4)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
87	PL39 - Licence Fees For Comm.Banks	PL39	107	RENT – Rent	RENT
88	PL40 - Licence Fees Deposit Micro.Institutions	PL40	108	RITX - Rental Income Tax	RITX
89	PL41 - Licence Fees Forex Bureaus	PL41	109	RLWY – Railway	RLWY
90	PL42 - Licence Fees Credit Reference Bureaus	PL42	110	SALA – Salary Payment	SALA
91	PL43 - Licence Fees Mortgage Financial Institutions	PL43	111	SAVG – Savings	SAVG
92	PL44 - Applications Fees For Commercial Banks	PL44	112	SCHO - School Fees	SCHO
93	PL45 - Application Fees For Mort.Fin.Institutions	PL45	113	SDTX - Stamp Duty	SDTX
94	PL46 - Applications Fees Depo.Tak.Institutions	PL46	114	SHIP – Shipping	SHIP
95	PL47 - Application Fees Forex Bureaus	PL47	115	SWLF - Sweeps/Liquidity funding	SWLF
96	PL48 - Application Fees Credit.Ref. Bureaus	PL48	116	TAXR – Tax Refund	TAXR
97	PL49 - Penalties Commercial Banks	PL49	117	TAXS – Tax Payment	TAXS
98	PL50 - Penalties Mortg.Fin .Institutions	PL50	118	TBIL – Telecommunications Bill	TBIL
99	PL51 - Penalties Deposit Taking Micro Institutions	PL51	119	TITH - Tithes and Offerings	TITH
100	PL52 - Penalties Forex Bureaus	PL52	120	TOTX - Turnover Tax	TOTX
101	PL53 - Penalties Credit Reference Bureaus	PL53	121	TRAC – Removed From Tracking	TRAC
102	PPTI – Property Insurance	PPTI	122	UBIL - Utilities	UBIL
103	PRPY - Purchase of property	PRPY	123	VATX – ValueAddedTaxPayment	VATX
104	PSCO - Professional service/commission earned	PSCO	124	VIPN - Vehicle Identification Plate Number	VIPN
105	REFU – Refund	REFU	125	WHLD - WithHolding	WHLD
106	RELG - Religious activities	RELG			

# Additional Payment Requirements for KMF

Please note the following payment guidance when making payments in KMF

## Payment Guidance

- This is a zero decimal currency and therefore does not have cents.

# Additional Payment Requirements for KWD (Page 1/9)

When creating your payment on IDEAL, you'll be required to provide

- IBAN
- Purpose of Payment

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting of IBAN for KWD: 30 characters

## 2. Purpose of Payment

- Under Details to Payee field – please indicate the purpose of payment in the following format, including the prefix:

**Format:** /BENEFRES/KW//POP/ABCD, where "ABCD" is the 4 letter relevant POP code. The list of POP codes can be found on *Slides 94 – 101*.

**Example:** /BENEFRES/KW//POP/DEPT

### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ | Include payment details

Please note the following payment guidance when making payments in KWD

### Payment Guidance

- Beneficiary street address, city, country is required.

## Additional Payment Requirements for KWD (Page 2/9)

Purpose of Payment (1/8)			
S/N	Purpose Code	Name	Definition
1	BKIP	Bank Loan Accrued Interest Payment	Accrued interest payments. Specific to bank loans.
2	BKPP	Bank Loan Principal Paydown	Principal paydowns. Specific to bank loans
3	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
4	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. Examples where this service is widely used are unattended petrol pumps and phone booths
5	CDOC	Original Credit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.
6	FCOL	Fee Collection	A Service that is settling card transaction related fees between two parties.
7	CBLK	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.
8	CDCB	Card Payment With CashBack	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)
9	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.
10	ACCT	Account Management	Transaction moves funds between 2 accounts of same account holder at the same bank.
11	DEPT	Deposit	Transaction is related to a payment of deposit.
12	CASH	Cash Management Transfer	Transaction is a general cash management instruction.
13	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).
14	COLL	Collection Payment	Transaction is a collection of funds initiated via a credit transfer or direct debit.

## Additional Payment Requirements for KWD (Page 3/9)

Purpose of Payment (2/8)			
S/N	Purpose Code	Name	Definition
15	INTC	Intra Company Payment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group
16	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).
17	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.
18	EXTD	Exchange Traded Derivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC)).
19	FIXI	Fixed Income	Cash collateral related to a fixed income instrument
20	SBSC	Securities Buy Sell Sell BuyBack	Cash collateral related to a Securities Buy Sell Sell Buy Back
21	SCVE	Purchase Sale Of Services	Transaction is related to purchase and sale of services
22	BEXP	Business Expenses	Transaction is related to a payment of business expenses.
23	COMC	Commercial Payment	Transaction is related to a payment of commercial credit or debit. (formerly Commercial Credit)
24	GDDS	Purchase Sale Of Goods	Transaction is related to purchase and sale of goods.
25	GDSV	Purchase Sale Of Goods And Services	Transaction is related to purchase and sale of goods and services.
26	SERV	Service Charges	Transaction is related to service charges charged by a service provider
27	SUBS	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form
28	SUPP	Supplier Payment	Transaction is related to a payment to a supplier
29	TRAD	Commercial	Transaction is related to a trade services operation
30	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.

## Additional Payment Requirements for KWD (Page 4/9)

Purpose of Payment (3/8)			
S/N	Purpose Code	Name	Definition
31	ROYA	Royalties	Transaction is the payment of royalties.
32	CHAR	Charity Payment	Transaction is a payment for charity reasons
33	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, ie credit counseling or bill payment companies.
34	HLRP	Housing Loan Repayment	Transaction is related to a payment of housing loan.
35	HLST	Home Loan Settlement	Transaction is related to the settlement of a home loan
36	INPC	Insurance Premium Car	Transaction is a payment of car insurance premium
37	INTE	Interest	Transaction is payment of interest.
38	LIFI	Life Insurance	Transaction is a payment of life insurance.
39	PPTI	Property Insurance	Transaction is a payment of property insurance.
40	INPR	Insurance Premium Refund	Transaction is related to an insurance premium refund.
41	INSC	Payment Of Insurance Claim	Transaction is related to the payment of an insurance claim.
42	INSU	Insurance Premium	Transaction is payment of an insurance premium.
43	LOAN	Loan	Transaction is related to transfer of loan to borrower , or stuff loan.
44	LOAR	Loan Repayment	Transaction is related to repayment of loan to lender.
45	RINP	Recurring Installment Payment	Transaction is related to a payment of a recurring installment made at regular intervals.
46	PENO	Payment Based On Enforcement Order	Payment based on enforcement orders except those arising from judicial alimony decrees
47	RELG	Rental Lease General	Transaction is for general rental/lease.
48	TRFD	Trust Fund	Transaction is related to a payment of a trust fund.
49	FORW	Forward Foreign Exchange	FX trades with a value date in the future
50	ADVA	Advance Payment	Transaction is an advance payment

## Additional Payment Requirements for KWD (Page 5/9)

Purpose of Payment (4/8)			
S/N	Purpose Code	Name	Definition
51	BCDM	Bearer Cheque Domestic	Transaction is the payment of a domestic bearer cheque.
52	BCFG	Bearer Cheque Foreign	Transaction is the payment of a foreign bearer cheque.
53	CCRD	Credit Card Payment	Transaction is related to a payment of credit card account.
54	DCRD	Debit Card Payment	Transaction is related to a debit card payment.
55	EDUC	Education	Transaction is related to a payment of study/tuition fees.
56	CFEE	Cancellation Fee	Transaction is related to a payment of cancellation fee.
57	CORT	Trade Settlement Payment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
58	REBT	Rebate	Transaction is the payment of a rebate.
59	FEES	Payment Of Fees	Payment of fees/charges
60	GIFT	Gift	Payment with no commercial or statutory purpose.
61	IHRP	Instalment Hire Purchase Agreement	Transaction is payment for an installment/hire-purchase agreement
62	INSM	Installment	Transaction is related to a payment of an installment
63	IVPT	Invoice Payment	Transaction is the payment for invoices
64	REFU	Refund	Transaction is the payment of a refund
65	FAML	Family Support	Transaction is between family members
66	MSVC	Multiple Service Types	Transaction is related to a payment for multiple service types.
67	LEGE	Legal Expense	Legal Expense
68	LEGC	Legal Case	Payment toward legal case or to execution department
69	GOVT	Government Payment	Transaction is a payment to or from a government department
70	BRKF	Brokerage Fee	Fee paid to a broker for services provided

## Additional Payment Requirements for KWD (Page 6/9)

Purpose of Payment (5/8)			
S/N	Purpose Code	Name	Definition
71	ANNI	Annuity	Transaction settles annuity related to credit, insurance, investments, others.
72	CMDT	Commodity Transfer	Transaction is payment of commodities.
73	DERI	Derivatives	Transaction is related to a derivatives transaction
74	PRME	Precious Metal	Transaction is related to a precious metal operation
75	DIVD	Dividend	Transaction is payment of dividends.
76	FREX	Foreign Exchange	Transaction is related to a foreign exchange operation
77	INVS	Investment And Securities	Transaction is for the payment of mutual funds, investment products and shares
78	SECU	Securities	Transaction is the payment of securities
79	TREA	Treasury Payment	Transaction is related to treasury operations.
80	SAVG	Savings	Transfer to savings/retirement account.
81	IRES	Investment in Real Estate	Investment in Real Estate
82	MDCS	Medical Services	Transaction is a payment for medical care services
83	HLTI	Health Insurance	Transaction is a payment of health insurance
84	ALLW	Allowance	Transaction is the payment of allowances.
85	BONU	Bonus Payment	Transaction is related to payment of a bonus.
86	COMM	Commission	Transaction is payment of commission.
87	PENS	Pension Payment	Transaction is the payment of pension
88	SSBE	Social Security Benefit	Transaction is a social security benefit, ie payment made by a government to support individuals
89	SALA	Salary Payment	Transaction is the payment of salaries
90	SPSP	Salary Pension Sum payment	Salary or pension payment for more months in one amount or a delayed payment of salaries or pensions.

## Additional Payment Requirements for KWD (Page 7/9)

Purpose of Payment (6/8)			
S/N	Purpose Code	Name	Definition
91	BENE	Unemployment Disability Benefit	Transaction is related to a payment to a person who is unemployed/disabled.
92	EOFS	End Of Service Payment	Transaction is related to end-of-service payments from the employer (ministries, companies, institutions, etc.) in favor of individuals.
93	TFLG	Trade Finance – Letter of Guarantee	Payments related to letter of guarantee
94	TFLC	Trade Finance – Letter of Credit	Payments related to letter of credit
95	TAXS	Tax Payment	Transaction is the payment of taxes.
96	INTX	Income Tax	Transaction is related to a payment of income tax
97	AIRB	Air	Transaction is a payment for air transport related business.
98	UBIL	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
99	PHON	Telephone Bill	Transaction is related to a payment of telephone bill.
100	KEMB	Kuwaiti Embassies Transfers	Transfers of Kuwaiti embassies, consulates and representative offices
101	IEMB	International Embassies Transfers	Transfers of the international embassies, consulates and representative offices
102	DELG	Government Delegation Transfers	Expenses of government official missions
103	INMM	Money Market	Liquidity intervention either injection to or withdrawal from conventional banks through MM deals
104	INTQ	MM Islamic	Liquidity intervention either injection to or withdrawal from islamic banks through MM islamic deals
105	ICBD	CBK Bonds Issuance	Issuance of CBK Bonds for the Conventional Banks on the value date
106	RCBD	CBK Bonds Redemption	Redemption of CBK Bonds for the Conventional Banks at the maturity date
107	ECTQ	Related Tawarruq CBK Bonds Execution	Execution of Related Tawarruq CBK Bonds with Islamic Banks on the value date
108	SCTQ	Related Tawarruq CBK Bonds Settlement	Settlement of Related Tawarruq CBK Bonds for Islamic Banks at the maturity date
109	ITBD	Treasury Bonds Issuance	Issuance of Treasury Bonds for the Conventional Banks on the value date
110	RTBD	Treasury Bonds Redemption	Redemption of Treasury Bonds for the Conventional Banks at the maturity date

## Additional Payment Requirements for KWD (Page 8/9)

Purpose of Payment (7/8)			
S/N	Purpose Code	Name	Definition
111	EPDT	Public Debt Tawarruq Execution	Execution of Public Debt Tawarruq for the Islamic Banks on the value date
112	SPDT	Public Debt Tawarruq Settlement	Settlement of Public Debt Tawarruq for the Islamic Banks at the maturity date
113	BDKD	Bulk Deposit by Participant Bank	Bulk Deposit by Participant Bank
114	BWKD	Bulk Withdrawal by Participant Bank	Bulk Withdrawal by Participant Bank
115	FCYB	Forex Currency Buy by Participant Bank	Forex currency Buy by Participant Bank
116	FCYS	Forex currency Sell by Participant Bank	Forex currency Sell by Participant Bank
117	CDCD	Normal Deposit by Participant Bank	Normal Deposit by Participant Bank
118	CWCD	Normal Withdrawal by Participant Bank	Normal Withdrawal by Participant Bank
119	CHTR	Onus Inter account Transfer	Onus Inter account Transfer
120	ISUK	Sukuk Issuance	Issuance of Sukuk for the Islamic Banks on value date
121	RSUK	Sukuk Redemption	Redemption of Sukuk for the Islamic Banks at Maturity date
122	ITBL	Treasury Bills Issuance	Issuance of treasury bills for Conventional Banks on the value date
123	RTBL	Treasury Bills Redemption	Redemption of treasury bills for the Conventional Banks at the maturity date
124	OTPT	Overtime Payment	Transaction is payment of Overtime
125	LEPT	Leave encashment	Transaction is payment of leave encashment
126	SADJ	Salary Adjustment	Transaction is payment of salary adjustment
127	DEDU	Deductions	Transaction is payment of Deductions for government entities
128	FORM	Form	Transaction is payment of Form
129	STMP	Stamp	Transaction is payment of Stamp (financial stamp or electronic stamp)
130	DISC	Discounts	Transaction is payment of Discounts for government entities

## Additional Payment Requirements for KWD (Page 9/9)

Purpose of Payment (8/8)			
S/N	Purpose Code	Name	Definition
131	FISU	Financial Support	Transaction is payment of Financial support
132	INST	Installment	Transaction is payment of Installment , or payment monthly installments to ministries
133	TRCO	Training Course	Transaction is payment of Training course
134	CONT	Contract	Transaction is payment of Contract
135	DUES	Dues	Transaction is payment of Dues
136	TEND	Tender	Transaction is payment of Tender
137	TECO	Terminate Contract	Transaction is payment of Terminate contract
138	EXWO	Excellent Work	Transaction is payment of Excellent work
139	BOAL	Book Allowance	Transaction is payment of Book allowance
140	TICK	Travel Tickets	Transaction is payment of Travel tickets
141	CCST	Cash Custody	Transaction is payment of Cash custody
142	RSIG	Resignation	Transaction is payment of Resignation
143	SLON	Social Loan	Transaction is payment of Social loan
144	OFMI	Official Mission	Transaction is payment of Official mission
145	TEAM	Work Teams	Transaction is payment of Work teams
146	IBAL	Increase Balance	Transaction is increase Government Entities Balances from Ministry of Finance

# Additional Payment Requirements for KRW

When creating your payment on IDEAL, you'll be required to provide

- **Purpose of Payment**

**Purpose of Payment**

- In-depth, detailed Purpose of Payment is required to be indicated under Details to payee field.

**Details to payee**  
These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ Include payment details

Please note the following payment guidance when making payments in KRW

**Payment Guidance**

- This is a zero decimal currency and therefore does not have cents.
- Full name, written out in full, without initials, abbreviations or acronyms is required.
- Transactions above USD 20,000 equivalent can only be executed if the purpose of KRW payment falls under the category of either **(i) Paying for Current Trades\*** or **(ii) Reinsurance Claim**.
  - Current Trades category includes the following – Trade related transactions, Salary, Student Payments and Tax Payments.
  - Transactions for personal purpose, or Capital Trade of above USD 20,000 or equivalent cannot be executed.
  - Relevant supporting documentations should be submitted (in most cases provided by the beneficiary) to verify its true purpose. Examples of acceptable documents for each Purpose of Payment is tabled as below (non-exhaustive):

S/N	Purpose of Payment	Documents
1	Trade Related Payment	Invoices (PI/CI), Contract etc.
2	Salary	Salary Statement, etc.
3	Student Payment	University/School Fee Details, Tuition Statement, etc.
4	Tax	Tax Bill



# Additional Payment Requirements for KRW (2/2)

The followings will be optional, but will help to facilitate local clearing efficiency

## 1. Beneficiary Contact Name

- Under Additional Information – **Information Line 1**, please indicate the name of contact person for this payment in the following format, including the prefix:

**Format:** /BCN/Beneficiary Contact Name

**Example:** /BCN/Chan Tai Man

## 2. Beneficiary Telephone Number

- Under Additional Information – **Information Line 2**, please indicate telephone number of the contact person of this payment in the following format, including the prefix:

**Format:** /TNM/Beneficiary Telephone Number

**Example:** /TNM/23451137

## Example on IDEAL:

### Optional information

#### Reference on bank statements

Use it to remember what this payment is for. We will add one if left blank

e.g. INV000123

0/16

#### Additional information

Information line 1

0/35

Add details here

/BCN/ followed by beneficiary contact name

Information line 2

0/35

Add details here

/TNM/ followed by beneficiary telephone number

## Additional Payment Requirements for KYD

Please note the following payment guidance when making payments in KYD

### Payment Guidance

- Full beneficiary address is required.
- Payments are processed onshore as draft payments.
- Payments to beneficiary bank BANCO C6 S.A. (BIC:CSIXKYKXXX) are NOT supported.

# Additional Payment Requirements for KZT (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Purpose of Payment**
- **EKNP Code**
- **Fiscal Code – BIN (Business Identification Number) or IIN (Individual Identification Number)**
- **Budget Classification Number (Only applicable for tax payments to the local tax authorities)**

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting of IBAN for KZT: 20 characters

## 2. Purpose of Payment

- In-depth, detailed Purpose of Payment is required to be indicated under the Details to payee field.

### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ | Include payment details

## Additional Payment Requirements for KZT (Page 2/2)

### 3. EKNP Code

- Under Additional Information – **Information Line 1**, please indicate the EKNP code in the following format, including the prefix:

**Format:** /EKNP/ Followed by <KOD><KBE><KNP> where:

- KOD is a 2-digit Remitter Code
- KBE is the beneficiary code
- KNP is the 3-digit transaction code

**Example:** /EKNP/1122KZT333

### 4. Fiscal Code

- Under Additional Information – **Information Line 2**, please indicate the 12-digit Fiscal Code – BIN (Business Identification Number) or IIN (Individual Identification Number) in the following format, including the prefix:

**Format for Individuals:** /IIN/ followed by Individual Identification Number

**Example:** /IIN/123456789112

**Format for Businesses:** /BIN/ followed by Business Identification Number

**Example:** /BIN/123456789112

### 5. Budget Classification Code (Only applicable for tax payments to the local tax authorities)

- Under Additional Information – **Information Line 3**, please indicate the 6-digits Budget Classification Code in the following format, including the prefix:

**Format:** /KBK/ followed by Budget Classification Code

**Example:** /KBK/123456

### Example on IDEAL:

#### Additional information

Information line 1

0/30

Add details here

/EKNP/ followed by <KOD><KBE><KZT><KNP> where:

- KOD is a 2-digits Remitter Code
  - KBE is a 2-digits beneficiary code
  - KZT is the currency code
  - KNP is the 3-digit transaction code
- e.g. /EKNP/1122KZT333.

Information line 2

0/30

Add details here

12-digit fiscal code -/BIN/ followed by Business Identification Number) or /IIN/ followed by Individual Identification Number  
e.g. /BIN/123456789112 or /IIN/123456789112

Information line 3

0/30

Add details here

/KBK/ followed by 6-digit Budget Classification Code. This is applicable only for tax payments to the local tax authorities. A unique code will be generated specific to each taxpayer, and the remitter should check the tax advise with their respective tax committee for their Budget Classification Code (BCC code) before initiating a payment (or they should contact the local tax authorities directly)

# Additional Payment Requirements for LAK

Please note the following payment guidance when making payments in LAK

## Payment Guidance

- Full beneficiary address is required.
- This is a zero decimal currency and therefore does not have cents.

# Additional Payment Requirements for LSL

Please note the following payment guidance when making payments in LSL

## Payment Guidance

- Full beneficiary address is required.

# Additional Payment Requirements for LYD

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**
- **Beneficiary Bank Branch Name**

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting of IBAN for LYD: 25 characters (LY + 23 characters)

## 2. Beneficiary Bank Branch Name

- Under Additional Information – **Information Line 1**, please indicate the beneficiary bank branch name in the following format, including the prefix:

**Format:** /BBBN/ followed by beneficiary bank branch name

**Example:** /BBBN/TRIPOLI-LYBIA

Additional information

Information line 1

0/30

Add details here

/BBBN/ followed by beneficiary bank branch name  
eg. /BBBN/TRIPOLI-LYBIA

Please note the following payment guidance when making payments in LYD

### Payment Guidance

- Local market is closed every Friday.

# Additional Payment Requirements for MGA

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**

## IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting of IBAN for MGA: 27 characters (MG46 + 23 characters)

# Additional Payment Requirements for MNT

**When creating your payment on IDEAL, you'll be required to provide**

- **IBAN**

## IBAN

- Under Payee Details – provide IBAN of beneficiary.
- Formatting for IBAN of MNT: 20-digit
  - ISO Country Code: MN
  - IBAN Check Digits: 2 characters
  - Bank Code: 4 characters
  - Account Number: 12 characters

# Additional Payment Requirements for MRU

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**

## IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting of IBAN for MRU: 27 characters

Please note the following payment guidance when making payments in MRU

## Payment Guidance

- The following types of payments must be made in hard currency: payments toward the fishing and mining industries, and payments related to exports.
- All MRU payments are processed to the Central Bank for final payment to the beneficiary bank. Payment processing at the Central Bank can take up to 48 hours. Please be advised payments are expected to settle at the beneficiary bank T+4.

## Additional Payment Requirements for MVR

**Please note the following payment guidance when making payments in MVR**

### Payment Guidance

- Local market is closed every Friday.

## Additional Payment Requirements for MXN

**Please note the following payment guidance when making payments in MXN**

### Payment Guidance

- Payments to MXN are to be made to a 18-digit CLABE Account Number.
- Any payments directly or indirectly involving the following banks (as beneficiary bank or ordering institution) are no longer supported.
  - CIBanco S.A. (CiBanco) (BIC: CIMXMXMMXXX)
  - Intercam Banco S.a. (Intercam) (BIC: INTEMXMMXXX)
  - Vector Casa de Bolsa, S.A. de C.V. (BIC: VECRMXMMXXX)

## Additional Payment Requirements for MYR (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (1/2)					
• When creating your payment, you'll be required to select the relevant Purpose of Payment from the IDEAL drop-down list.					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
1	Goods - Food and live animals	00000	17	Services - Recreation travel	13110
2	Goods - Beverages and tobacco	01000	18	Services - Business travel	13210
3	Goods - Other raw materials	02000	19	Sources of Income - Dividend-related Co.	14110
4	Goods - Petroleum, fuel and gas	03000	20	Sources of Income - Dividend-non related Co.	14120
5	Goods - Animal or vegetable oils	04000	21	Sources of Income - Interest-related Co.	14210
6	Goods - Chemical products	05000	22	Sources of Income - Interest-non related Co.	14220
7	Goods - Manufactured goods	06000	23	Sources of Income - Wages and salaries	14310
8	Goods - Machinery equipment	07000	24	Services - Government offices	15100
9	Goods - Other manufacturing	08000	25	Services - Telecommunication	16100
10	Services - Repair and Maintenance	10010	26	Services - Insurance premiums	16312
11	Services - Freight - air	11110	27	Services - Premiums reinsurance	16314
12	Services - Freight - sea	11120	28	Services - Insurance claims	16322
13	Services - Airport services	12110	29	Services - Computer services	16510
14	Services - Port services	12120	30	Services - Information services	16520
15	Services - Charter of aircraft	12210	31	Services - Engineering maintenance	16740
16	Services - Charter of ships, vessels	12220	32	Services - Agricultural or mining	16750

## Additional Payment Requirements for MYR (Page 2/2)

Purpose of Payment (2/2)					
S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
33	Services - Advertising Mkt research	16760	38	Services - Other business services	16793
34	Services - Accounting services	16772	39	Services - Health services	16820
35	Services - Management consulting	16773	40	Services - Education services	16830
36	Services - Rental operating leases	16780	41	Sources of income - Grants and gifts	21210
37	Services - Trade-related services	16791			

# Additional Payment Requirements for MZN (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- **NIB number**
- **NUIT (Taxpayer Single Identification Number)**
- **Purpose of Payment**

## 1. NIB number

- Under Payee Details – provide NIB number of the beneficiary.
- Formatting of NIB for MZN: 21 or 25 characters (MZ59 + 21 digits)

## 2. NUIT (Taxpayer Single Identification Number)

- Under Additional Information – **Information Line 1**, please indicate the 9-digit NUIT (Taxpayer Single Identification Number) in the following format, including the prefix:

**Format:** /TXID/ followed by 9-digit NUIT

**Example:** /TXID/123456789

**Additional information**

Information line 1 0/30

Add details here

/TXID/ followed by NUIT (Taxpayer Single Identification Number) -9 digits

## Additional Payment Requirements for MZN (Page 2/2)

### 3. Purpose of Payment

- In-depth, detailed Purpose of Payment is required to be indicated under the Details to payee field.

#### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ | Include payment details

**Please note the following payment guidance when making payments in MZN**

#### Payment Guidance

- Full beneficiary street address, including district, avenue and house number, city or village and country is required.

# Additional Payment Requirements for NAD

Please note the following payment guidance when making payments in NAD

**Payment Guidance**

- In line with the exchange control regulations by the local central bank, the beneficiary must complete a BOPCUS form for all payments indicating the purpose of the remittance and their relationship with the remitter. When the beneficiary bank receives the NAD payment, they will contact the beneficiary about the BOPCUS form. The beneficiary must forward this form to their bank before the funds can be released. To expedite this process, we recommend that the remitter informs their beneficiary of any incoming transfers, so they can liaise with their bank to complete the necessary forms.
- Payments to Letshego Bank Namibia Limited are NOT supported.
- Format of beneficiary account number: 8 – 13 digits, only digits are accepted.
- For tax payments to the Tax Revenue Authority, please provide tax number (TIN) as displayed in tax certificate alongside the purpose of the tax (e.g., income tax, VAT, Withholding Tax, Stamp Duty, etc) under Details to payee field in the following format:  
  
**Format:** /POP/ followed by <Purpose of the Tax> </TIN> <TIN number per tax certificate>  
**Example:** /POP/Income Tax/TIN/123456

**Details to payee**  
These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/

# Additional Payment Requirements for NGN

When creating your payment on IDEAL, you'll be required to provide

- **Purpose of Payment**

## Purpose of Payment

- In-depth, detailed Purpose of Payment is required to be indicated under Details to payee field.

### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

Please note the following payment guidance when making payments in NGN

## Payment Guidance

- Remittance payments to individuals are NOT supported.

# Additional Payment Requirements for OMR

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**

## IBAN

- Under Payee Details – provide IBAN of beneficiary
- Formatting for IBAN for OMR: 23 characters (OM + 21 characters)
  - First 2 characters: OM
  - Next 2 digits: Check Digits
  - Next 3 digits: Bank Identifier Code
  - Last 16 digits: Core Customer Account Number

# Additional Payment Requirements for PEN

When creating your payment on IDEAL, you'll be required to provide

- **Tax ID**

## Tax ID

- Under Additional Information – **Information Line 1**, please indicate the Beneficiary's Tax ID in the following format, including the prefix:

**Format for Corporates:** TXID/RUC: 11 Digit code for Corporates

**Example:** /TXID/RUC:20123456789

**Format for individuals :** /TXID/DNI: 8-digit Documento Nacional de Identidad (DNI) for Peru residents

**Example:** /TXID/DNI:12345678

**Additional information**

Information line 1 0/30

Add details here

/TXID/ Followed by Beneficiary Tax ID. Beneficiary Tax ID could be:  
a) 11-digit RUC code for Corporates (E.g. /TXID/RUC:20123456789) or  
b) 8-Digit DNI (Documento Nacional de Identidad) for Individuals (E.g. /TXID/DNI:12345678)

Please note the following payment guidance when making payments in PEN

## Payment Guidance

- 20-digit account number, also referred to as the Codigo de Cuenta Interbancario (CCI).
- Carnet de Extranjeria (Foreign Registration Card) for foreigners living in Peru may be required to be presented to the beneficiary bank.

## Additional Payment Requirements for PGK

**Please note the following payment guidance when making payments in PGK**

### Payment Guidance

- The beneficiary must be an onshore resident.
- The central bank or beneficiary bank may require additional documents from the beneficiary before releasing funds.

# Additional Payment Requirements for PHP (Page 1/4)

When creating your payment on IDEAL, you'll be required to provide

- **Additional Information on Beneficiary Type, Source of Funds, and Relationship to the Beneficiary**
- **Routing code (Beneficiary Bank Code)**
- **Purpose of Payment (Select from the Drop-down List)**

## 1. Additional Information on Beneficiary Type, Source of Funds and Relationship to the Beneficiary

- When creating your payment, you'll be required to select the relevant information on Beneficiary Type, Source of Funds and Relationship to the Beneficiary from the IDEAL drop-down list.

### Additional information

Select beneficiary type

Select your source of funds

Select your relationship to the beneficiary

## 2. Routing Code (Beneficiary Bank Code)

- Please find the list of reachable beneficiary banks and their respective SWIFT BIC and Routing Code (beneficiary bank code) for PHP GlobeSend Transfer in [Slides 124 – 125](#).
- Under Routing Code field (found under Payee Bank details) – To provide the routing code (2-5 characters) per below table. DBS's correspondent bank will process the payment based on the routing code indicated.

Payee bank routing code

0/31

## Additional Payment Requirements for PHP (Page 4/4)

### 3. Purpose of Payment

- When creating your payment, you'll be required to select the relevant Purpose of Payment from the IDEAL drop-down list.

S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
1	Allotment	1	13	Medical Expense	25
2	Business	2	14	Payment of Goods	26
3	Personal	3	15	Real Estate Purchase	27
4	Bills / Tax Payment	4	16	Savings	28
5	Gift / Donation	5	17	Taxes	29
6	Others	6	18	Vehicle	30
7	Amortization / Loan Payment	19	19	Allowance	31
8	Business – set up	20	20	Financial Support	32
9	Education	21	21	Mortgage Payment	33
10	Home Improvement	22	22	School Allowance	34
11	Insurance	23	23	Vacation Money	35
12	Investment	24			

## Additional Payment Requirements for PHP (Page 2/4)

#	BANK CODE	BANK NAME	INSTAPAY	PESONET	SWIFT BIC
1	AIB	Al-Amanah Islamic Investment Bank of the Philippines	✗	✓	AIIPPHMMXXX
2	ALB	AllBank (A Thrift Bank), Inc.	✓	✓	ALKBPHM2XXX
3	ANZ	Australia and New Zealand Banking Group Ltd.	✗	✓	ANZBPHMXXX
4	ARB	Agribusiness Rural Bank, Inc.	✗	✓	AGBUPHM1XXX
5	AUB	Asia United Bank Corporation	✓	✓	AUBKPHMMXXX
6	BANGK	Bangkok Bank Public Co. Ltd.	✗	✓	BKKBPHMMXXX
7	BCH	Bank of China (Hongkong) Limited-Manila Branch	✓	✓	KCHPHMMXXX
8	BGB	BPI Direct BanKO, Inc., A Savings Bank	✓	✓	BPDIPHM1XXX
9	BICN	Biñan Rural Bank, Inc.	✗	✓	BIURPHM2XXX
10	BKI	Bangko Kabayan, Inc. (A Private Development Bank)	✗	✓	KARUPHM1XXX
11	BMB	Bangko Mabuhay (A Rural Bank), Inc.	✓	✓	MRTCPHM1XXX
12	BNSD	Bangko Nuestra Senora del Pilar, Inc. (A Rural Bank)	✗	✓	NSPRPHM1XXX
13	BOA	Bank of America, N.A	✗	✓	BOFAPH2XXX
14	BOC	Bank of Commerce	✓	✓	PABIPHMXXX
15	BOF	BOF, Inc. (A Rural Bank)	✗	✓	BORRPHM1XXX
16	BOM	Bank of Makati (A Savings Bank), Inc.	✗	✓	MKRUPHM1XXX
17	BPI	Bank of the Philippine Islands	✗	✓	BOPIPHMXXX
18	CAB	Cantilan Bank, Inc. (A Rural Bank)	✗	✓	CNRLPHM1XXX
19	CB / CBC	China Banking Corporation	✗	✓	CHBKPMMXXX
20	CBBI	Country Builders Bank, Inc. (A Rural Bank)	✗	✓	COUKPHM1XXX
21	CBS	China Bank Savings, Inc.	✓	✓	CHSVPHM1XXX
22	CGB	Camalig Bank, Inc. (A Rural Bank)	✓	✓	RUCAPHM1XXX
23	CIMB	CIMB Bank Philippines, Inc.	✓	✓	CIPHPMMXXX
24	CITI	Citibank, N.A.	✗	✓	CITIPHMXXX
25	CITY	City Savings Bank, Inc.	✓	✓	CIVAPHM1XXX
26	CLB	Cebuana Lhuillier Rural Bank, Inc.	✓	✓	CELRPHM1XXX
27	CMRB	CARD MRI Rizal Bank, Inc.	✓	✗	CAMZPHM2XXX
28	CRBR	Netbank (A Rural Bank), Inc.	✓	✓	CUOBPHM2XXX
29	CRD	Card Bank, Inc. (A Microfinance-Oriented Rural Bank)	✓	✗	CBMFPHM1XXX
30	CTB	CTBC Bank (Philippines) Corporation	✓	✓	CTCBPHMXXX

#	BANK CODE	BANK NAME	INSTAPAY	PESONET	SWIFT BIC
31	CUB	Cathay United Bank Co., Ltd. – Manila Branch	✗	✓	UWCBPHMMXXX
32	DB	Deutsche Bank AG	✗	✓	DEUTPHMXXX
33	DBI	Dungganon Bank (A Microfinance Rural Bank), Inc.	✓	✓	DUMTPHM1XXX
34	DBP	Development Bank of the Philippines	✓	✓	DBPHPHMXXX
35	DCDBI	Dumaguete City Development Bank, Inc.	✓	✓	DCDEPHM1XXX
36	EQB	Equicom Savings Bank, Inc.	✓	✓	EQSNPHM1XXX
37	ERB	Entrepreneur Rural Bank, Inc.	✓	✗	ENRUPHM1XXX
38	EWB	East West Banking Corporation	✓	✓	EWBCPHMXXX
39	EWRB	East West Rural Bank, Inc.	✓	✓	EAWRPHM2XXX
40	FCB	First Consolidated Bank, Inc. (A Private Development Bank)	✗	✓	FIOOPHM1XXX
41	GRB	Guagua Rural Bank, Inc.	✗	✓	GRBUPHM1XXX
42	HSBC	The Hongkong & Shanghai Banking Corporation	✗	✓	HSBCPHMXXX
43	IBK	Industrial Bank of Korea Manila Branch	✗	✓	IBKOPHMXXX
44	ICBC	Industrial and Commercial Bank of China, Ltd. – Manila Branch	✗	✓	ICBKPHMXXX
45	INBI	Innovative Rural Bank, Inc. (A Rural Bank)	✗	✓	IORUPHM1XXX
46	ISL	ISLA Bank (A Thrift Bank), Inc.	✓	✗	ISTHPHM1XXX
47	JP	JP Morgan Chase Bank, N.A	✗	✓	CHASPHMXXX
48	KEB	KEB Hana Bank – Manila Branch	✗	✓	KOEXPHMXXX
49	LBP	Land Bank of the Philippines	✓	✓	TLBPPHMXXX
50	LDB	Luzon Development Bank	✓	✗	LUDVPHM1XXX
51	LOLC	LOLC Bank Philippines Inc.	✗	✓	LOLPPHM2XXX
52	LPBC	Laguna Prestige Banking Corporation, (A Rural Bank)	✗	✓	LPCRPHM2XXX
53	LSB	Legazpi Savings Bank, Inc.	✓	✗	LESIPHM1XXX
54	MAY	Maybank Philippines, Inc.	✓	✓	MBBEPHMXXX
55	MBTC	Metropolitan Bank and Trust Company	✓	✓	MBTCPHMXXX
56	MCB	Mindanao Consolidated Cooperative Bank	✓	✗	MIOCPHM1XXX
57	MFG	MUFG Bank, Ltd.	✗	✓	BOTKPHMXXX
58	MICB	Mega International Commercial Bank Co., Ltd.	✗	✓	ICBCPHMXXX
59	MIZ	Mizuho Bank, Ltd. – Manila Branch	✗	✓	MHCBPMMXXX
60	MOML	Money Mall Rural Bank, Inc.	✗	✓	MOMLPHM2XXX



\* Instapay: STP transaction with value <= PHP50k will route through Instapay in realtime

\*\* Bank support Instapay will change over time. List above reflect status on September 2025

## Additional Payment Requirements for PHP (Page 3/4)

#	BANK CODE	BANK NAME	INSTAPAY	PESONET	SWIFT BIC
61	MRBI	Malarayat Rural Bank, Inc.	✗	✓	MLRUPHM2XXX
62	MSB	Malayan Savings Bank, Inc.	✓	✓	MAARPHM1XXX
63	MVSM	MVSM Bank (Rural Bank Since 1953), Inc.	✗	✓	MVRSPHM2XXX
64	ONB	BDO Network Bank (Formerly known as One Network Bank)	✓	✓	ONNRPHM1XXX
65	OWN	Own Bank, The Rural Bank of Cavite City, Inc.	✓	✓	OWNOPHM2XXX
66	PAR	Partner Rural Bank (Cotabato), Inc.	✓	✗	PRTOPHM1XXX
67	PASB	Pacific Ace Savings Bank, Inc.	✓	✗	PASVPHM1XXX
68	PBB	Philippine Business Bank, Inc., A Savings Bank	✓	✓	PPBUPHMMXXX
69	PBCOM	Philippine Bank of Communications	✓	✓	CPHIPHMMXXX
70	PNB	Philippine National Bank	✓	✓	PNBMPHMMXXX
71	PROB	Producers Savings Bank Corporation	✓	✓	PSCOPHM1XXX
72	PSB	Philippine Savings Bank	✓	✓	PHSBPHMMXXX
73	PTC	Philippine Trust Company	✓	✓	PHTBPHMMXXX
74	PVB	Philippine Veterans Bank	✓	✓	PHVBPHMMXXX
75	QCB	Queen City Development Bank, Inc. or Queenbank, A Thrift Bank	✓	✓	QCDFPHM1XXX
76	QRB	Quezon Capital Rural Bank, Inc.	✓	✗	QCRIPHM1XXX
77	RAB	Rang-Ay Bank, Inc. (A Rural Bank)	✓	✓	RARLPHM1XXX
78	RBB	Rural Bank of Bauang, Inc.	✗	✓	RUBUPHM2XXX
79	RBG	Rural Bank of Guinobatan, Inc.	✓	✓	RUGUPHM1XXX
80	RBL	Rural Bank of La Paz, Inc.	✗	✓	RUPZPHM2XXX
81	RBM	Rural Bank of Montalban, Inc.	✗	✓	RUMTPHM2XXX
82	RBOB	Rural Bank of Bacolod City, Inc.	✗	✓	RUBCPHM2XXX
83	RBOD	Rural Bank of Digos, Inc.	✗	✓	RUDIPHM1XXX
84	RBOP	Rural Bank of Porac (Pampanga), Inc.	✗	✓	RUPPPHM2XXX
85	RBR	Rural Bank of Rosario (La Union), Inc.	✗	✓	RURUPHM2XXX
86	RBS	Rural Bank of Sagay, Inc.	✗	✓	RUSYPHM2XXX
87	RBSC	Rural Bank of Silay City, Inc.	✗	✓	RUSTPHM2XXX
88	RBSI	Rural Bank of Sta. Ignacia, Inc.	✗	✓	RUSGPHM1XXX
89	RBSL	New Rural Bank of San Leonardo (Nueva Ecija), Inc.	✗	✓	NRSLPHM1XXX
90	RBSN	Rural Bank of San Narciso, Inc.	✗	✓	RSNAPHM2XXX

#	BANK CODE	BANK NAME	INSTAPAY	PESONET	SWIFT BIC
91	RBT	RBT Bank, Inc., A Rural Bank	✗	✓	RBRUPHM2XXX
92	RCBC	Rizal Commercial Banking Corporation	✓	✓	RCBCPHMMXXX
93	RLSK	Rural Bank of Lebak (Sultan Kudarat), Inc.	✗	✓	RLSKPHM1XXX
94	RSB	Robinsons Bank Corporation (merged with BPI)	✓	✓	ROBPPHMQXXX
95	SB	Security Bank Corporation	✓	✓	SETCPHMMXXX
96	SB1	Shinhan Bank – Manila Branch	✗	✓	SHBKPHMMXXX
97	SCB	Standard Chartered Bank	✓	✓	SCBLPHMMXXX
98	SEA	SeaBank Philippines Inc. (A Rural Bank)	✓	✓	LAUIPHM2XXX
99	SMB	Summit Bank (Rural Bank of Tublay, Inc.)	✗	✓	RUBTPHM2XXX
100	SMBC	Sumitomo Mitsui Banking Corporation – Manila Branch	✗	✓	SMBCPHMMXXX
101	SME	Card SME Bank Inc., A Thrift Bank	✓	✗	CRMHPHM1XXX
102	SSB	Sun Savings Bank, Inc.	✓	✗	SUSVPHM1XXX
103	STRBK	Sterling Bank of Asia, Inc. (A Savings Bank)	✓	✓	STLAPH22XXX
104	UB	Union Bank of the Philippines	✓	✓	UBPHPHMMXXX
105	UCPBS	UCPB Savings Bank	✓	✓	UCSVPHM1XXX
106	UOB	United Overseas Bank Limited, Manila Branch	✗	✓	UOVBPMMXXX
107	VBR	Vigan Banco Rural, Incorporada	✗	✓	VBBCPHM1XXX
108	WDB	Wealth Development Bank Corporation	✓	✓	WEDVPHM1XXX
109	YSB	Yuanta Savings Bank Philippines, Inc.	✗	✓	TYBKPHMMXXX
110	ZRB	Zambales Rural Bank, Inc.	✗	✓	ZARUPHM1XXX
111	GXI	G-XCHANGE	✓	✓	GXCHPHM2XXX
112	TDB	TONIK DIGITAL BANK	✓	✓	TODGPHM2XXX
113	BDO	BDO UNIBANK INC	✓	✓	BNORPHMMXXX
114	GOT	GOTYME BANK CORPORATION	✓	✓	GOTYPHM2XXX
115	PPI	PAYMAYA Philippines Inc	✓	✓	PAPHPHM1XXX
116	MYA	MAYA BANK INC	✓	✓	MYYAPHM2XXX



\* Instapay: STP transaction with value <= PHP50k will route through Instapay in realtime

\*\* Bank support Instapay will change over time. List above reflect status on September 2025

## Additional Payment Requirements for PKR (Page 1/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (1/13)							
• When creating your payment, you'll be required to select the relevant Purpose of Payment from the IDEAL drop-down list.							
S/N	Category	Code	Code + Description	S/N	Category	Code	Code + Description
1	A. Transport	9010	9010 - Earnings of Pakistani shipping companies	15	A. Transport	9024	9024 - Earnings of Pakistan railways
2	A. Transport	9011	9011 - Charter of Pakistani ships with crew	16	A. Transport	9026	9026 - Refund of payment for other transportations (excluding. Sea, Air, Land)
3	A. Transport	9012	9012 - Supply of bunker oil to foreign ships	17	A. Transport	9027	9027 - Remittances received by freight forwarders & clearing agents for sea transportation
4	A. Transport	9013	9013 - Repair & maintenance of foreign ships & salvage earnings	18	A. Transport	9028	9028 - Remittances received by freight forwarders & clearing agents for air transportation
5	A. Transport	9014	9014 - Remittances received by foreign shipping companies / agents	19	A. Transport	9029	9029 - Remittances received by freight forwarders & clearing agents for land transportation
6	A. Transport	9015	9015 - Refund of payments on account of various items for sea transportations	20	A. Transport	9025	9025 - Earnings of liquid fuel transport through pipelines across borders
7	A. Transport	9016	9016 - Earnings of Pakistani air companies	21	A. Transport	9030	9030 - Earning through charges of electricity transmissions
8	A. Transport	9017	9017 - Charter of Pakistani aircrafts with crew	22	A. Transport	9009	9009 - Other transport services
9	A. Transport	9018	9018 - Supply of aviation fuel to foreign aircrafts	23	A. Transport	9091	9091 - Postal services
10	A. Transport	9019	9019 - Repair & maintenance of foreign aircrafts	24	A. Transport	9092	9092 - Courier services
11	A. Transport	9020	9020 - Remittances received by foreign airlines / agents	25	B. Travel	9031	9031 - Foreign government & semi-government employees on official travel to Pakistan
12	A. Transport	9021	9021 - Refund of payment on account of various items for air transportations	26	B. Travel	9032	9032 - Officials of international organizations on official travel to Pakistan
13	A. Transport	9022	9022 - Remittances received by recruiting agents for passage cost	27	B. Travel	9033	9033 - Surrender of unspent balance by officials on their return from foreign tour
14	A. Transport	9023	9023 - Earnings of Pakistani road companies	28	B. Travel	9041	9041 - Business travel on behalf of nonresident enterprises

## Additional Payment Requirements for PKR (Page 2/14)

Purpose of Payment (2/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
29	B. Travel	9051	9051 - Self employed nonresidents for business purposes	41	C. Construction	9111	9111 - Construction Services
30	B. Travel	9052	9052 - Surrender of unspent balance by nonofficials on their return from foreign tour	42	D. Insurance and Pension Services	9121	9121 - Life insurance & pension services
31	B. Travel	9061	9061 - Nonresidents seeking medical / health treatment in Pakistan	43	D. Insurance and Pension Services	9124	9124 - Refund of insurance & pension services
32	B. Travel	9071	9071 - Nonresidents students studying in Pakistan on account of education	44	D. Insurance and Pension Services	9141	9141 - Nonlife insurance services
33	B. Travel	9072	9072 - Training expenditure of foreign trainees in Pakistan	45	D. Insurance and Pension Services	9146	9146 - Refund of other direct insurance (nonlife) payments
34	B. Travel	9073	9073 - Foreign students & trainees receiving education/training from Pakistan	46	D. Insurance and Pension Services	9151	9151 - Life reinsurance
35	B. Travel	9081	9081 - Purchase of foreign currency / rupee denominated instruments from Pakistani nationals	47	D. Insurance and Pension Services	9152	9152 - Nonlife reinsurance
36	B. Travel	9082	9082 - Purchase of instruments from foreign nationals coming to Pakistan as tourists	48	D. Insurance and Pension Services	9161	9161 - Services auxiliary to insurance (incl. brokerage & agency services)
37	B. Travel	9083	9083 - Religious travel	49	E. Financial Services	9171	9171 - Bank commission & charges
38	B. Travel	9084	9084 - Surrender of Pakistani nationals of unutilized amount of foreign exchanges on their return	50	E. Financial Services	9172	9172 - Remittances for guarantees involved
39	B. Travel	9085	9085 - Surrender of Pakistani hajjis of unutilized f foreign exchanges on their return	51	E. Financial Services	9173	9173 - Non-bank financial services (incl. investment banking, mergers, acquisition etc.)
40	B. Travel	9086	9086 - Surrender of Paikistani Zairin of unutilised foreign exchange released for Umrah, Ziarat	52	E. Financial Services	9174	9174 - Refund of financial services

## Additional Payment Requirements for PKR (Page 3/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (3/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
53	F. Telecommunication, Computer and Information Services	9101	9101 - Telecommunication services	63	F. Telecommunication, Computer and Information Services	9193	9193 - Remittances received by Pakistani news agents & correspondents from abroad
54	F. Telecommunication, Computer and Information Services	9102	9102 - Services provided by call centers	64	G. Charges for the Use of Intellectual Property	9201	9201 - Royalties & trade marks
55	F. Telecommunication, Computer and Information Services	9181	9181 - Hardware consultancy services	65	G. Charges for the Use of Intellectual Property	9202	9202 - License fee
56	F. Telecommunication, Computer and Information Services	9182	9182 - Software consultancy services	66	H. Other Business Services	9211	9211 - Merchanting
57	F. Telecommunication, Computer and Information Services	9183	9183 - Maintenance & repairs of computers & peripheral equipments	67	H. Other Business Services	9212	9212 - Other trade-related services such as commission
58	F. Telecommunication, Computer and Information Services	9184	9184 - Export of computer software (incl. design, development & programming of customised system)	68	H. Other Business Services	9221	9221 - Charter of ships without crew
59	F. Telecommunication, Computer and Information Services	9185	9185 - Other computer services not specified elsewhere	69	H. Other Business Services	9222	9222 - Charter of aircrafts without crew
60	F. Telecommunication, Computer and Information Services	9186	9186 - Freelance of computer & information systems services	70	H. Other Business Services	9230	9230 - Waste treatment and depollution services
61	F. Telecommunication, Computer and Information Services	9191	9191 - Earnings of journalists & writers	71	H. Other Business Services	9231	9231 - Legal services
62	F. Telecommunication, Computer and Information Services	9192	9192 - Subscription to domestic newspapers & periodicals by nonresidents abroad	72	H. Other Business Services	9232	9232 - Accounting auditing & tax consultancy services

## Additional Payment Requirements for PKR (Page 4/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (4/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
73	H. Other Business Services	9233	9233 - Business & management consultancy & public relations	84	H. Other Business Services	9247	9247 - Miscellaneous other business services not classified in items
74	H. Other Business Services	9234	9234 - Agency commission	85	H. Other Business Services	9248	9248 - Refund of payments on account of various items of miscellaneous services
75	H. Other Business Services	9235	9235 - Printing charges of currency notes, stamps and other securities documents	86	H. Other Business Services	9249	9249 - Other freelance services (excl. computer & information system services)
76	H. Other Business Services	9236	9236 - Processing fees on goods owned by another economy	87	H. Other Business Services	9250	9250 - Maintenance & repair work on goods that are owned by nonresidents
77	H. Other Business Services	9237	9237 - Advertising market research & public opinion polling	88	I. Personal, Cultural and Recreational Services	9251	9251 - Audiovisual & related services
78	H. Other Business Services	9238	9238 - Research & development	89	I. Personal, Cultural and Recreational Services	9261	9261 - Earnings of professional artists
79	H. Other Business Services	9239	9239 - Architecture, engineering & technical services	90	I. Personal, Cultural and Recreational Services	9262	9262 - Other personal, cultural & recreational services
80	H. Other Business Services	9241	9241 - Agriculture, mining & on-site processing	91	J. Government Goods and Services	9271	9271 - Remittances received by foreign missions in Pakistan
81	H. Other Business Services	9242	9242 - Refund & rebate in respect to imports	92	J. Government Goods and Services	9272	9272 - Military units & agencies
82	H. Other Business Services	9243	9243 - Receipt of security with tenders submitted to rice & other export corporations	93	J. Government Goods and Services	9273	9273 - Other government services not specified elsewhere
83	H. Other Business Services	9244	9244 - Services in medicine exports	94	J. Government Goods and Services	9281	9281 - Remittances received by international organisations & bodies

## Additional Payment Requirements for PKR (Page 5/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (5/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
95	K1. Income - Compensation of Employees	9291	9291 - Compensation of employees (wages, salaries, and other benefits)	104	K3. Income - Investment Income - Portfolio Investment	9324	9324 - Dividends received by private sector enterprises and individuals in enterprises in which they have less than 10% of shares
96	K2. Income - Investment Income - Direct investment	9301	9301 - Profits earned by branches/and other unincorporated enterprises of Pakistani investment companies operating abroad	105	K3. Income - Investment Income - Portfolio Investment	9331	9331 - Receipt of dividends by general government on account of Investment Fund Shares
97	K2. Income - Investment Income - Direct investment	9302	9302 - Dividends earned by Pakistani investments companies operating abroad.	106	K3. Income - Investment Income - Portfolio Investment	9332	9332 - Receipt of dividends by banks on account of Investment Fund Shares.
98	K2. Income - Investment Income - Direct investment	9122	9122 - Surplus funds received from overseas branches/agencies of Pakistani life insurance companies operating abroad	107	K3. Income - Investment Income - Portfolio Investment	9333	9333 - Receipts of dividends by other sectors on account of Investment Fund Shares
99	K2. Income - Investment Income - Direct investment	9303	9303 - Income on investment fund shares (dividends)	108	K3. Income - Investment Income - Portfolio Investment	9341	9341 - Receipts of interest for bonds, debentures, notes etc by govt & govt controlled enterprises.
100	K2. Income - Investment Income - Direct investment	9311	9311 - Interest on intercompany debt to direct investor from associated enterprises abroad	109	K3. Income - Investment Income - Portfolio Investment	9351	9351 - Receipts of interest on account of bonds, debentures, notes etc by banks
101	K2. Income - Investment Income - Direct investment	9312	9312 - Interest on other financial instruments abroad	110	K3. Income - Investment Income - Portfolio Investment	9361	9361 - Receipts of interest on account of bonds, debentures, notes etc by other sectors
102	K3. Income - Investment Income - Portfolio Investment	9322	9322 - Dividends received by govt. and govt. controlled enterprises in enterprises in which they have less than 10% of shares	111	K3. Income - Investment Income - Portfolio Investment	9381	9381 - Receipt of profit/interest by govt and govt controlled enterprises on money market instruments and short-term notes by other sectors
103	K3. Income - Investment Income - Portfolio Investment	9323	9323 - Dividends received by banks in enterprises in which they have less than 10% of shares	112	K3. Income - Investment Income - Portfolio Investment	9391	9391 - Receipt of profit/interest by govt and govt controlled enterprises on money market instruments and short-term notes by banks

## Additional Payment Requirements for PKR (Page 6/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (6/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
113	K3. Income - Investment Income - Portfolio Investment	9401	9401 - Receipt of profit/interest by banks on money market instruments and short term notes by other sectors	124	K3. Income - Investment Income - Portfolio Investment	9435	9435 - Refund of interest on short-/long-term borrowings by banks
114	K3. Income - Investment Income - Portfolio Investment	9412	9412 - Interest on deposit	125	K3. Income - Investment Income - Portfolio Investment	9441	9441 - Interest on private sector enterprises & individuals's deposits abroad
115	K3. Income - Investment Income - Portfolio Investment	9414	9414 - Discount	126	K3. Income - Investment Income - Portfolio Investment	9442	9442 - Discount on trade bills etc.
116	K3. Income - Investment Income - Portfolio Investment	9421	9421 - Refund of interest, service & commitment charges on foreign loan & credit chargeable to debt servicing	127	K3. Income - Investment Income - Portfolio Investment	9443	9443 - Rent of property
117	K3. Income - Investment Income - Portfolio Investment	9422	9422 - Other receipts by government & government controlled enterprises	128	K3. Income - Investment Income - Portfolio Investment	9444	9444 - Other investment income not specified elsewhere
118	K3. Income - Investment Income - Portfolio Investment	9423	9423 - Refund of interest on short-/long-term borrowings by govt & govt controlled enterprises	129	K3. Income - Investment Income - Portfolio Investment	9445	9445 - Refund of interest on short-/long-term borrowings by other than banks
119	K3. Income - Investment Income - Portfolio Investment	9426	9426 - Rent on natural resources	130	K3. Income - Investment Income - Portfolio Investment	9448	9448 - Remittances of premium received on financial derivatives
120	K3. Income - Investment Income - Portfolio Investment	9431	9431 - Interest on bank's deposits abroad	131	L. Current Transfers	9451	9451 - Taxes and duties
121	K3. Income - Investment Income - Portfolio Investment	9432	9432 - Interest on foreign currency trade loans	132	L. Current Transfers	9452	9452 - Custom duty on Gold
122	K3. Income - Investment Income - Portfolio Investment	9433	9433 - Discount on trade bills etc.	133	L. Current Transfers	9453	9453 - Official donations (Budgetary grant)
123	K3. Income - Investment Income - Portfolio Investment	9434	9434 - Other receipt by banks	134	L. Current Transfers	9454	9454 - Official donations (Aids and relief related)

# Additional Payment Requirements for PKR (Page 7/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (7/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
135	L. Current Transfers	9455	9455 - Official donations (Military)	148	L. Current Transfers	9473	9473 - Private donations
136	L. Current Transfers	9456	9456 - Official transfers (Regular - made as a matter of policy)	149	L. Current Transfers	9474	9474 - Placement of non-monetary gold value into separate foreign currency account
137	L. Current Transfers	9457	9457 - Official transfers (Technical)	150	L. Current Transfers	9475	9475 - Purchases from kerb market
138	L. Current Transfers	9458	9458 - Receipts on account of Zakat from abroad	151	L. Current Transfers	9476	9476 - Other private transfers not specified elsewhere
139	L. Current Transfers	9459	9459 - Receipts on account of Sadaqat from abroad	152	L. Current Transfers	9477	9477 - Pension transactions
140	L. Current Transfers	9461	9461 - Other official transfers not specified elsewhere	153	L. Current Transfers	9478	9478 - Utility bills and other agency fee & payments etc.
141	L. Current Transfers	9462	9462 - Reverse of unrequited official transfers	154	L. Current Transfers	9479	9479 - Remittances received by real estate builders/developers and housing societies for purchase of residential property
142	L. Current Transfers	9463	9463 - Social contributions to general government	155	M. Capital Transfers	9481	9481 - Receipts of investment grants in cash by Pakistan for the purposes of fixed capital formation.
143	L. Current Transfers	9468	9468 - Net premiums on nonlife insurance and standardised guarantees	156	M. Capital Transfers	9482	9482 - Receipts of grants by Pakistan for structures such as airfields, docks, roads, hospitals etc used by military
144	L. Current Transfers	9469	9469 - Nonlife insurance claims and calls under standardised guarantees	157	M. Capital Transfers	9483	9483 - Receipts on account of taxes levied by the government on capital transfers
145	L. Current Transfers	9470	9470 - Social contributions	158	M. Capital Transfers	9484	9484 - Other capital transfers (government entities) not specified elsewhere
146	L. Current Transfers	9471	9471 - Remittances received from Pakistani workers living abroad for one year or more for family maintenance in Pakistan	159	M. Capital Transfers	9491	9491 - Receipts of investment grants in cash by nongovernmental organizations of Pakistan for fixed capital formation
147	L. Current Transfers	9472	9472 - Remittances received through postal authorities	160	M. Capital Transfers	9492	9492 - Receipts of legacies, gifts by residents or donations received by non-govt institutions for financing gross fixed capital formation



## Additional Payment Requirements for PKR (Page 8/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (8/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
161	M. Capital Transfers	9493	9493 - Receipts on account of liabilities of the migrants who migrated from Pakistan	171	N1. Financial Account - Short-Term Capital	9526	9526 - Withdrawals in Pakistani rupees from Foreign currency accounts-residents enterprises (direct investment)
162	M. Capital Transfers	9494	9494 - Receipts for other capital transfers (non-governmental entities) not specified elsewhere	172	N1. Financial Account - Short-Term Capital	9527	9527 - Withdrawals in Pakistani rupees from Foreign currency accounts-residents enterprises (Portfolio)
163	M. Capital Transfers	9501	9501 - Sale of land to a foreign government for establishment of embassy or missions	173	N1. Financial Account - Short-Term Capital	9528	9528 - Withdrawals in Pakistani rupees from Foreign currency accounts-residents enterprises (other purpose)
164	M. Capital Transfers	9502	9502 - Sale of intangible, nonfinancial assets such as patents & copyrights etc.	174	N1. Financial Account - Short-Term Capital	9529	9529 - Withdrawals in Pakistani rupees from Foreign currency accounts-public residents (General govt sector enterprises)
165	M. Capital Transfers	9503	9503 - Sale of marketing assets such as franchises or trademarks	175	N1. Financial Account - Short-Term Capital	9530	9530 - Withdrawals from special foreign currency accounts opened by private sector enterprises with banks in Pakistan
166	N1. Financial Account - Short-Term Capital	9521	9521 - Receipts of short-term capital on general government account banks	176	N1. Financial Account - Short-Term Capital	9531	9531 - Withdrawals converted into Pakistani rupees from Foreign currency accounts-nonresidents
167	N1. Financial Account - Short-Term Capital	9522	9522 - Borrowings of less than one year maturity by banks from sources abroad.	177	N1. Financial Account - Short-Term Capital	9532	9532 - Foreign currency accounts of residents individuals maintained in Pakistan
168	N1. Financial Account - Short-Term Capital	9523	9523 - Borrowings of <1 year maturity by other than banks from sources abroad (other than direct investors)	178	N1. Financial Account - Short-Term Capital	9533	9533 - Foreign currency accounts of public sector enterprises in Pakistan
169	N1. Financial Account - Short-Term Capital	9524	9524 - Borrowings of <1 year maturity by banks from other banks in Pakistan paid against the balances held in foreign currency accounts	179	N1. Financial Account - Short-Term Capital	9534	9534 - Credit to foreign currency accounts of private sector enterprises maintained in Pakistan other than special FCA
170	N1. Financial Account - Short-Term Capital	9525	9525 - Withdrawals in Pakistani rupees from Foreign currency accounts-residents individuals other than workers' remittances	180	N1. Financial Account - Short-Term Capital	9535	9535 - Foreign currency accounts of nonresidents maintained in Pakistan

# Additional Payment Requirements for PKR (Page 9/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (9/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
181	N1. Financial Account - Short-Term Capital	9536	9536 - Issuance of certificates of investment (COI) mobilised under foreign currency accounts	191	N1. Financial Account - Short-Term Capital	9547	9547 - Amounts received from abroad on account of repatriation of employee's stock options
182	N1. Financial Account - Short-Term Capital	9537	9537 - Short-term SWAPs - interbank	192	N1. Financial Account - Short-Term Capital	9548	9548 - Receipts on account of financial derivatives (options and forwards) in Pakistan from abroad
183	N1. Financial Account - Short-Term Capital	9538	9538 - Short-term SWAPs - abroad	193	N1. Financial Account - Short-Term Capital	9549	9549 - Receipts for repatriation of financial derivatives (options and forwards) from abroad
184	N1. Financial Account - Short-Term Capital	9539	9539 - Withdrawal of placement of funds with banks within Pakistan or with SBP for a period of <1 yr maturity	194	N2. Financial Account - Long-Term Capital	9551	9551 - Remittances received by public sector enterprises for repatriation of direct investment abroad
185	N1. Financial Account - Short-Term Capital	9541	9541 - Withdrawal of placements of funds with banks abroad for a period of <1 yr maturity	195	N2. Financial Account - Long-Term Capital	9552	9552 - Remittances received by Pakistani companies (excluding public sector enterprises) for repatriation of direct investment abroad
186	N1. Financial Account - Short-Term Capital	9542	9542 - Withdrawal of foreign currency from the balance held with SBP in the account of CRR/SCRR	196	N2. Financial Account - Long-Term Capital	9553	9553 - Remittances received by public sector enterprises for repatriation of loans, debt securities etc
187	N1. Financial Account - Short-Term Capital	9543	9543 - Purchase of FX from the SBP or interbank for settlement of foreign settlement of FX loan (pre-shipment) to exporters	197	N2. Financial Account - Long-Term Capital	9554	9554 - Remittances received by Pakistani companies (excluding public sector enterprises) for repatriation of loans, debt securities etc
188	N1. Financial Account - Short-Term Capital	9544	9544 - Purchase of FX from the SBP or interbank for settlement of FX of FX loan (post-shipment) to exporters currency loan (post-shipment)	198	N2. Financial Account - Long-Term Capital	9555	9555 - Remittances received by public sector enterprises for repatriation of direct investment in investment fund shares abroad
189	N1. Financial Account - Short-Term Capital	9545	9545 - Purchases of FX from interbank on behalf of importer to replenish the foreign currency account balance	199	N2. Financial Account - Long-Term Capital	9556	9556 - Remittances received by Pakistani companies for repatriation of direct investment in "investment fund shares" abroad
190	N1. Financial Account - Short-Term Capital	9546	9546 - Amounts received from abroad on account of employees stock options	200	N2. Financial Account - Long-Term Capital	9561	9561 - Remittances received from abroad (direct investors) for equity participation and execution of contracts in public sector



## Additional Payment Requirements for PKR (Page 10/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (10/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
201	N2. Financial Account - Long-Term Capital	9562	9562 - Remittances received from foreign companies for equity participation in Pakistani companies excl those of public sector	210	N2. Financial Account - Long-Term Capital	9583	9583 - Remittances received by banks for repatriation of portfolio investments in debt securities abroad
202	N2. Financial Account - Long-Term Capital	9563	9563 - Remittances received for loans, debt securities etc from direct investors abroad in favor of Pakistan's public sector enterprises	211	N2. Financial Account - Long-Term Capital	9584	9584 - Remittances received by other sectors for investments in debt securities abroad
203	N2. Financial Account - Long-Term Capital	9564	9564 - Remittances received for short-term loans, debt securities etc in favor of Pakistani companies (excl. public sector)	212	N2. Financial Account - Long-Term Capital	9592	9592 - Remittances received by public sector enterprises for repatriation of portfolio investments in money market securities abroad
204	N2. Financial Account - Long-Term Capital	9565	9565 - Remittances received for long-term loans, debt securities etc in favor of Pakistani companies (excl. public sector)	213	N2. Financial Account - Long-Term Capital	9593	9593 - Remittances received by banks for repatriation of portfolio investments in money market securities abroad
205	N2. Financial Account - Long-Term Capital	9566	9566 - Remittances received from abroad (direct investors) for participation in investment funds shares	214	N2. Financial Account - Long-Term Capital	9594	9594 - Remittances received by other sectors for investments in money market securities abroad
206	N2. Financial Account - Long-Term Capital	9572	9572 - Remittances received by public sector enterprises for repatriation of portfolio investments in equity securities	215	N2. Financial Account - Long-Term Capital	9595	9595 - Remittances received by public sector enterprises for repatriation of investments in "investment fund shares" from abroad
207	N2. Financial Account - Long-Term Capital	9573	9573 - Remittances received by banks for repatriation of portfolio disinvestments in equity securities from abroad	216	N2. Financial Account - Long-Term Capital	9596	9596 - Remittances received by banks for repatriation of investments in "investment fund shares" from abroad
208	N2. Financial Account - Long-Term Capital	9574	9574 - Remittances received by other sectors for portfolio disinvestments in shares, stocks, participation, etc abroad	217	N2. Financial Account - Long-Term Capital	9597	9597 - Remittances received by other sectors for repatriation of investments in "investment fund shares" from abroad
209	N2. Financial Account - Long-Term Capital	9582	9582 - Remittances received by public sector enterprises for repatriation of portfolio investments in debt securities abroad	218	N2. Financial Account - Long-Term Capital	9602	9602 - Remittances received by public sector enterprises in Pakistan for sale of equity securities

## Additional Payment Requirements for PKR (Page 11/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (11/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
219	N2. Financial Account - Long-Term Capital	9605	9605 - Remittances received for sale of instruments of National Saving Schemes	228	N2. Financial Account - Long-Term Capital	9623	9623 - Remittances received by banks in Pakistan for sale of money market securities
220	N2. Financial Account - Long-Term Capital	9606	9606 - Remittances received by public sector for sale of other instruments of Portfolio Investment not specified elsewhere	229	N2. Financial Account - Long-Term Capital	9624	9624 - Remittances received by private sector enterprises in Pakistan for sale of money market securities
221	N2. Financial Account - Long-Term Capital	9607	9607 - Remittances received by banks in Pakistan for sale of equity securities	230	N2. Financial Account - Long-Term Capital	9625	9625 - Remittances received by investment fund shares for portfolio investment in Pakistan
222	N2. Financial Account - Long-Term Capital	9608	9608 - Remittances received by private sector enterprises in Pakistan for of sale of equity securities	231	N3. Financial Account - Other Long-Term Capital	9637	9637 - Receipt of long-term capital on official account not specified elsewhere
223	N2. Financial Account - Long-Term Capital	9609	9609 - Remittances received by private sector enterprises in Pakistan for of sale of equity securities other than SCRA (Special convertible rupee accounts)	232	N3. Financial Account - Other Long-Term Capital	9638	9638 - Receipts for repayment on loans by foreign government
224	N2. Financial Account - Long-Term Capital	9612	9612 - Remittances received by public sector enterprises in Pakistan for sale of debt securities	233	N3. Financial Account - Other Long-Term Capital	9641	9641 - Borrowings of maturity of >1 year by banks from sources abroad
225	N2. Financial Account - Long-Term Capital	9613	9613 - Remittances received by banks in Pakistan for sale of debt securities	234	N3. Financial Account - Other Long-Term Capital	9642	9642 - Receipt for borrowings by banks from other banks within Pakistan against balances of foreign currency accounts by the lender bank
226	N2. Financial Account - Long-Term Capital	9614	9614 - Remittances received by private sector enterprises in Pakistan for sale of debt securities	235	N3. Financial Account - Other Long-Term Capital	9643	9643 - Long term SWAPS - interbank
227	N2. Financial Account - Long-Term Capital	9622	9622 - Remittances received by public sector enterprises in Pakistan for sale of money market securities	236	N3. Financial Account - Other Long-Term Capital	9644	9644 - Long term SWAPS - abroad

## Additional Payment Requirements for PKR (Page 12/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (12/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
237	N3. Financial Account - Other Long-Term Capital	9645	9645 - Withdrawal of placements of funds made within Pakistan for a maturity period of >1 year	247	N3. Financial Account - Other Long-Term Capital	9668	9668 - Net premiums on life insurance
238	N3. Financial Account - Other Long-Term Capital	9646	9646 - Withdrawal of placements of funds with banks abroad for a maturity period of >1 year	248	N3. Financial Account - Other Long-Term Capital	9669	9669 - Life insurance claims
239	N3. Financial Account - Other Long-Term Capital	9647	9647 - Borrowings of maturity >1 year by other than banks from sources abroad	249	N4. Financial Account - Cover Transfer	9673	9673 - Refund from Pakistan's Diplomatic Missions abroad
240	N3. Financial Account - Other Long-Term Capital	9648	9648 - Foreign currency accounts under special permission — equity portfolio investment	250	N4. Financial Account - Cover Transfer	9674	9674 - Receipt on government account of foreign loans repayable in <1 year and chargeable to debt servicing
241	N3. Financial Account - Other Long-Term Capital	9649	9649 - Foreign currency accounts under special permission — equity direct investment	251	N4. Financial Account - Cover Transfer	9675	9675 - Receipt for reimbursements under various long-term loans / credits chargeable to debt servicing for payments previously made
242	N3. Financial Account - Other Long-Term Capital	9650	9650 - Remittances received for short-term interco loans (Investor's (ST) share in the company >= 10%) for credit to Special FCA	252	N4. Financial Account - Cover Transfer	9676	9676 - Reversal entry for repayment of (principal only) long-term foreign loans / credits chargeable to debt servicing
243	N3. Financial Account - Other Long-Term Capital	9654	9654 - Remittances received for long-term interco loans (Investor's (ST) share in the company >= 10%) for credit to Special FCA	253	N4. Financial Account - Cover Transfer	9678	9678 - Reversal of remittances approved for special purposes
244	N3. Financial Account - Other Long-Term Capital	9651	9651 - Remittances received for loan from abroad for credit to foreign currency permission — private loans	254	N4. Financial Account - Cover Transfer	9681	9681 - Transaction in currency notes
245	N3. Financial Account - Other Long-Term Capital	9652	9652 - Receipt for Qarz-e-Hasna	255	N4. Financial Account - Cover Transfer	9682	9682 - Back-to-back currency transactions
246	N3. Financial Account - Other Long-Term Capital	9653	9653 - Investment by migrants abroad and managed by residents / relatives in Pakistan	256	N4. Financial Account - Cover Transfer	9677	9677 - Receipt of foreign cash loans/credits repayable in >1 year and chargeable to debt servicing

## Additional Payment Requirements for PKR (Page 13/14)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment (Select from the Drop-down List)

Purpose of Payment (13/13)							
S/N	Category	Code	Purpose Code Description	S/N	Category	Code	Purpose Code Description
257	N4. Financial Account - Cover Transfer	9693	9693 - Receipts of surplus earnings by freight forwarders and clearing agents	262	N4. Financial Account - Cover Transfer	9699	9699 - Funds received in onshore foreign currency accounts from permissible offshore foreign currency accounts of enterprises
258	N4. Financial Account - Cover Transfer	9694	9694 - Refunds of surplus funds as allowed on FP statements for foreign shipping companies or their agents in Pakistan	263	N4. Financial Account - Cover Transfer	9703	9703 - Receipts for cost of exports samples
259	N4. Financial Account - Cover Transfer	9695	9695 - Refunds of surplus funds as allowed on FP statements for foreign airlines or their agents in Pakistan	264	N4. Financial Account - Cover Transfer	9707	9707 - Remittances received for provision of goods under e-commerce
260	N4. Financial Account - Cover Transfer	9697	9697 - Refunds in respect of supplier's credits not chargeable to debt servicing	265	N4. Financial Account - Cover Transfer	9708	9708 - Remittances received for provision of services under e-commerce
261	N4. Financial Account - Cover Transfer	9698	9698 - Funds received in Pakistan by enterprises from their offshore foreign currency accounts against Form R.				

## Additional Payment Requirements for PKR (Page 14/14)

**Please note the following payment guidance when making payments in PKR**

### Payment Guidance

- The beneficiary must be an onshore resident.
- The beneficiary must complete the Inward Remittance Form (Form R indicating the purpose of the remittance) and submit it to the local bank for central bank review. The central bank or beneficiary bank may require additional documents from the beneficiary to release funds.

## Additional Payment Requirements for PLN

**Please note the following payment guidance when making payments in PLN**

### Payment Guidance

- The following are required for tax payments:
  - NIP (tax ID) ((Numer Identyfikacji Podatkowej) or REGON Rejestr Gospodarki Narodowej (Register of the National Economy)
  - Regional or personal ID, or listing "No Region"
  - Type of declaration (i.e., S, M, or other)
  - Number of declaration
  - Date of declaration (MM-YY)

# Additional Payment Requirements for PYG

When creating your payment on IDEAL, you'll be required to provide

- **Beneficiary Tax ID**

## Beneficiary Tax ID for Individuals/Companies

- Under Additional Information – **Information Line 1**, please indicate the Beneficiary Tax ID in the following format, including the prefix:

**Format for Individuals:** /TXID/ followed by cédula de identidad or passport.

**Example:** /TXID/242432

**Format for Companies:** /TXID/ followed by RUC. RUC will always start with the numbers 800, followed by 6 digits.

**Example:** /TXID/800123456

**Additional information**

Information line 1 0/30

Add details here

/TXID/ followed by beneficiary tax ID  
a) For individuals: cédula de identidad or passport is accepted  
b) For companies: RUC will always start with the numbers 800 followed by 6 digits

Please note the following payment guidance when making payments in PYG

## Payment Guidance

- This is a zero decimal currency and therefore does not have cents.

# Additional Payment Requirements for QAR (Page 1/5)

When creating your payment on IDEAL, you'll be required to provide

- IBAN
- Purpose of Payment

## 1. IBAN

- Under Payee Details – provide IBAN of beneficiary.
- Formatting for IBAN of QAR: 29 characters

## 2. Purpose of Payment (1/5)

- Please indicate **Purpose Code** value in the 1<sup>st</sup> line of Details to Payee followed by detailed description of the purpose of payment, e.g. For A6C15 - Receipts from bank account abroad, indicate **A6C15 Transfers to own accounts**

### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ Include payment details

S/N	Classification	Code	Purpose	S/N	Category	Code	Purpose
1	Export of Goods	A1A01	Value of export bills negotiated/discounted, etc.	6	Transportation	A2A01	Inward remittance on account of surplus freight/passenger fare by Qatari shipping companies operating abroad
2	Export of Goods	A1A02	Realization of export bills (in respect to goods) sent on collection (full invoice value)	7	Transportation	A2A02	Operating expenses of foreign shipping companies operating in Qatar
3	Export of Goods	A1A03	Advance receipts against export contracts (export of goods only)	8	Transportation	A2A05	Receipt toward operational leasing (with crew) shipping companies
4	Transportation	A2A04	Freight on exports-shipping companies	9	Transportation	A2A07	Inward remittance of surplus freight/passenger fare by Qatari airlines companies abroad
5	Transportation	A2A10	Freight on exports-airlines companies	10	Transportation	A2A08	Receipts on account of operating expenses of foreign airlines companies operating in Qatar

## Additional Payment Requirements for QAR (Page 2/5)

Purpose of Payment (2/5)							
S/N	Classification	Code	Purpose	S/N	Category	Code	Purpose
11	Transportation	A2A11	Receipts toward operating leasing (with crew) airlines companies	21	Construction Service	A2D01	Inward remittance toward meeting the cost of construction of projects in Qatar
12	Transportation	A2A13	Receipts toward other transportation services (stevedoring demurrage port handling charges, etc.)	22	Comp.& Info. Service	A2E01	Receipts on account of hardware consultancy
13	Travel	A2B01	Inward remittance toward business travel includes purchases of foreign occurrences notes, etc. Over the counter by hotels, hospitals, emporium	23	Comp.& Info. Service	A2E02	Receipts on account of software implementation
14	Travel	A2B08	FC surrendered by the returning Qatari resident tourists	24	Comp.& Info. Service	A2E03	Receipts on account of database data processing charges
15	Insurance Service	A2C01	Receipts on account of life insurance premium	25	Comp.& Info. Service	A2E04	Receipts on account of repair and maintenance of computer and software
16	Insurance Service	A2C02	Receipts on account of freight insurance relating to import & export goods	26	Comp.& Info. Service	A2E05	Receipts on account of provision of news agency services
17	Insurance Service	A2C03	Receipts of other general insurance premium	27	Comp.& Info. Service	A2E06	Receipts on account of other information services-subscription to newspapers, periodicals, etc.
18	Insurance Service	A2C04	Receipts on account of reinsurance premium	28	Financial Service	A2F01	Receipts on account of financial intermediation except investment banking-bank charges, collection charges, LC charges, cancellation of forward
19	Insurance Service	A2C05	Receipts on account of auxiliary services (commission on insurance)	29	Financial Service	A2F02	Receipts on account of investment banking services-brokerage, under writing commission etc.
20	Insurance Service	A2C06	Receipts on account of settlement of claims	30	Financial Service	A2F03	Receipts on account of auxiliary financial services-charges on operation & regulatory fees, custodial services, depository services, etc.

## Additional Payment Requirements for QAR (Page 3/5)

Purpose of Payment (3/5)							
S/N	Classification	Code	Purpose	S/N	Category	Code	Purpose
31	G.N.I.E	A2G01	Inward remittance received for maintenance of foreign embassies in Qatar	43	Other Business Service	A2J08	Receipts toward research & development services
32	G.N.I.E	A2G03	Inward remittance for maintenance of offices of international institutions (such as IMF, IBRD (World Bank), UNICEF, UNESCO, WHO, etc.) in Qatar	44	Other Business Service	A2J09	Receipts for providing architectural engineering and other technical services
34	Personal, Cultural & Recreational Service	A2H01	Receipts for audio-visual and related services and associated fees related to production of motion pictures, rentals, fees received	45	Other Business Service	A2J10	Receipts for agricultural, mining and onsite processing services protection against insects & disease, increasing of harvest yields, forestry
35	Personal, Cultural & Recreational Service	A2H02	Receipts toward personal cultural services such as those related to museums libraries archives and sporting activities also includes fees	46	Other Business Service	A2J11	Inward remittance for maintenance of offices in Qatar
36	Other Business Service	A2J01	Merchandising Services – Net receipt (from sale & purchase of goods	47	Other Business Service	A2J12	Inward remit. Toward distribution services
37	Other Business Service	A2J02	Trade related services – commission on exports/ imports	48	Other Business Service	A2J13	Inward remit. Toward environmental services
38	Other Business Service	A2J03	Receipts toward dry operational leasing services (other than financial leasing and without operating crew) including charter hire	49	Other Business Service	A2J19	Receipts for other services not included elsewhere
39	Other Business Service	A2J04	Receipts toward legal services	50	Communication Service	A2K01	Receipts on account of settlement of claims for postal services
40	Other Business Service	A2J05	Receipts for providing accounting, auditing, book keeping and tax consulting services	51	Communication Service	A2K02	Receipts on account of settlement of claims for courier services
41	Other Business Service	A2J06	Receipts for provision of business and management consultancy and public relations services	52	Communication Service	A2K03	Receipts on account of settlement of claims for telecommunication services
42	Other Business Service	A2J07	Receipts for advertising, trade fair, market research and public opinion polling service	53	Royalties & License Fees	A2R01	Receipts on account of franchises services—use of patents, copyright trademarks, industrial processes, franchises, etc.

## Additional Payment Requirements for QAR (Page 4/5)

Purpose of Payment (4/5)							
S/N	Classification	Code	Purpose	S/N	Category	Code	Purpose
54	Royalties & License Fees	A2R02	Receipts for use through licensing arrangements of produced originals or prototypes (such as manuscripts and films)	65	Income	A4B07	Compensation of employees (short term)
55	Income	A3A03	Inwards remittance toward interest on loans extended to nonresidents (short-, medium-, long-term loans)	66	Capital transfers	A5A17	Purchases toward sale of intangible assets (patents, copyrights, trademarks, etc.) By Qatari companies
56	Income	A3A04	Inwards remittance of interest on debt securities debentures/bonds/frns, etc	67	Sale of other assets abroad	A6A03	Repatriation of Qatari investment abroad in branches
57	Income	A3A05	Inwards remittance toward interest receipts of ads on their own account (on investments)	68	Sale of other assets abroad	A6A04	Repatriation of Qatari investment abroad in subsidiaries & associates
58	Income	A3A06	Remittance toward repatriation of profits to Qatar	69	Sale of assets abroad	A6A05	Repatriation of Qatari investment abroad in real estate
59	Income	A3A07	Remittance toward receipt of dividends by Qatari residents	70	Other foreign liability incurred	A6A06	Foreign direct investment in Qatar in equity
60	Transfers	A4A01	Inward remittance from the Qatari nonresidents toward family maintenance and savings	71	Other foreign liability incurred	A6A07	Foreign direct investment in Qatar in debt securities including debt funds
61	Transfers	A4B02	Inward remittance toward personal gifts and donations	72	Other foreign liability incurred	A6A08	Foreign direct investment in Qatar in real estate
62	Transfers	A4B03	Donations to religious & charitable institutions in Qatar	73	Sales of portfolio investment abroad	A6B01	Repatriation of Qatari investment abroad in equity capital (shares)
63	Transfers	A4B04	Inward remittance toward grants and donations to government and charitable institution established by the governments	74	Sales of portfolio investment abroad	A6B02	Repatriation of Qatari investment abroad in debt securities
64	Transfers	A4B06	Receipts toward receipts/refund of taxes	75	Other foreign liability incurred	A6B09	Foreign portfolio investment in Qatar in equity shares

## Additional Payment Requirements for QAR (Page 5/5)

Purpose of Payment (5/5)							
S/N	Classification	Code	Purpose	S/N	Category	Code	Purpose
76	Other foreign liability incurred	A6B10	Foreign portfolio investment in Qatar in debt securities including debt funds	81	Receipts from bank account abroad	A6C15	Receipts from bank own account abroad
77	Repayment of loan extended	A6C11	Repayment of loans extended to nonresidents	82	Other transactions n.i.e	A6C18	Other capital receipts (not included elsewhere)
78	Drawing of loans received	A6C12	Loans from nonresidents to Qatar	83	Others	A7A01	Refund/rebates on account of imports
79	Drawing of loans received	A6C13	Short-term loans with original maturity up to 1 year from nonresidents to Qatar	84	Others	A7B02	Reversal of wrong entries refunds of amount remitted for non-imports
80	Other foreign liability incurred	A6C14	Receipts on account of nonresidents deposits	85	Others	A7C03	Receipts by residents from residents

### Please note the following payment guidance when making payments in QAR

#### Payment Guidance

- Remittance payments to individuals (P2P) are NOT permitted.
- Local market is closed every Friday.

# Additional Payment Requirements for RON

When creating your payment on IDEAL, you'll be required to provide

- **IBAN**

## IBAN

- Under Payee Details – provide IBAN of beneficiary.
- Formatting for IBAN of RON: 24 characters

Please note the following payment guidance when making payments in RON

## Payment Guidance

- For payments to government SWIFT code: TREZROBU (Ministry of Public Finance), the remitter and beneficiary must provide their Fiscal ID code (NIF). If remitter does not have NIF, remitter should appoint a fiscal representative locally and include representative's NIF.

## Additional Payment Requirements for RSD

**Please note the following payment guidance when making payments in RSD**

### **Payment Guidance**

- Payments valued at more than EUR 15k worth will be reported to the Central bank. All loans should be registered with the Central Bank.

# Additional Payment Requirements for RWF

Please note the following payment guidance when making payments in RWF

## Payment Guidance

- This is a zero decimal currency and therefore does not have cents.

## Additional Payment Requirements for SBD

**Please note the following payment guidance when making payments in SBD**

### Payment Guidance

- The beneficiary must be an onshore resident.

# Additional Payment Requirements for SZL

Please note the following payment guidance when making payments in SZL

## Payment Guidance

- Full beneficiary address including street address and city is required – PO Box is NOT accepted.

# Additional Payment Requirements for THB (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- **Routing Code (Beneficiary Bank Code)**
- **Purpose of Payment (Select from the Drop-down List)**

## 1. Bank Code

- Please see the list of reachable beneficiary bank and their respective SWIFT BIC and Routing Code (Beneficiary Bank Code) for THB GlobeSend Transfer.
- Under Routing Code field (found under Payee Bank details) – To provide the Routing Code (3 digits) per below table.

Payee bank routing code 0/31

Beneficiary Bank SWIFT BIC	Routing Code	Beneficiary Bank Name
BKKBTHBKXXX	002	BANGKOK BANK PUBLIC COMPANY LIMITED
KASITHBKXXX	004	KASIKORNBANK PUBLIC COMPANY LIMITED
SICOTHBKXXX	014	SIAM COMMERCIAL BANK PUBLIC COMPANY LIMITED
UBOBTHBKXXX	022	CIMB THAI BANK PUBLIC COMPANY LIMITED
AYUDTHBKXXX	025	BANK OF AYUDHYA PUBLIC COMPANY LIMITED
GSBATHBKXXX	030	GOVERNMENT SAVINGS BANK
KKPBTHBKXXX	069	KIATNAKIN PHATRA BANK PUBLIC COMPANY LIMITED
CITITHBXXX	017	CITIBANK, N.A.

## Additional Payment Requirements for THB (Page 2/2)

When creating your payment on IDEAL, you'll be required to provide

### 2. Purpose of Payment

- When creating your payment, you'll be required to select the relevant Purpose of Payment from the IDEAL drop-down list.

S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code	S/N	IDEAL Purpose of Payment Description	Corresponding Purpose Code
1	For payments of travel expenses	318012	5	Other fee and commissions	318030
2	For payments of education-related student expenses	318013	6	Repatriation of foreign income	318040
3	Healthcare-related expenses, such as medical fees	318015	7	Gifts / Grant of private sector	318052
4	Expense from the use of debit/credit card	318017	8	Payments for exported and imported goods	318231

Please note the following payment guidance when making payments in THB

#### Payment Guidance

- Name Accuracy is Crucial to avoid delay and rejection.**
- To ensure successful transfers, enter the **recipient's full legal name exactly** as it appears **on their Thai bank account**.
- If you have previously added a Payee record or created a Payment template using a nickname or an incomplete name, please amend the existing record using their full legal name, making sure the spelling matches exactly with the name registered on their Thai bank account.

## Additional Payment Requirements for TOP

**Please note the following payment guidance when making payments in TOP**

### **Payment Guidance**

- The beneficiary must be an onshore resident
- All loan payments must be registered with the central bank.

## Additional Payment Requirements for TWD

Please note the following payment guidance when making payments in TWD

### Payment Guidance

- **For first-time overseas remittances to Taiwan in TWD**, the transfer may take **2-3 weeks** due to the additional regulatory checks and coordination required with the beneficiary's bank in Taiwan.
  - An **advising letter** will be provided to beneficiary bank for your beneficiary to give their consent, allowing the bank to process future payments of the same nature **without requiring their signature for each individual remittance** during the authorization period.
  - Once the **Letter of Indemnity (LOI)** is in place, **same-day crediting** will be applicable for recurring payments **below TWD 500,000 (daily aggregation)**.
- For payments **above TWD 500,000**, or when the **daily cumulative amount exceeds TWD 500,000** (regardless of LOI status), the beneficiary's bank in Taiwan will require a declaration form on top of the advising letter which may lead to **2-3 weeks processing time**.
- To avoid delays or rejection, please ensure with your beneficiary that their account is **denominated in TWD** and able to receive TWD payments.

## Additional Payment Requirements for TTD

**Please note the following payment guidance when making payments in TTD**

### **Payment Guidance**

- The beneficiary must be an onshore resident.

# Additional Payment Requirements for TZS

When creating your payment on IDEAL, you'll be required to provide

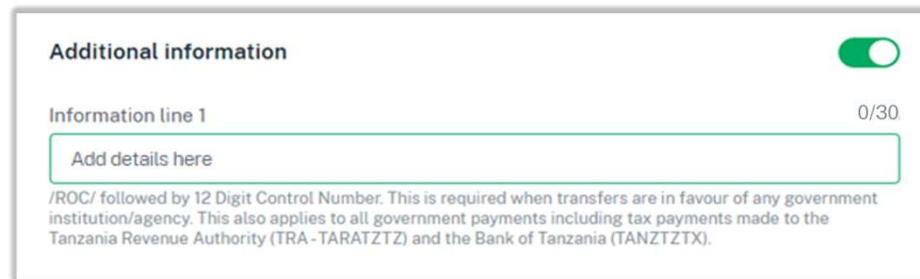
- **Control Number**

## Control Number

- 12-digit Control Number is required when transfers are in favour of any government institution/agency. This also applies to all government payments including tax payments made to the Tanzania Revenue Authority (TRA - TARATZTZ) and the Bank of Tanzania (TANZTZX).
- Please obtain the control number from the beneficiary.
- Under Optional Information – Additional information – **Information Line 1**, please indicate the 12-digit Control Number in the following format, including the prefix:

**Format:** /ROC/ followed by 12-digit Control Number

**Example:** /ROC/567456343567



Additional information

Information line 1 0/30

Add details here

/ROC/ followed by 12 Digit Control Number. This is required when transfers are in favour of any government institution/agency. This also applies to all government payments including tax payments made to the Tanzania Revenue Authority (TRA - TARATZTZ) and the Bank of Tanzania (TANZTZX).

Please note the following payment guidance when making payments in TZS

## Payment Guidance

- 8-character Beneficiary Bank SWIFT/BIC Code format is recommended.
- 11-character BICs can only be processed if the last three characters are XXX.

# Additional Payment Requirements for UGX (Page 1/2)

When creating your payment on IDEAL, you'll be required to provide

- Purpose of Payment
- PRN tax ID number

## 1. Purpose of Payment

- In-depth, detailed Purpose of Payment is required to be indicated under the Details to payee field.

### Details to payee

These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ Include payment details

## 2. PRN tax ID number (For tax revenue payments made to the Ugandan Revenue Authority)

- Under Optional Information – Additional Information – **Information Line 1**, please indicate the PRN tax ID number for tax revenue payments being made to the Ugandan Revenue Authority in the following format, including the prefix:

**Format:** /TXID/ followed by 13-digit code using the format: PRNXXXXXXXXXX.

**Example:** /TXID/PRN1234567890

### Additional information



Information line 1

0/30

Add details here

/TXID/ followed by PRN tax ID number. This is needed only for tax revenue payments being made to the Ugandan Revenue Authority. It is a 13 digit code using this format: PRNXXXXXXXXXX.

## Additional Payment Requirements for UGX (Page 2/2)

Please note the following payment guidance when making payments in UGX

### Payment Guidance

- Full remitter name and address is required.
- Full beneficiary address is required – PO Box is NOT accepted.

# Additional Payment Requirements for USD

When creating your payment on IDEAL, you'll be required to provide

- **Routing Code**

## Routing Code

- Please indicate the 9-digit FedWire routing code under Routing Code field (found under Payee Bank details).

Payee bank routing code

0/31

# Additional Payment Requirements for UYU

When creating your payment on IDEAL, you'll be required to provide

- **Identification number for individuals/RUT for companies**

## Identification number for individuals/RUT for companies

- Under Additional Information – Information Line 1, please individuate the identification number for individuals (Número de Documento de Identidad) or RUT for companies/organisations in the following format, including the prefix:

**Format for Individuals:** /TXID/ followed by 8-digits Identification Number (Número de Documento de Identidad)

**Example:** /TXID/12345678

**Format for Companies/Organisations:** /TXID/ followed by 12-digits RUT

**Example:** /TXID/112233445566

Additional information

Information line 1 0/30

Add details here

/TXID/ followed by identification number for individuals (Número de Documento de Identidad) (8 digits) or RUT for companies / organizations (12 digits).

## Additional Payment Requirements for VUV

**Please note the following payment guidance when making payments in VUV**

### **Payment Guidance**

- This is a zero decimal currency and therefore does not have cents.
- The beneficiary must be an onshore resident.
- Loans must be registered with the central bank.

## Additional Payment Requirements for WST

**Please note the following payment guidance when making payments in WST**

### Payment Guidance

- The beneficiary must be an onshore resident.
- Loans must be registered with the central bank.

# Additional Payment Requirements for XAF

**Please note the following payment guidance when making payments in XAF**

## Payment Guidance

- This currency is used in Cameroon, Central African Republic, Chad, Republic of the Congo, Equatorial Guinea, and Gabon.
- This is a zero decimal currency and therefore does not have cents.
- Full beneficiary address including town and country is required – PO Box is NOT accepted.
- Payments to XAF are to be made to a 23-digit account number (Relevé d'Identité Bancaire – RIB) in the following format:
  - Bank code: 5 digits
  - Branch code: 5 digits
  - Account number: 11 digits
  - Clé RIB: 2 digits
- Payments to Banque Sino-Congolaise Pour L'Afrique (BIC: SCAQCGCGXXX) and Adic S.A (BIC: BRAZCGCGXXX) are NOT supported.

# Additional Payment Requirements for XCD

When creating your payment on IDEAL, you'll be required to provide

- **Purpose of Payment**

**Purpose of Payment**

- In-depth, detailed Purpose of Payment is required to be indicated under the Details to payee field.

**Details to payee**  
These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ | Include payment details

Please note the following payment guidance when making payments in XCD

**Payment Guidance**

- This currency is used in Antigua and Barbuda, Dominica, Grenada, Montserrat, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, and Anguilla.
- Full beneficiary address is required.

## Additional Payment Requirements for XOF

**Please note the following payment guidance when making payments in XOF**

### Payment Guidance

- This is a zero decimal currency and therefore does not have cents.
- Full beneficiary address including town and country is required – PO Box is NOT accepted.
- Payments to XOF are to be made to a 24-character account number (Relevé d'Identité Bancaire – RIB) in the following format:
  - Bank code: 5 characters (this includes the 2-character country code)
  - Branch code: 5 digits
  - Account number: 12 digits
  - Clé RIB: 2 digits

## Additional Payment Requirements for XPF

**Please note the following payment guidance when making payments in XPF**

### Payment Guidance

- This is a zero-decimal currency and therefore does not have cents.
- The beneficiary must be an onshore resident.
- Loans must be registered with the central bank.

# Additional Payment Requirements for ZAR

Please note the following payment guidance when making payments in ZAR

## Payment Guidance

- In line with the exchange control regulations by the local central bank, the beneficiary must complete a BOPCUS form for all payments indicating the purpose of the remittance and their relationship with the remitter.
- When the beneficiary bank receives the ZAR payment, they will contact the beneficiary about the BOPCUS form.
- The beneficiary must forward this form to their bank before the funds can be released. To expedite this process, it is recommended that the remitter informs their beneficiary of any incoming transfers, so they can liaise with their bank to complete the necessary forms.

When creating your payment on IDEAL, you'll be required to provide **Purpose of Payment**

## 1. Purpose of Payment

- In-depth, detailed Purpose of Payment is required to be indicated under the Details to payee field.

**Details to payee**  
These details will be transmitted to our agent banks to facilitate processing. Details are also shared with the payee when the payment is processed, if supported by their bank.

0/100

/POP/ Include payment details

The followings will be optional, but will help to facilitate local clearing efficiency

## 2. Beneficiary Contact Name

- Under Additional Information – **Information Line 1**, please indicate the name of contact person for this payment in the following format, including the prefix:

**Format:** /BCN/Beneficiary Contact Name

**Example:** /BCN/Chan Tai Man

## 3. Beneficiary Telephone Number

- Under Additional Information – **Information Line 2**, please indicate telephone number of the contact person of this payment in the following format, including the prefix:

**Format:** /TNM/Beneficiary Telephone Number

**Example:** /TNM/23451137

## Example on IDEAL:

**Optional information**

**Reference on bank statements**

Use it to remember what this payment is for. We will add one if left blank

e.g. INV000123 0/16

**Additional information**

Information line 1 0/35

Add details here

/BCN/ followed by beneficiary contact name

Information line 2 0/35

Add details here

/TNM/ followed by beneficiary telephone number



# Additional Payment Requirements for ZMW

When creating your payment on IDEAL, you'll be required to provide

- **Branch Code (Only applicable for payments to Barclays Bank Zambia)**

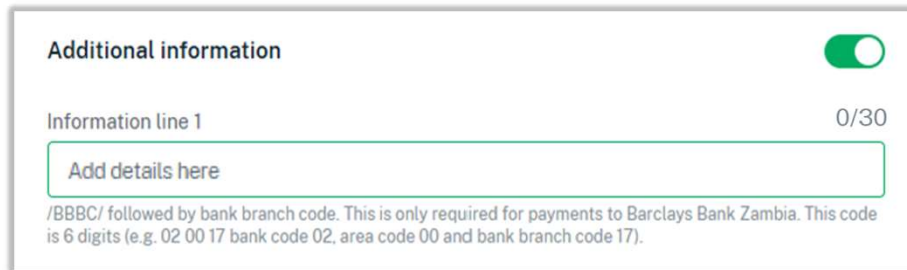
## Branch Code

- Under Optional Information – Additional Information – **Information Line 1**, please indicate the branch code for payments to Barclays Bank Zambia in the following format, including the prefix:

**Format:** /BBBC/ followed by 6-digit branch code

- **First 2-digits:** Bank Code
- **Next 2-digits:** Area Code
- **Last 2-digits:** Bank Branch Code

**Example:** /BBBC/020017



Additional information

Information line 1 0/30

Add details here

/BBBC/ followed by bank branch code. This is only required for payments to Barclays Bank Zambia. This code is 6 digits (e.g. 02 00 17 bank code 02, area code 00 and bank branch code 17).

Please note the following payment guidance when making payments in ZMW

## Payment Guidance

- Full beneficiary address is recommended.

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