

Asia Pacific Cross Currency Payment Handbook

Making Cross-Border Payments on CitiDirect BE[®]

Treasury and Trade Solutions



Overview

This Handbook will provide you with:

- Easy steps to enter a Cross Border Funds Transfer (CBFT) in CitiDirect BE[®] and issue a payment from your Citi account
- Specific requirements needed to format the most commonly used currencies
- Key information on how the payment is delivered to the country and specific regulation requirements

Currencies can be divided into 3 categories:

- **Majors:** Very few restrictions apply
- **Minors:** These currencies often have additional payment formatting requirements
- **Restricted:** These currencies have stricter regulatory requirements that need to be met to make a payment into the country. Requirements can be the provision of beneficiary's phone number, or the provision of supporting documentation.



Funds transfers of restricted currencies can only be sent into bank accounts located in the country of that currency. (e.g. Korean Won to Korea). Same restriction typically also applies for Minor currencies.

The currencies covered in this Handbook are:

Region	Currency	Currency Code	Category
APAC	Bangladesh Taka	BDT	Restricted
	Chinese Yuan	CNY	Restricted
	Fiji Dollar	FJD	Minor
	Hong Kong Dollar	HKD	Major
	Indonesian Rupiah	IDR	Restricted
	Indian Rupee	INR	Restricted
	Korean Won	KRW	Restricted
	Malaysian Ringgit	MYR	Restricted
	Papua New Guinea Kina	PGK	Minor
	Pakistani Rupee	PKR	Restricted
	Philippines Peso	PHP	Minor
	Singaporean Dollar	SGD	Major
	Sri Lankan Rupee	LKR	Minor
	Thai Baht	THB	Restricted
	Taiwan New Dollar	TWD	Restricted
Vietnamese Dong	VND	Minor	
G10	Australian Dollar	AUD	Major
	British Pound	GBP	Major
	Euro	EUR	Major
	New Zealand Dollar	NZD	Major
	United States Dollar	USD	Major

Region	Currency	Currency Code	Category
EMEA	Bahraini Dinar	BHD	Minor
	Central African CFA Franc BEAC	XAF	Minor
	Czech Koruna	CZK	Minor
	Hungarian Forint	HUF	Minor
	Israeli Shekel	ILS	Minor
	Kuwaiti Dinar	KWD	Minor
	Nigerian Naira	NGN	Minor
	Omani Rial	OMR	Minor
	Polish Zloty	PLN	Minor
	Qatari Rial	QAR	Minor
	Russian Ruble	RUB	Minor
	Saudi Riyal	SAR	Minor
	Turkish Lira	TRY	Minor
U.A.E. Dirham	AED	Minor	
LATAM	Brazilian Real	BRL	Restricted
	Mexican Peso	MXN	Minor

This Handbook may be updated from time to time and any change communicated through our regular channels.

Navigation

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Click on currency codes to be directed to payment formatting instructions:

APAC	Bangladesh Taka	BDT	EMEA	Bahraini Dinar	BHD
	Chinese Yuan	CNY		Central African CFA Franc BEAC	XAF
	Fiji Dollar	FJD		Czech Koruna	CZK
	Hong Kong Dollar	HKD		Hungarian Forint	HUF
	Indonesian Rupiah	IDR		Israeli Shekel	ILS
	Indian Rupee	INR		Kuwaiti Dinar	KWD
	Korean Won	KRW		Nigerian Naira	NGN
	Malaysian Ringgit	MYR		Omani Rial	OMR
	Papua New Guinea Kina	PGK		Polish Zloty	PLN
	Pakistani Rupee	PKR		Qatari Rial	QAR
	Philippines Peso	PHP		Russian Ruble	RUB
	Singaporean Dollar	SGD		Saudi Riyal	SAR
	Sri Lankan Rupee	LKR		Turkish Lira	TRY
	Thai Baht	THB		U.A.E. Dirham	AED
Taiwan New Dollar	TWD				
Vietnamese Dong	VND				
G10	Australian Dollar	AUD	LATAM	Brazilian Real	BRL
	British Pound	GBP		Mexican Peso	MXN
	Euro	EUR			
	New Zealand Dollar	NZD			
	United States Dollar	USD			

Payment Currencies Supported

Below shows the full list of currencies Citi offers for funds transfer payments. If you need to get payment format details for currencies that are not covered in this Handbook, please contact the Citi Service Team for assistance.

Currency	Currency Code	Currency	Currency Code	Currency	Currency Code
Albanian Lek	ALL	Georgian Lari	GEL	Nigerian Naira	NGN
Algerian Dinar	DZD	Ghanian Cedi	GHS	Norwegian Krone	NOK
Angola Kwanza	AOA	Guatemalan Quetzal	GTQ	Omani Rial	OMR
Armenian Dram	AMD	Guinea Republic Franc	GNF	Pakistani Rupee	PKR
Aruban Florin	AWG	Guyana Dollar	GYD	Papua New Guinea Kina	PGK
Australian Dollar	AUD	Haitian Gourde	HTG	Paraguan Guarani	PYG
Bahamian Dollar	BSD	Honduran Lempira	HNL	Peruvian New Sol	PEN
Bahraini Dinar	BHD	Hong Kong Dollar	HKD	Philippines Peso	PHP
Bangladesh Taka	BDT	Hungarian Forint	HUF	Polish Zloty	PLN
Barbados Dollar	BBD	Indian Rupee	INR	Qatari Rial	QAR
Belarus Ruble	BYN	Indonesian Rupiah	IDR	Romanian Leu	RON
Belize Dollar	BZD	Israeli Shekel	ILS	Russian Ruble	RUB
Bermudian Dollar	BMD	Jamaican Dollar	JMD	Rwandan Franc	RWF
Bolivian Boliviano	BOB	Japanese Yen	JPY	Samoan Tala	WST
Bosnia and Herzegovina Convertible Mark	BAM	Jordanian Dinar	JOD	Sao Tome and Principe Dobra	STD
Botswana Pula	BWP	Kazakhstani Tenge	KZT	Saudi Riyal	SAR
Brazilian Real	BRL	Kenyan Shilling	KES	Serbian Dinar	RSD
British Pound	GBP	Korean Won	KRW	Seychelles Rupee	SCR
Brunei Dollar	BND	Kuwaiti Dinar	KWD	Sierra Leone Leone	SLL
Bulgarian Lev	BGN	Kyrgyzstan Som	KGS	Singaporean Dollar	SGD
Burundi Franc	BIF	Laos Kip	LAK	Solomon Islands Dollar	SBD
Cambodia Riel	KHR	Lebanese Pound	LBP	South African Rand	ZAR
Canadian Dollar	CAD	Lesotho Malati	LSL	South Sudan Pound	SSP
Cape Verde Escudo	CVE	Libyan Dinar	LYD	Sri Lankan Rupee	LKR
Cayman Island Dollar	KYD	Liechtenstein (Swiss Franc)	CHF	Suriname Dollar	SRD
Central African CFA Franc BEAC	XAF	Macau Pataca	MOP	Swaziland Liangeni	SZL
Chilean Peso	CLP	Macedonia Denar	MKD	Swedish Krona	SEK
Chinese Yuan	CNY	Madagascar Malagasy Franc	MGA	Taiwan New Dollar	TWD
Colombian Peso	COP	Malawi Kwacha	MWK	Tajikistani Somoni	TJS
Comoros Frans	KMF	Malaysian Ringgit	MYR	Tanzanian Shilling	TZS
Congolese Franc	CDF	Maldives Rufiyaa	MVR	Thai Baht	THB
Costa Rican Colon	CRC	Mauritanian Oguiya	MRO	Tongan Pa'anga	TOP
Croatian Kuna	HRK	Mauritius Rupee	MUR	Trinidad and Tobago Dollar	TTD
Czech Koruna	CZK	Mexican Peso	MXN	Tunisian Dinar	TND
Danish Krone	DKK	Moldavian Lieu	MDL	Turkish Lira	TRY
Djibouti Franc	DJF	Mongolian Tugrik	MNT	Ugandan Shilling	UGX
Dominican Peso	DOP	Moroccan Dirham	MAD	United Arab Emirates Dirham	AED
East Caribbean Dollar	XCD	Mozambique Metical	MZN	United States of America Dollar	USD
Egyptian Pound	EGP	Myanmar Kyat	MMK	Uruguayan New Peso	UYU
Eritrea Nakfa	ERN	Namibian Dollar	NAD	Vanuatu Vatu	VUV
Ethiopia Birr	ETB	Nepalese Rupee	NPR	Vietnamese Dong	VND
Euro	EUR	Netherlands Antillean Guilder	ANG	West African CFA Franc	XOF
Fiji Dollar	FJD	New Zealand Dollar	NZD	Yemeni Rial	YER
French Pacific Franc	XPF	Nicaraguan Cordoba	NIO	Zambia Kwacha	ZMW
Gambian Dalasi	GMD				

How to use the Handbook

1. How do I initiate a CBFT on CitiDirect BE®? What does the payment screen look like?

On pages 5 to 7, you will find step-by-step instructions on how to initiate a payment and how the payment instruction screen looks like.

2. Where do I find guidelines on how to format a payment for specific currencies?

Click on the currency code on page 2 to find currency specific formatting requirements.

For currencies with more complex requirements:

All the information is provided on a single Currency Information Sheet detailing essential information and formatting requirements (pages 8 to 20). The currencies are sorted by region, followed by alphabetical order. Below displays an example of what to expect on each of those pages.

This section is where important facts related to the currency can be found (expected beneficiary bank receipt date, supporting documentation requirements...)

Important Facts:	
Payment Date	3/23/2016
Expected Beneficiary Bank Receipt Date	3/23/2016
Expected Beneficiary Bank Receipt Time	15:00:00
Documentation	Receipt from beneficiary for payment amount exceeding USD equivalent \$10,000. * Funds must be available to beneficiary bank. Please advise your beneficiary on the documentation that needs to be provided. ⚠️ If beneficiary does not submit Form G within 30 days, payment will be returned and you might need an invoice. * Additional supporting docs may be required upon request by CB for various purposes of payment.
Additional Information	* If beneficiary is an individual, nationality of beneficiary is mandatory and must be input in Payment Details field. * Beneficiary phone number is mandatory. * When ordering from a Singaporean address, please provide your company name to beneficiary and add all relevant details. The ordering party's home district is Singapore. You can input in Payment Details field.

This section lists all the mandatory payment formatting requirements for successful payment.

Mandatory Payment Information		
Sections	Information Required	Sample
Payment Details	Reason for payment	Payment for invoice no. XY12345
	Beneficiary nationality	N/A
	Ordering Party's home district (if applicable)	Chattogram
	Beneficiary telephone number	+880 2 8644234
Beneficiary Details	SWIFT code	ACBKR020041
	Beneficiary bank name and address with exact branch postal address	Citibank N.A., 9 Gulshan Avenue, Dhaka 1212, Bangladesh
	Beneficiary full name	John Smith
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Dhaka, Bangladesh
Ordering Party Details	Beneficiary account number	02 3456 789
	Full name	Peter Tan
Bank Details	Full address	12 Orchard Road, Singapore, S100000
	Account number	88 7654 321

Additional information and most common payment types supported.

Points to Note:

Some common reasons for payment

- Payment for goods/services invoice no. XY12345
- Medical insurance payment
- Export payment

For currencies with more simple requirements:

All the information and formatting requirements are summarized in a Quick Reference Table on pages 21 to 27.

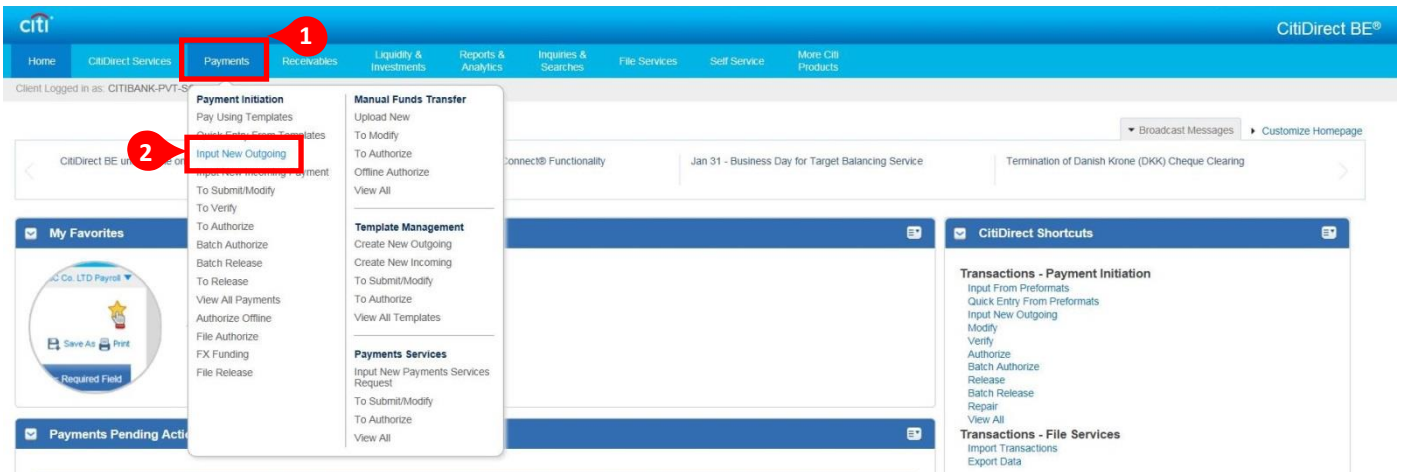
3. Where do I find information on purpose of payment codes and definition of terms?

- Some currencies such as Thai Baht require payment purpose codes, just click on the link to bring you to the list of codes in the appendix.
- Throughout the Handbook, definitions of abbreviations/terms are colored in **blue** and are clickable. Just click on the word and you will be directed to the glossary (For web links, you will be directed to the relevant website).

How to Initiate a CBFT on CitiDirect BE[®]

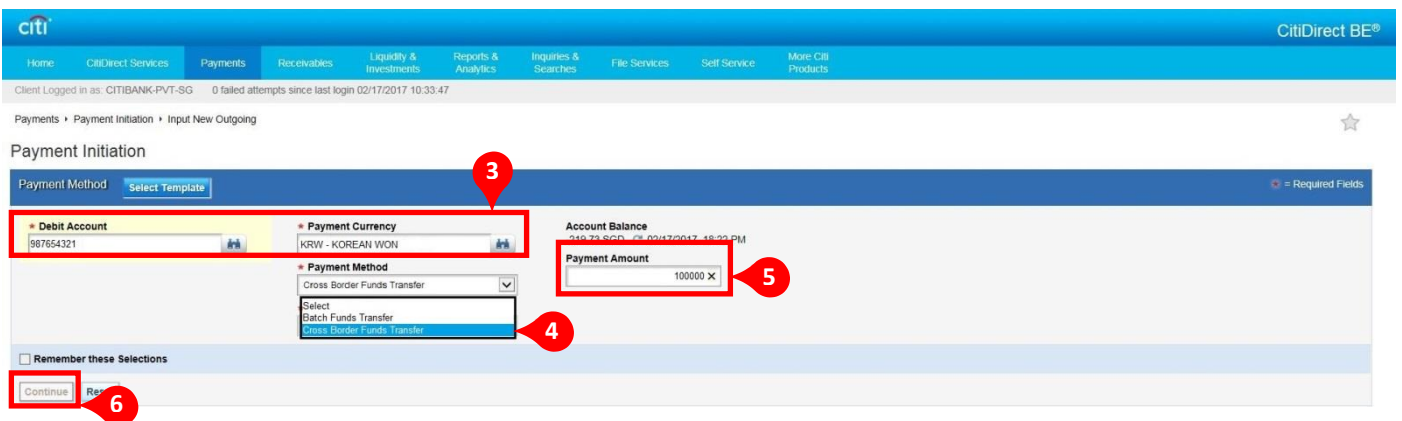
Create a new outgoing payment

1. Navigate to **Payments** in the CitiDirect BE[®] menu.
2. Select **Input New Outgoing**.



Choose Payment Currency, Payment Method and Payment Amount

3. At the payment method form, check your **Debit Account Number** and **Payment Currency**. You can click the binocular icon to look up the list of accounts you have with Citi and the currencies Citi supports.
4. Once done, under payment method, open the drop-down menu and choose **Cross Border Funds Transfer**.
5. Enter **Payment Amount**.
6. Once done, click **Continue** and you're on your way to fill in your payment instruction and send funds!



Populate Cross Border Funds Transfer with currency specific requirements. Requirements will vary from currency to currency

The screenshot shows a 'Cross Border Funds Transfer' form with several sections. Section A (Payment Details) includes fields for Transaction Reference Number, Value Date, Exchange Rate, and Reason for Payment. Section B (Beneficiary Details) includes fields for Beneficiary Name, Address, Bank Routing Method, Code, Name, and Address. Section C (Ordering Party Details) includes fields for Ordering Party Name and Address. Section D (Bank Details) is a table with columns for Codeword and Description Text. The form also includes a 'Save As Template' button and a 'Submit' button.

When formatting a cross currency payment instruction, you should pay attention to 4 key sections. Each section has been tagged by alphabets and this corresponds to the mandatory payment information to be filled in (see below example).

Mandatory Payment Information:

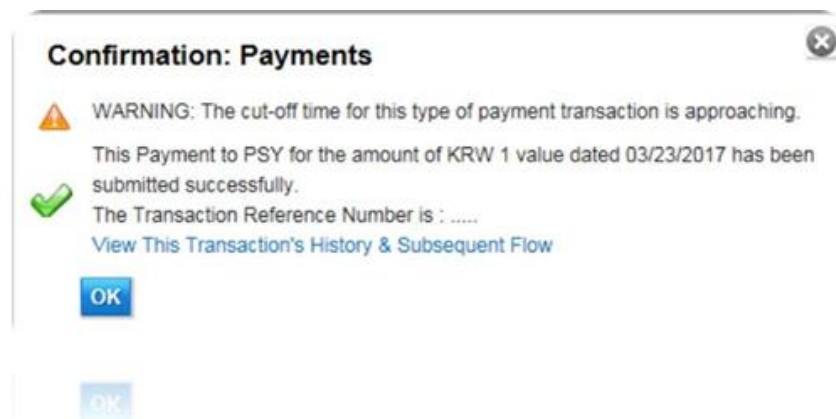
Sections	Information Required	Sample	
		Corporates	Individuals
A Payment Details	Reason for payment	Payment for invoice no. XY12345	
	Beneficiary nationality	N.A.	Bangladeshi
	Ordering Party's home district (if applicable)	Chittagong	
	Beneficiary telephone number	+880 2 88441234	
B Beneficiary Details	SWIFT code	AGBKBDDH041	
	Beneficiary bank name and address with exact branch postal address	Citibank N.A, 8 Gulshan Avenue, Dhaka 1212, Bangladesh	
	Beneficiary full name	John Smith	
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Dhaka, Bangladesh	
C Ordering Party Details	Beneficiary account number	12 3456 789	
	Full name	Peter Tan	
	Full address	12 Orchard Road, Singapore, SXXXXXX	
D Bank Details	Account number	98 7654 321	
	N.A.	N.A.	

7. After filling all the mandatory fields in your payment instruction, you can save your payment form as a template for future use – just select the **Save As Template** checkbox.
8. Click **Submit** to send the payment for approval

The screenshot shows a web-based payment form. The 'Bank Details' section is expanded, revealing a table with two columns: 'Codeword' and 'Description Text'. Below the table, there are several buttons: 'Add Rows', 'Save As Template' (highlighted with a red box and a red callout '7'), 'Submit' (highlighted with a red box and a red callout '8'), 'Save As Draft', 'Cancel', and 'Clear Entered Data'. The form also includes a legend for 'Editable Field', 'Unsubmitted Field', and 'Delete Row'. The footer contains the Citi logo, 'CITIGROUP.COM', and 'Copyright © 2007 - 2017 Citigroup Inc'.

Payment Sent to Approver

After clicking on Submit, a confirmation that payment has been sent for approval will be shown with Value date and a Transaction Reference Number displayed.




* Please note that CitiDirect supports payments to be initiated in: Simplified Chinese, Traditional Chinese, Korean, Japanese, Thai, Vietnamese, and Bahasa Indonesia.

Asia Pacific Currency Information Sheets

Bangladesh Taka (BDT) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Restricted
Instruction Date:	T (Today)
Value Date:	Today+2
Expected Beneficiary Bank Receipt Date:	Value date. Credit to beneficiary depends on when beneficiary signs documents authorizing release of funds
Decimal Places:	2
Supporting Documentation:	<p>Required from beneficiary for payment amounts exceeding USD\$10,000 equivalent. Form C must be submitted to beneficiary bank. Please advise your beneficiary on the documentation that needs to be provided.</p> <p> If beneficiary does not submit Form C within 30 days, payment will be returned and you might incur an FX loss.</p> <p>Additional supporting docs may be required upon request by Citi to validate purpose of payment.</p>
Additional Information:	<ul style="list-style-type: none"> If beneficiary is an individual, nationality of beneficiary is mandatory and must be input in Payment Details field. Beneficiary phone number is mandatory. When ordering party is a Bangladesh national (individual) who is making payments to Beneficiaries who are also individuals, the ordering party's home district in Bangladesh must be input in Payment Details field.

Mandatory Payment Information:

Sections	Information Required	Sample	
		Corporates	Individuals
Payment Details	Reason for payment	Payment for invoice no. XY12345	
	Beneficiary nationality	N.A.	Bangladeshi
	Ordering Party's home district (if applicable)	Chittagong	
	Beneficiary telephone number	+880 2 88441234	
Beneficiary Details	SWIFT code	AGBKBDDH041	
	Beneficiary bank name and address with exact branch postal address	Citibank N.A, 8 Gulshan Avenue, Dhaka 1212, Bangladesh	
	Beneficiary full name	John Smith	
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Dhaka, Bangladesh	
	Beneficiary account number	12 3456 789	
Ordering Party Details	Full name	Peter Tan	
	Full address	12 Orchard Road, Singapore, SXXXXXX	
	Account number	98 7654 321	
Bank Details	N.A.	N.A.	

Points to Note:

Some common reasons for payment:

- Payment for goods/services, invoice no.: XY12345
- Medical insurance payment
- Expat payroll

Chinese Yuan (CNY) Payments Made Easy on CitiDirect BE[®] (not applicable to Hong Kong branch payments)

Important Facts:

Type of Currency:	Restricted
Instruction Date:	T (Today)
Value Date:	Today+1
Expected Beneficiary Bank Receipt Date:	Value date. Earliest credit to Corporate beneficiaries is on Value date. Earliest credit to individual beneficiaries is on Value date + 5-9 days
Decimal Places:	2
Supporting Documentation:	<p>Typically required from beneficiary by the beneficiary bank. For example, BOP (Balance of Payment) form may be required. Please advise your beneficiary that their beneficiary bank might require them to provide the documentation.</p> <p>⚠️ If beneficiary does not submit required documentation, payment will be returned and you might incur an FX loss.</p>
Additional Information:	<ul style="list-style-type: none"> • CIPS purpose of payment code is mandatory (see Points to Note below). • Beneficiary phone number is mandatory for payment to individuals. • "RMBCITISH" Code is mandatory for payment to corporate beneficiaries for payment amounts below USD\$50,000 equivalent.

Mandatory Payment Information:

Sections	Information Required	Sample	
		Corporates	Individuals
Payment Details	Beneficiary telephone number Reason for payment	N.A.	+86 10 6245 1239 Payment for invoice no. AB12345
Beneficiary Details	SWIFT code	ABOCCNBJCMD	
	Beneficiary full name	John Smith	
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Beijing, P.R.China	
	Beneficiary account number	12 3456 789	
Ordering Party Details	Full name	Peter Tan	
	Full address	12 Orchard Road, SXXXXXX	
	Account number	98 7654 321	
Bank Details	Line 1: "RMBCITISH" Code	/ACC/RMBCITISH	N.A.
	Line 2: CIPS purpose of payment code	/CIPSPP/GOD	

Points to Note:

CIPS purpose of payment codes:	
Purpose Codes	Description
GOD	Goods Transactions
STR	Service Transactions
CTF	Capital Transactions. Include but not limited to settlement of funds/bonds/derivative product investments, settlement for exchange of shares/ownership, loan payment and repayment, etc.
FTF	Financial Institutions transactions. Settlement/transfer between financial institutions
RMT	Payment to individuals
OTF	Other types of transactions which do not fall into above categories

Some common reasons for payment:

- Payment for goods/services, invoice no.: AB12345
- Medical insurance payment

Indonesia Rupiah (IDR) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Restricted				
Instruction Date:	T (Today)				
Value Date:	Today+2				
Expected Beneficiary Bank Receipt Date:	Value date. Earliest credit to beneficiary is on Value date				
Decimal Places:	None				
Supporting Documentation:	<p>Required from ordering party for payment amounts exceeding IDR 500,000,000.</p> <p>Documents should be emailed and formatted such as:</p> <table border="1"> <tr> <td>Email to:</td> <td>wlfx.apac@citi.com</td> </tr> <tr> <td>Subject Header:</td> <td>"IDR docs for <beneficiary name>, <Amount>, <Transaction Reference Number>"</td> </tr> </table>	Email to:	wlfx.apac@citi.com	Subject Header:	"IDR docs for <beneficiary name>, <Amount>, <Transaction Reference Number>"
Email to:	wlfx.apac@citi.com				
Subject Header:	"IDR docs for <beneficiary name>, <Amount>, <Transaction Reference Number>"				
Additional Information:	<ul style="list-style-type: none"> • SKN code is mandatory and must be input in line 1 of beneficiary address field. (see Points to Note below) • Bank and Branch code is mandatory and must be input in line 1 of beneficiary bank name field 				

Mandatory Payment Information:

Sections	Information Required	Sample
Payment Details	Reason for payment	Payment for invoice no. AB12345
Beneficiary Details	Beneficiary bank name	Bank code 031 branch code 05
	Beneficiary full name	John Smith
	Beneficiary address (P.O. boxes not accepted) Line 1: SKN code Line 2: Beneficiary full address	Line 1: SKN/1/1/50/2 Line 2: 1 Main Road, Jakarta 63820
	Beneficiary account number	12 3456 789
Ordering Party Details	Full name	Peter Tan
	Full address	12 Orchard Road, SXXXXXX
	Account number	98 7654 321
Bank Details	N.A.	N.A.

Points to Note:

SKN code is a code defining the type of payment required by the SKN network. The SKN network is the clearing system used in Indonesia.

It should be in format: "**SKN/A/B/50/2**" where:

A	Beneficiary Type	1	Individual
		2	Corporate
		3	Government
B	Residential Status	1	Resident
		2	Non-Resident
C	Transaction Type	50	Transfer between Customers
		51	Government Transactions
		59	Reversal/Return
D	Transaction Facility Type	1	Teller
		2	e-Channel



Transaction Type (C) will always be "50" – Transfer between customers.

Transaction Facility Type (D) will always be "2" – e-Channel.

Some common reasons for payment:


- Payment for goods/services, invoice no.: XY12345
- Medical insurance payment

Examples of supporting documentation:

- Invoices
- Contracts / Purchase order

Indian Rupee (INR) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Restricted
Instruction Date:	T (Today)
Value Date:	Same Day
Expected Beneficiary Bank Receipt Date:	Value date. Earliest credit to beneficiary is on Value date
Decimal Places:	2.
Supporting Documentation:	<p>Required from beneficiary only for capital transactions (purchase of foreign asset, investment, etc). Please advise your beneficiary that documentation needs to be provided to their bank</p> <p> If beneficiary does not submit supporting documentation, payment will be returned and you might incur an FX loss</p>
Additional Information:	<ul style="list-style-type: none"> Payment purpose code is mandatory. Refer to appendix for list of purpose codes IFSC code (Indian Financial System Code) is mandatory and must be presented in Capital Letters. IFSC has 11 characters. IFSC details of the beneficiary bank branch can be found on the Central Bank of India directory: https://www.rbi.org.in/Scripts/bs_viewcontent.aspx?id=2009 If a bank branch does not have an IFSC, the IFSC of the main branch of the beneficiary bank should be provided

Mandatory Payment Information:

Sections	Information Required	Sample
Payment Details	Payment purpose code	P1005
	Reason for payment	Payment for consultancy services
Beneficiary Details	Beneficiary bank name	
	Line 1: IFSC code	Line 1: HDFC0000XXX
	Line 2: Beneficiary bank name and full address with postal index number	Line 2: Andhra Bank, Preet Vihar Branch, 14 Vikas Marg, New Delhi 110092, India
	Beneficiary full name	John Smith
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Mumbai, India
Ordering Party Details	Beneficiary account number	12 3456 789
	Full name	Peter Tan
	Full address	12 Orchard Road, Singapore, SXXXXXX
	Account number	98 7654 321
Bank Details	N.A.	N.A.

Points to Note:

Some common reasons for payment:

- Payment for goods/services, invoice no.: XY12345
- Medical insurance payment
- Expat payroll

Korean Won (KRW) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Restricted								
Instruction Date:	T (Today)								
Value Date:	Today+2								
Expected Beneficiary Bank Receipt Date:	Earliest credit to beneficiary bank is on Value date but can take up to 4-5 days after Value date, depending on when beneficiary provides additional information required by regulator								
Decimal Places:	None								
Supporting Documentation:	<p>Required from beneficiary. Local regulators require additional information and/or supporting documentation for payment amounts above USD\$3,000* (see below). Citi Korea will call your beneficiary, please advise your beneficiary accordingly.</p> <table border="1"> <thead> <tr> <th>Payment Amount per Transaction (USD equivalent)</th> <th>Required from Beneficiary</th> </tr> </thead> <tbody> <tr> <td>Less than USD\$3,000*</td> <td>No additional info required</td> </tr> <tr> <td>Between USD\$3,000* and USD\$20,000</td> <td>National ID / Business Registration ID</td> </tr> <tr> <td>More than USD\$20,000</td> <td>National ID / Business Registration ID + Supporting documentation</td> </tr> </tbody> </table> <p>Due to data protection requirements, beneficiary National ID / Business Registration ID cannot be sent together with payment instruction. National ID has 13 digits, and Business Registration ID has 10 digits. *USD\$3,000 threshold applies from 18th July 2017, until then threshold is USD\$2,000</p> <p>⚠️ If beneficiary does not respond to Citi Korea's request, payment will be returned and you might incur an FX loss.</p>	Payment Amount per Transaction (USD equivalent)	Required from Beneficiary	Less than USD\$3,000*	No additional info required	Between USD\$3,000* and USD\$20,000	National ID / Business Registration ID	More than USD\$20,000	National ID / Business Registration ID + Supporting documentation
Payment Amount per Transaction (USD equivalent)	Required from Beneficiary								
Less than USD\$3,000*	No additional info required								
Between USD\$3,000* and USD\$20,000	National ID / Business Registration ID								
More than USD\$20,000	National ID / Business Registration ID + Supporting documentation								
Additional Information:	<ul style="list-style-type: none"> Beneficiary phone number is mandatory. 								

Mandatory Payment Information:

Sections	Information Required	Sample
Payment Details	Reason for payment	Payment for invoice no. XY12345
	Beneficiary telephone number	TEL: +82 70 2834 2347
Beneficiary Details	SWIFT code	CITIKRSXXX
	Beneficiary full name	John Smith
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Seoul, Korea
	Beneficiary account number	12 3456 789
Ordering Party Details	Full name	Peter Tan
	Full address	12 Orchard Road, SXXXXXX
	Account number	98 7654 321
Bank Details	N.A.	N.A.

Points to Note:

We are currently working on a procedure to pre-validate supporting documents. This will cut processing time and make your payment experience smoother

Some common reasons for payment:

- Payment for goods/services, invoice no.: XY12345
- Medical insurance payment
- Expat payroll

Malaysian Ringgit (MYR) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Restricted
Instruction Date:	T (Today)
Value Date:	Today+2
Expected Beneficiary Bank Receipt Date:	Value date. Earliest credit to beneficiary is on Value date but can take up to Value date + 4 days
Decimal Places:	2
Supporting Documentation:	<p>Supporting documentation may be required for MYR payments.</p> <p>If the payment is above MYR 4,000,000 or is of financial nature and above MYR 800,000 please contact the Citi Ops Service team who will validate if you need to provide supporting documentation ahead of sending the payment.</p> <p>Supporting documents can also be requested on an Ad Hoc basis for transactions already processed for audit reason. If required, we will contact you to obtain the supporting documentation matching the payment reason provided.</p>
Additional Information:	<ul style="list-style-type: none"> • SWIFT code must have 11 characters. Last 3 characters are branch code • Beneficiary phone number is mandatory • Payments to banks in Labuan International Financial Center not supported

Mandatory Payment Information:

Sections	Information Required	Sample
Payment Details	Reason for payment	Payment for invoice no. XY12345
	Beneficiary telephone number	TEL: +62 829 2834 2347
Beneficiary Details	SWIFT code (11 characters)	CITIMYKLJOD
	Beneficiary full name	John Smith
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Kuala Lumpur, Malaysia
	Beneficiary account number	12 3456 789
Ordering Party Details	Full name	Peter Tan
	Full address	12 Orchard Road, Singapore, SXXXXXX
	Account number	98 7654 321
Bank Details	N.A.	N.A.

Points to Note:

Financial transactions include but are not limited to:

- Purchase of real estate,
- Sale of ringgit assets / shares,
- Intercompany loans,
- Acquisition financing / capital injection

Some common reasons for payment:

- Payment for goods/services, invoice no.: XY12345
- Medical insurance payment
- Expat payroll

Examples of supporting documentation:

- Invoices
- Contract / Purchase order

Pakistani Rupee (PKR) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Restricted										
Instruction Date:	T (Today)										
Value Date:	Today+2										
Expected Beneficiary Bank Receipt Date:	Value date. Credit to beneficiary depends on when beneficiary submits required information and/or forms to their bank										
Decimal Places:	2										
Supporting Documentation:	<p>Required from beneficiary. Please advise your beneficiary on the documentation that needs to be provided to their beneficiary bank.</p> <table border="1"> <thead> <tr> <th rowspan="2">Payment Amount (USD) equivalent</th> <th colspan="2">Information / Documentation required from:</th> </tr> <tr> <th>Individual Beneficiary</th> <th>Corporate Beneficiary</th> </tr> </thead> <tbody> <tr> <td>Less than USD\$10,000</td> <td>- Computerized National Identity Card (CNIC)</td> <td rowspan="2">- National Tax Number for corporate entities - Form-R</td> </tr> <tr> <td>More than or equal to USD\$10,000</td> <td>- Computerized National Identity Card (CNIC) - Form-R</td> </tr> </tbody> </table> <p>⚠️ If beneficiary does not submit Form-R to their bank within 15 days of payment instruction being received, and/or other docs are not submitted, payment will be returned and you might incur an FX loss.</p>	Payment Amount (USD) equivalent	Information / Documentation required from:		Individual Beneficiary	Corporate Beneficiary	Less than USD\$10,000	- Computerized National Identity Card (CNIC)	- National Tax Number for corporate entities - Form-R	More than or equal to USD\$10,000	- Computerized National Identity Card (CNIC) - Form-R
Payment Amount (USD) equivalent	Information / Documentation required from:										
	Individual Beneficiary	Corporate Beneficiary									
Less than USD\$10,000	- Computerized National Identity Card (CNIC)	- National Tax Number for corporate entities - Form-R									
More than or equal to USD\$10,000	- Computerized National Identity Card (CNIC) - Form-R										
Additional Information:	<ul style="list-style-type: none"> International Bank Account Number (IBAN) of beneficiary is mandatory. Length is 24 characters Inter Bank Funds Transfer (IBFT) account number must be input in Payment Details field in addition to IBAN when beneficiary holds an account with an IBFT bank. If beneficiary does not have an IBFT account, a payment draft will be issued and credit to beneficiary will be delayed Beneficiary bank name and address is mandatory Beneficiary phone number is mandatory 										

Mandatory Payment Information:

Sections	Information Required	Sample
Payment Details	Reason for payment	Payment for invoice no. XY12345
	IBFT account number (if applicable)	123488889999
	Beneficiary telephone number	TEL: +92 51 1234 5678
Beneficiary Details	SWIFT code	SONEPKKAJKR
	Beneficiary bank name and address	Soneri Bank Ltd, 4 Mohammad Bin Qasim Road, Glamour Heights
	Beneficiary full name	John Smith
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Karachi, Pakistan
Ordering Party Details	Beneficiary account number (IBAN)	PK36CITI0000001123456702
	Full name	Peter Tan
	Full address	12 Orchard Road, Singapore, SXXXXXX
Bank Details	Account number	98 7654 321
	N.A.	N.A.

Points to Note:

Some common reasons for payment:

- Payment for goods/services, invoice no.: XY12345
- Medical insurance payment

Thai Baht (THB) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Restricted				
Instruction Date:	T (Today)				
Value Date:	Next Day				
Expected Beneficiary Bank Receipt Date:	Value date. Earliest credit to beneficiary is on Value date				
Decimal Places:	2				
Supporting Documentation:	<p>Required from ordering party only for payment amounts greater than THB 5,000,000.</p> <p>Docs should be emailed and formatted such as:</p> <table border="1" data-bbox="555 600 1390 663"> <tr> <td>Email to:</td> <td>wfx.apac@citi.com</td> </tr> <tr> <td>Subject Header:</td> <td>THB <amount of payments>- docs for client ID XXXXX</td> </tr> </table>	Email to:	wfx.apac@citi.com	Subject Header:	THB <amount of payments>- docs for client ID XXXXX
Email to:	wfx.apac@citi.com				
Subject Header:	THB <amount of payments>- docs for client ID XXXXX				
Additional Information:	<ul style="list-style-type: none"> Transaction purpose code is mandatory. Refer to appendix for list of purpose codes. 				

Mandatory Payment Information:

Sections	Information Required	Sample
Payment Details	N.A.	N.A.
Beneficiary Details	SWIFT code	BKKBTHBKXXX
	Beneficiary full name	John Smith
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Bangkok, Thailand
	Beneficiary account number	12 3456 789
Ordering Party Details	Full name	Peter Tan
	Full address with country	12 Orchard Road, Singapore, SXXXXXX
	Account number	98 7654 321
Bank Details	Transaction Purpose Code	/ACC/Purpose Code 318015


Points to Note:

Examples of supporting documentation:

- Invoices
- Contract / Purchase order

Taiwan New Dollar (TWD) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Restricted								
Instruction Date:	T (Today)								
Value Date:	Today+2								
Expected Beneficiary Bank Receipt Date:	Value date. Credit to beneficiary is on Value date + 2-5 days, depending on when beneficiary submits required document(s)								
Decimal Places:	None.								
Supporting Documentation:	<p>Required from beneficiary. Please advise your beneficiary on the documentation that needs to be provided to their bank.</p> <table border="1"> <thead> <tr> <th>Payment Amount per Transaction (USD equivalent)</th> <th>Required Item(s)</th> </tr> </thead> <tbody> <tr> <td>Less than USD\$16,500</td> <td>Endorsement form</td> </tr> <tr> <td>Between USD\$16,500 and USD\$1 million</td> <td>Endorsement form + Declaration form</td> </tr> <tr> <td>More than USD\$1 million</td> <td>Endorsement form + Declaration form + Supporting Documents</td> </tr> </tbody> </table> <p> If beneficiary does not submit required document(s), payment will be returned and you might incur an FX loss.</p>	Payment Amount per Transaction (USD equivalent)	Required Item(s)	Less than USD\$16,500	Endorsement form	Between USD\$16,500 and USD\$1 million	Endorsement form + Declaration form	More than USD\$1 million	Endorsement form + Declaration form + Supporting Documents
Payment Amount per Transaction (USD equivalent)	Required Item(s)								
Less than USD\$16,500	Endorsement form								
Between USD\$16,500 and USD\$1 million	Endorsement form + Declaration form								
More than USD\$1 million	Endorsement form + Declaration form + Supporting Documents								
Additional Information:	<ul style="list-style-type: none"> Beneficiary phone number is mandatory 								

Mandatory Payment Information:

Sections	Information Required	Sample
Payment Details	Reason for payment	Payment for invoice no. XY12345
	Beneficiary telephone number	TEL: +886 2 2834 2357
Beneficiary Details	SWIFT code	CITITW2XXXX
	Beneficiary full name	John Smith
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Taipei 221, Taiwan
	Beneficiary account number	12 3456 789
Ordering Party Details	Full name	Peter Tan
	Full address with country	12 Orchard Road, Singapore, SXXXXXX
	Account number	98 7654 321
Bank Details	N.A.	N.A.

Points to Note:

Some common reasons for payment:

- Payment for goods/services, invoice no.: XY12345
- Medical insurance payment
- Expat payroll

Vietnamese Dong (VND) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Minor
Instruction Date:	T (Today)
Value Date:	Today+2
Expected Beneficiary Bank Receipt Date:	Value date. Earliest credit to beneficiary is on Value date, but can take up to Value date + 1, depending on clearing method
Decimal Places:	None
Supporting Documentation:	None required
Additional Information:	<ul style="list-style-type: none"> Local Bank code is required, not SWIFT. Select SWIFT under Beneficiary Bank Routing Method, and then input bank code in Beneficiary Bank Routing Code. Search Bank codes here: http://www.citibank.com.vn/global_docs/brloc/index.htm For payment to Agribank, formatting requirements are different. Full name of beneficiary bank branch must be input in Payment Details field. Bank code of Agribank Main Branch to be input in Beneficiary Bank Routing Code and Beneficiary Bank Name. Bank code of Agribank branches to be input in Beneficiary Bank Address line 1.

Mandatory Payment Information:

If beneficiary bank is NOT Agribank use below formatting

Sections	Information Required	Sample
Payment Details	Reason for payment	Payment for invoice no. XY12345
Beneficiary Details	Bank code	79654001
	Beneficiary bank name	Citibank N.A
	Beneficiary full name	John Smith
	Beneficiary account number	12 3456 789
Ordering Party Details	Full name	Peter Tan
	Full address	12 Orchard Road, Singapore, SXXXXXX
	Account number	98 7654 321
Bank Details	Beneficiary address	/BNF/1 To Hieu, Quan 11, TP Ho Chi Minh

If beneficiary bank is Agribank use below formatting

Sections	Information Required	Sample
Payment Details	Beneficiary bank name	Beneficiary at Agribank Phan Thiet, Binh Thuan
Beneficiary Details	Reason for payment	Payment for invoice no. XY12345
	Bank code	01204888
	Beneficiary bank name	01204888
	Beneficiary bank address line 1	60204001
	Beneficiary full name	John Smith
Ordering Party Details	Beneficiary account number	12 3456 789
	Full name	Peter Tan
	Full address	12 Orchard Road, Singapore, SXXXXXX
Bank Details	Account number	98 7654 321
	Beneficiary address	/BNF/1 To Hieu, Quan 11, TP Ho Chi Minh

Points to Note:

Some common reasons for payment:

- Payment for goods/services, invoice no.: XY12345
- Medical insurance payment

EMEA Currency Information Sheets

Israeli Shekel (ILS) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Minor
Instruction Date:	T (Today)
Value Date:	Next Day
Expected Beneficiary Bank Receipt Date:	Value date. Earliest credit to beneficiary is on Value date.
Decimal Places:	2
Supporting Documentation:	None required
Additional Information:	<ul style="list-style-type: none"> Bank and Branch codes are mandatory. Search for bank codes at the Central Bank of Israel website: http://www.boi.org.il/en/BankingSupervision/BanksAndBranchLocations/Pages/IsraeliBanks.aspx When paying into Israel excluding Palestine, International Bank Account Number (IBAN) of beneficiary is mandatory. Length is 23 characters. Payments into the Gaza Strip are not allowed. Any payment into Palestine needs to be pre-approved by Citi. Please contact your Client Service Team for assistance for payments to Palestine.

Mandatory Payment Information:

Paying to Israel ex-Palestine

Sections	Information Required	Sample
Payment Details	N.A.	N.A.
Beneficiary Details	SWIFT code	IDBLILITXXX
	Beneficiary full name	John Smith
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Tel Aviv, Israel
	Beneficiary account number (IBAN)	IL62010800000099999999
Ordering Party Details	Full name	Peter Tan
	Full address	12 Orchard Road, Singapore, SXXXXXX
	Account number	98 7654 321
Bank Details	Bank and Branch Code	/ACC/Bank code 11, Branch code 010

Russian Ruble (RUB) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Minor.
Instruction Date:	T (Today).
Value Date:	Today+1.
Expected Beneficiary Bank Receipt Date:	Value date. Earliest credit to beneficiary is on Value date, but can take up to Value date + 3-4 days if payment is sent to regional banks.
Decimal Places:	2.
Supporting Documentation:	None required.
Additional Information:	<ul style="list-style-type: none"> VO Code indicates purpose of payment and is mandatory. It consists of 2 letters “VO” and 5-digit number. The VO code must be specified within single brackets and must match reason for payment. Refer to appendix for list of VO codes. Beneficiary Bank BIK code (9 digits) and correspondent account with Central Bank of Russia (20 digits) is mandatory. INN code is a tax payer identification code and is mandatory for all payments. Individuals have a 12-digit INN, companies have a 10-digit INN, and Foreign Entities have a 5-digit INN. If beneficiary is a legal entity, KPP (tax registration reason code) is mandatory. A Unique Payment Identifier code (UIN/UIP – up to 25 characters) will be used to identify tax/budget payments from local Russian authorities and is mandatory for budgetary/tax payments. Please ask your beneficiaries to check with the tax/budgetary authority on the applicability of UIN/UIP codes and if applicable, they should provide this information to you.

Mandatory Payment Information:

Sections	Information Required	Sample
Payment Details	VO Code followed by reason for payment	(VO10010) for goods invoice no. XY12345
Beneficiary Details	Beneficiary bank BIK code followed by beneficiary bank account number with Central Bank	BIK044583990/30101810900072060990
	Beneficiary full name	John Smith
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Moscow, Russia
	Beneficiary account number	1111111112222222222
	Beneficiary INN	INN123456789012 (For individuals)
	Beneficiary KPP (If beneficiary is a legal entity)	KPP123456789
Ordering Party Details	Full name	Peter Tan
	Full address	12 Orchard Road, Singapore, SXXXXXX
	Account number	98 7654 321
Bank Details	For tax payments only – UIN/UIP code	/ACC/XXXXXXYYYYYXXXXXXYYYYYXXXXXX

Points to Note:


Some common reasons for payment:

- Payment for goods/services, invoice no.: XY12345
- Medical insurance payment
- Expat payroll

LATAM Currency Information Sheets

Brazilian Real (BRL) Payments Made Easy on CitiDirect BE[®]

Important Facts:

Type of Currency:	Restricted
Instruction Date:	T (Today)
Value Date:	Today+2
Expected Beneficiary Bank Receipt Date:	Value date. Credit to beneficiary depends on when beneficiary signs documents authorizing release of funds
Decimal Places:	2
Supporting Documentation:	<p>Required from beneficiary. Documentation has to be completed locally by the beneficiary directly with their bank. Please advise your beneficiary that documentation needs to be provided to their bank.</p> <p>To ensure timely delivery of funds, Citi requires you to email your beneficiary's details to worldlink.tfx@citi.com prior to sending payment instruction.</p> <p> If beneficiary does not submit required document(s), payment will be returned and you might incur an FX loss.</p>
Additional Information:	<ul style="list-style-type: none"> International Bank Account Number (IBAN) of beneficiary is mandatory. Length is 29 characters. SWIFT code must have 11 characters. Last 3 characters are branch code. All BRL payments are subject to a 38bps tax when they enter Brazil as per regulation. This tax is covered in Citi's BRL FX spread price.

Mandatory Payment Information:

Sections	Information Required	Sample
Payment Details	Reason for payment	Payment for invoice no. XY12345
	Beneficiary telephone number (Payments to Corporates or Financial Institutions, contact name is mandatory)	+55 11 1234 5678 (John Smith)
	Beneficiary tax ID	14-digit "CNPJ" for companies: 55.020.701/0001-84 11-digit "CPF" for individuals: 114.383.747-98
	Beneficiary Details	SWIFT code (11 characters) CITIBRSPRJO
Beneficiary Details	Beneficiary full name	John Smith
	Beneficiary address (P.O. boxes not accepted)	1 Main Road, Rio, Brazil
	Beneficiary account number (IBAN)	BR970036030500000009795493P1
	Ordering Party Details	Full name Peter Tan
Ordering Party Details	Full address	12 Orchard Road, Singapore, SXXXXXX
	Account number	98 7654 321
	Bank Details	Email (replace "@" with "AT") /ACC/john.smithATgmail.com

Points to Note:

Some common reasons for payment:

- Payment for goods/services, invoice no.: XY12345
- Medical insurance payment

Quick Reference Table

In addition to **basic ordering party** and **beneficiary party details**, this table will show other essential information required for each currency.

Currency	CCY Code	Important Info / Mandatory Payment Information	Field Name	Sample
Asia Pacific				
Bangladesh Taka (Restricted)	BDT	Please refer to one page Currency Information Sheet on page 8.		
Chinese Yuan (Restricted)	CNY	Please refer to one page Currency Information Sheet on page 9.		
Fiji Dollar (Minor)	FJD	<p>Value Date: T+2 Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p> <p>SWIFT code</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT BARBFJFJXXX
		Beneficiary Account No.	Beneficiary Account or Other ID	12 3456 789
Hong Kong Dollar (Major)	HKD	<p>Value Date: Same Day Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p> <p>SWIFT code</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITIHKHXPBG
		Beneficiary Account No.	Beneficiary Account or Other ID	12 3456 789
Indonesian Rupiah (Restricted)	IDR	Please refer to one page Currency Information Sheet on page 10.		
Indian Rupee (Restricted)	INR	Please refer to one page Currency Information Sheet on page 11.		
Korean Won (Restricted)	KRW	Please refer to one page Currency Information Sheet on page 12.		
Malaysian Ringgit (Restricted)	MYR	Please refer to one page Currency Information Sheet on page 13.		
Papua New Guinea Kina (Minor)	PGK	<p>Value Date: T+2 Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p> <p>SWIFT code</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT BOSPPGPMXXX
		Beneficiary Account No.	Beneficiary Account or Other ID	12 3456 789
Pakistani Rupee (Restricted)	PKR	Please refer to one page Currency Information Sheet on page 14.		

Currency	CCY Code	Important Info / Mandatory Payment Information	Field Name	Sample
Philippines Peso (Minor)	PHP	<p>Value Date: T+2 Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p> <p>SWIFT code</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITIPHMXCBU
		Beneficiary Account No.	Beneficiary Account or Other ID	12 3456 789
Sri Lankan Rupee (Minor)	LKR	<p>Value Date: T+2 Expected Beneficiary Bank Receipt Date: RTGS clearing: Value date SLIPS clearing: Value date + 2 Bank draft: Depends on cheque delivery</p> <p>Payments above 5 million rupees are routed through RTGS. Payments below 5 million rupees are routed through SLIPS. Some smaller banks may not be part of electronic clearing and payments will be processed through bank draft.</p> <p>Decimal Places: 2</p> <p>SWIFT code</p> <p>Beneficiary Bank and Branch code must be provided in Payment Details field to ensure payment is processed electronically. If not, a draft will be issued and credit to bene would be delayed.</p> <ul style="list-style-type: none"> No other info to be entered in Payment Details field 	Beneficiary Bank Routing Method Beneficiary Bank Routing Code Payment Details	SWIFT CITILKLXXXX Bank code 7010 Branch code 2
		Beneficiary Account No.	Beneficiary Account or Other ID	12 3456 789
Singapore Dollar (Major)	SGD	<p>Value Date: Same Day Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p> <p>SWIFT code</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITISGSGXXX
		Beneficiary Account No.	Beneficiary Account or Other ID	12 3456 789
Thai Baht (Restricted)	THB	Please refer to one page Currency Information Sheet on page 15.		
Taiwan New Dollar (Restricted)	TWD	Please refer to one page Currency Information Sheet on page 16.		
Vietnamese Dong (Minor)	VND	Please refer to one page Currency Information Sheet on page 17.		

Currency	CCY Code	Important Info / Mandatory Payment Information	Field Name	Sample
G10				
Australian Dollar (Major)	AUD	<p>Value Date: Same Day Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p>		
		<p>Australian BSB Code – 6 digits Use link below to search for codes: http://bsb.apca.com.au/</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	BSB Code 014211
Euro (Major)	EUR	Beneficiary Account No.	Beneficiary Account or Other ID	12 3456 789
		<p>Value Date: Same Day Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p> <p>BBK is a Target Participant:</p> <ul style="list-style-type: none"> Beneficiary Bank's SWIFT/BIC 	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT BNLIITR118Z
		<p>BBK is NOT a Target Participant:</p> <ul style="list-style-type: none"> Head Office SWIFT/BIC <p>IBAN is required. Each Eurozone country has IBANs of different lengths. Click this link: https://www.ecbs.org/iban.htm, scroll down to 'country information', select the country you want to make payment to, and scroll down to 'IBAN' for an example.</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code Beneficiary Account or Other ID	SWIFT CMCIDEFF DE89370400440532013000 FR1420041010050500013M02 606 IT60X05428111010000001234 56
British Pound (Major)	GBP	<p>Value Date: Same Day Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p>		
		<p>GBP can be sent through 2 different methods:</p> <p>1. SWIFT code + IBAN</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITTGB2LXXX
		<p>IBAN length is 22 characters</p>	Beneficiary Account or Other ID	GB29NWBK60161331926819
		<p>2. CHAPS Sort Code (6 digits) + <u>local account number</u></p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	CHAPS 301400
		Local beneficiary account no.	Beneficiary Account or Other ID	12 3456 7890

Currency	CCY Code	Important Info / Mandatory Payment Information	Field Name	Sample
New Zealand Dollar (Major)	NZD	Value Date: Same Day Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2		
		SWIFT code	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT ANZBNZ22797
		16 digit beneficiary bank account number First 6 digits are bank and branch number Digits 7-13 are bene base account number Digits 14-16 are account suffix	Beneficiary Account or Other ID	1183271111111222
United States Dollar (Major)	USD	Value Date: Same Day Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2		
		USD can be sent through 3 different routing methods: SWIFT	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CHASUS33
		FEDWIRE (9 digits). Use link below to search for codes: https://www.frb.services.org/operations/epayments/epayments.html Click " Search for Fedwire Participants ". Next, either enter bank name, or select State and City from the drop down lists.	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	FEDWIRE 021000021
		CHIPS – Participant ID (4 digits) – Universal ID (6 digits) Use link below to search for codes: https://www.theclearinghouse.org/support-landing-page/uid-lookup Scroll down and search by country "United States"	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	CHIPS 0002 (Participant), 018646 (Universal)
		Beneficiary Account No. For all payments, full BBK name and address is required	Beneficiary Account or Other ID	12 3456 789 Chase Manhattan Bank 1 Main Road, New York
EMEA				
Bahraini Dinar (Minor)	BHD	Value Date: T+2 Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 3		
		SWIFT code	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITIBHBXXXX
		IBAN , length is 22 characters	Beneficiary Account or Other ID	BH29BMAG1299123456BH00

Currency	CCY Code	Important Info / Mandatory Payment Information	Field Name	Sample
Central African CFA Franc BEAC (Minor)	XAF	<p>The Banque des Etats de l'Afrique Centrale (BEAC) is comprised of the following member countries: Cameroon, Central African Republic, Chad, Congo, Equatorial Guinea, and Gabon.</p> <p>Value Date: T+2 Expected Beneficiary Bank Receipt Date: T+2: Cameroon Gabon T+4: Central Africa Republic Chad Congo Equatorial Guinea</p> <p>Decimal Places: 0</p> <p>SWIFT code</p> <p>Payment amount more than or equal to 100 million XAF</p> <ul style="list-style-type: none"> Use IBAN, length is 27 Characters, OR 23 digit domestic account no. <p>Payment amount less than 100 million XAF</p> <ul style="list-style-type: none"> Use 23 digit domestic beneficiary account no. 	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITICMCXXXX
Czech Koruna (Minor)	CZK	<p>Value Date: Next Day Expected Beneficiary Receipt Date: Value date Decimal Places: 2</p> <p>SWIFT code</p> <p>IBAN, length is 24 characters</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITICZPXXXX
Hungarian Forint (Minor)	HUF	<p>Value Date: Next Day Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 0</p> <p>SWIFT code</p> <p>IBAN, length is 28 characters</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITIHUHXXXX
Israeli Shekel (Minor)	ILS	Please refer to one page Currency Information Sheet on page 18.		
Kuwaiti Dinar (Minor)	KWD	<p>Value Date: T+2 Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 3</p> <p>SWIFT code</p> <p>IBAN, length is 30 characters</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITIKWKWXXX
			Beneficiary Account or Other ID	CMXXXXXXXXXXXXXXXXXXXX XXXXXXXX 11223344556677889900123 11223344556677889900123
			Beneficiary Account or Other ID	11223344556677889900123
			Beneficiary Account or Other ID	11223344556677889900123
			Beneficiary Account or Other ID	CZ6508000000192000145399
			Beneficiary Account or Other ID	HU421177301611110180000000
			Beneficiary Account or Other ID	KW81CBKU0000000000001234560101

Currency	CCY Code	Important Info / Mandatory Payment Information	Field Name	Sample
Nigerian Naira (Minor)	NGN	<p>Value Date: T+2 Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p>		
		<p>SWIFT code</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITINGLAXXX
		<p>Beneficiary's 10 digit NUBAN (Nigerian Uniform Bank Account Number) First 9 digits is account serial number and last digit is check digit</p>	Beneficiary Account or Other ID	1234567890
Omani Rial (Minor)	OMR	<p>Value Date: T+2 Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 3</p>		
		<p>SWIFT code</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT NBOMOMRXXXX
		Beneficiary Account No.	Beneficiary Account or Other ID	12 3456 789
Polish Zloty (Minor)	PLN	<p>Value Date: Next Day Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p>		
		<p>SWIFT code</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT ICBKPLPWXXX
		<p>IBAN, length is 28 characters</p> <p>Do NOT use Bank Details field for PLN payments. If the BBK does not have its own SWIFT address, simply use the head office SWIFT to denote the BBK.</p>	Beneficiary Account or Other ID	PL61109010140000071219812874
Qatari Rial (Minor)	QAR	<p>Value Date: T+2 Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p>		
		Reason for payment	Payment Details	Payment for invoice no. AB12345
		<p>SWIFT code</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITIQAQAXXX
		<p>IBAN, length is 29 characters</p>	Beneficiary Account or Other ID	QA58DOHB00001234567890 ABCDEFGH
Russian Ruble (Minor)	RUB	Please refer to one page Currency Information Sheet on page 19.		
Saudi Riyal (Minor)	SAR	<p>Value Date: T+2 Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2</p>		
		<p>SWIFT code</p>	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT GULFSARIXXX
		<p>IBAN, length is 24 characters</p>	Beneficiary Account or Other ID	SA0380000000608010167519

Currency	CCY Code	Important Info / Mandatory Payment Information	Field Name	Sample
Turkish Lira (Minor)	TRY	Value Date: T+2 Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2		
		SWIFT code	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITITRXXXX
		IBAN , length is 26 characters	Beneficiary Account or Other ID	TR330006100519786457841 326
U.A.E. Dirham (Minor)	AED	Value Date: Next Day Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2		
		SWIFT code	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT CITIAEADXXX
		IBAN , length is 23 characters	Beneficiary Account or Other ID	AE070331234567890123456
		3 character purpose code – must match reason for payment. For list of codes, check appendix	Payment Details	/REF/GDS/
Latin America				
Brazilian Real (Restricted)	BRL	Please refer to one page Currency Information Sheet on page 20.		
Mexican Peso (Minor)	MXN	Value Date: T+2 Expected Beneficiary Bank Receipt Date: Value date Decimal Places: 2		
		SWIFT code	Beneficiary Bank Routing Method Beneficiary Bank Routing Code	SWIFT BNMXMMGUA
		Beneficiary's 18-digit CLABE account number. CLABE follows the structure: first 3 digits: Bank code, next 3 digits: Branch office code, following 11 digits: Account number, last digit: Control digit	Beneficiary Account or Other ID	1122233333333334

Appendix

Indian Rupee (INR) - Payment purpose codes:

Code	Description
P0017	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – Government
P0019	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government
P0028	Capital transfer receipts (Guarantee payments, Investment Grant given by the government/international organisation, exceptionally large Non-life insurance claims including claims arising out of natural calamity) - Government
P0029	Capital transfer receipts (Guarantee payments, Investment Grant given by the Non-government, exceptionally large Non-life insurance claims including claims arising out of natural calamity) – Non-Government
P0099	Other capital receipts not included elsewhere
P0003	Repatriation of Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in equity shares
P0004	Repatriation Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in debt instruments
P0005	Repatriation of Indian investment abroad in real estate
P0006	Foreign Direct Investment made by overseas Investors in India in equity shares
P0007	Foreign Direct Investment made by overseas Investors in India in debt instruments
P0008	Foreign Direct Investment made by overseas Investors in India in real estate
P0001	Repatriation of Indian Portfolio investment abroad in equity capital (shares)
P0002	Repatriation of Indian Portfolio investment abroad in debt instruments
P0009	Foreign Portfolio Investment made by overseas Investors in India in equity shares
P0010	Foreign Portfolio Investment made by overseas Investors in India in debt Instruments
P0011	Repayment of loans extended to Non-Residents
P0012	Long & medium term loans, with original maturity of above one year, from Non-Residents to India (External Commercial Borrowings)
P0013	Short term loans with original maturity upto one year from Non-Residents to India (Short-term Trade Credit)
P0014	Receipts o/a Non-Resident deposits (FCNR(B)/NR(E)RA, etc.) {ADs should report these even if funds are not “swapped” into Rupees}
P0015	Loans & overdrafts taken by ADs on their own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported)
P0016	Purchase of a foreign currency against another currency
P0020	Receipts on account of margin payments, premium payment and settlement amount etc. under Financial derivative transactions
P0021	Receipts on account of sale of share under Employee stock option
P0022	Receipts on account of other investment in ADRs/GDRs
P0024	External Assistance received by India. e.g. Multilateral and bilateral loans received by Govt. of India under agreements with other govt. / international institutions.
P0025	Repayments received on account of External Assistance extended by India
P0101	Value of export bills negotiated / purchased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.) – Other than Nepal and Bhutan
P0102	Realisation of export bills (in respect of goods) sent on collection (full invoice value) – Other than Nepal and Bhutan
P0103	Advance receipts against export contracts, which will be covered later by GR/PP/SOFTEX/SDF – other than Nepal and Bhutan
P0104	Receipts against export of goods not covered by the GR /PP /SOFTEX /EC copy of shipping bill etc. (under Intermediary/transit trade, i.e., third country export passing through India
P0105	Export bills (in respect of goods) sent on collection – other than Nepal and Bhutan
P0107	Realisation of NPD export bills (full value of bill to be reported) – other than Nepal and Bhutan
P0108	Goods sold under merchanting / Receipt against export leg of merchanting trade*
P0109	Export realisation on account of exports to Nepal and Bhutan, if any
P0201	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad
P0202	Receipts on account of operating expenses of Foreign shipping companies operating in India
P0205	Receipts on account of operational leasing (with crew) – Shipping companies
P0207	Receipts of surplus freight/passenger fare by Indian Airlines companies operating abroad
P0208	Receipt on account of operating expenses of Foreign Airlines companies operating in India
P0211	Receipt on account of operational leasing (with crew) – Airlines companies
P0214	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Shipping Companies)
P0215	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Airlines companies)
P0216	Receipts of freight fare -Shipping companies operating abroad
P0217	Receipts of passenger fare by Indian Shipping companies operating abroad

Code	Description
P0218	Other receipts by Shipping companies
P0219	Receipts of freight fare by Indian Airlines companies operating abroad
P0220	Receipts of passenger fare –Airlines
P0221	Other receipts by Airlines companies
P0222	Receipts on account of freights under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)
P0223	Receipts on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)
P0224	Postal & Courier services by Air
P0225	Postal & Courier services by Sea
P0226	Postal & Courier services by others
P0301	Purchases towards travel (Includes purchases of foreign TCs, currency notes etc over the counter, by hotels, Emporiums, institutions etc. as well as amount received by TT/SWIFT transfers or debit to Non-Resident account)
P0302	Business travel
P0304	Travel for medical treatment including TCs purchased by hospitals
P0305	Travel for education including TCs purchased by educational institutions
P0306	Other travel receipts
P0308	Foreign Currencies/TCs surrendered by returning Indian tourists
P0501	Receipts on account of services relating to cost of construction of projects in India
P0502	Receipts on account of construction works carried out abroad by Indian Companies
P0601	Life Insurance premium except term insurance
P0602	Freight insurance – relating to import & export of goods
P0603	Other general insurance premium including reinsurance premium; and term life insurance premium
P0605	Auxiliary services including commission on insurance
P0607	Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)
P0608	Life insurance claim settlements (excluding term insurance) received by residents in India
P0609	Standardised guarantee services
P0610	Premium for pension funds
P0611	Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies
P0612	Invoking of standardised guarantees
P0701	Financial intermediation except investment banking – Bank charges, collection charges, LC charges, etc.
P0702	Investment banking – brokerage, under writing commission etc
P0703	Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.
P0801	Hardware consultancy/implementation
P0802	Software consultancy/implementation (other than those covered in SOFTEX form)
P0803	Data base, data processing charges
P0804	Repair and maintenance of computer and software
P0805	News agency services
P0806	Other information services- Subscription to newspapers, periodicals, etc
P0807	Off-site Software Exports
P0808	Telecommunication services including electronic mail services and voice mail services
P0809	Satellite services including space shuttle and rockets, etc
P0901	Franchises services
P0902	Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks, industrial processes, franchises etc
P1002	Trade related services – commission on exports / imports
P1003	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies
P1004	Legal services
P1005	Accounting, auditing, book keeping services
P1006	Business and management consultancy and public relations services
P1007	Advertising, trade fair service
P1008	Research & Development services
P1009	Architectural services
P1010	Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services
P1011	Inward remittance for maintenance of offices in India
P1013	Environmental Services
P1014	Engineering Services
P1015	Tax consulting services
P1016	Market research and public opinion polling service
P1017	Publishing and printing services
P1018	Mining services like on-site processing services analysis of ores etc
P1019	Commission agent services

Code	Description
P1020	Wholesale and retailing trade services
P1021	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies
P1022	Other Technical Services including scientific/space services.
P1099	Other services not included elsewhere
P1101	Audio-visual and related services like Motion picture and video tape production, distribution and projection services
P1103	Radio and television production, distribution and transmission services
P1104	Entertainment services
P1105	Museums, library and archival services
P1106	Recreation and sporting activity services
P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)
P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)
P1109	Other Personal, Cultural & Recreational services
P1201	Maintenance of foreign embassies in India
P1203	Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India
P1301	Inward remittance from Indian non-residents towards family maintenance and savings
P1302	Personal gifts and donations
P1303	Donations to religious and charitable institutions in India
P1304	Grants and donations to governments and charitable institutions established by the governments
P1306	Receipts / Refund of taxes
P1307	Receipts on account of migrant transfers including Personal Effects
P1401	Compensation of employees
P1403	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)
P1405	Inward remittance towards interest receipts of ADs on their own account (on investments.)
P1408	Inward remittance of profit by branches of Indian FDI Enterprises (including bank branches) operating abroad.
P1409	Inward remittance of dividends (on equity and investment fund shares) by Indian FDI Enterprises, other than branches, operating abroad
P1410	Inward remittance on account of interest payment by Indian FDI enterprises operating abroad to their Parent company in India
P1411	Inward remittance of interest income on account of Portfolio Investment made abroad by India
P1412	Inward remittance of dividends on account of Portfolio Investment made abroad by India on equity and investment fund shares
P1499	Other income receipts
P1501	Refunds / rebates on account of imports
P1502	Reversal of wrong entries, refunds of amount remitted for non-imports
P1503	Remittances (receipts) by residents under international bidding process
P1505	Deemed Exports (exports between SEZ, EPZs and Domestic Tariff Areas)
P1601	Receipts on account of maintenance and repair services rendered for Vessels, Ships, Boats, Warships, etc
P1602	Receipts of maintenance and repair services rendered for aircrafts, Space shuttles, Rockets, military aircrafts, etc
P1701	Receipts on account of processing of goods
P0091	Purchase from Reserve Bank of India (Currency-wise Totals)
P0092	Purchase from other ADs in India (Currency-wise Totals)
P0093	Purchase from Overseas banks & correspondents (Currency-wise Totals)
P0094	Debit from the vostro a/c of overseas bank or correspondents (Country-wise Totals)
P0095	Aggregate Purchases at Branches (Currency-wise Totals)
P0100	Exports (Totals) {N/P/D + Collection bills Realised during Fortnight + Advance received during Fortnight} (Purchases from Public against exports (Currency-wise Totals))
P0144	Purchases from Public against third country exports (Currency-wise Totals)
P1590	Receipts below Rs. 5 lakhs (Currency-wise Totals)
P1591	Non-Exports equivalent & above Rs.5 lakhs (Currency-wise Totals)

Thai Baht (THB) - Transaction purpose codes:

Code	Value	Description
318004	Goods Carriage & Freight Fees	Which are freight fees or goods carriage fees by land, by sea and by air
318005	Insurance premiums and Reinsurance premiums of goods	Insurance premiums and reinsurance premiums of Goods for damages resulting from carriage of Goods
318006	Insurance claims of goods	Insurance claims of goods for damages resulting from carriage of Goods
318007	Other Service fees regarding international carriage & freight of goods	Other expenses regarding international carriage of Goods
318009	Transportation Expenses	Which are international traveling ticket fees by every means of transportation including fees related to traveling such as airport Fee, excess baggage Fee etc.
318010	Various Services fee given to vehicles between countries and other transportation	Which are international refueling and other service fees non-relevant to transport of goods
318012	Traveling Expenses – Tourists	Which are lodging expenses, food expense, hotel service fee, traveling expenses, Package Deal Expenses for traveling or sightseeing etc. (in case where there is a separate ticket fee, specify in item code 112001: Transportation Expenses)
318013	Traveling Expenses – Students	Which are education fee, accommodation fee, food expenses, traveling expenses and student personal expenses
318014	Traveling Abroad expenses – Others	Which are accommodation fee, food fee, hotel service fee, traveling fee, Expenses of travelers who are not tourists and students
318015	Medical Expenses	Which are medical expense, plastic surgery expense, Traditional Thai Massage expense etc.
318016	Sales/Repurchase of the money left which belongs to traveler	Thai or foreign travelers bring the money left from traveling to sell or repurchase
318017	Credit Card Expenses	Which are Joining fee, annual fee and Money paid through credit card fee
318019	Government Officer and Officer of Embassy Expenses	Expenses of Government Officer and Officer of Embassy stationed in Thailand or overseas
318020	Embassy and international organization expenses	Expense of Embassy located in Thailand or Overseas
318021	Sale or Repurchase of the money left which belongs to Thai or foreign government officers	Thai or foreign Government officers bring the money left to sell or repurchase
318023	Telecommunication Expenses	Telecommunication service fee, Post- Mail and other related services such as telephone, telefax, telegram, cable, satellite, Electronic message transfer, postage fee and other related maintenance of equipment fees
318024	Construction Contract Expenses	Services Fees of construction projects and other setting up projects that residents/non-residents carry the operation inside/outside the country. As such, excluding other construction businesses in Thailand that is a Foreign affiliate since such businesses are classified as a foreign entity in such country
318025	Royalty, Trademark/ patents and Copy Right Fees	Permission fee in using Intangible assets and non-financial asset including permission to use the original for example Trademark, Techniques and designs.
318026	Insurance Premium and Reinsurance Premium Fees	Insurance Premium and Reinsurance Premium that are not relevant to the Goods for example life insurance premium, accident insurance premium and fire insurance premium
318027	Insurance Claims not related to goods	Insurance Claims for damage which is not related to goods, including,

Code	Value	Description
318028	Consultation fees	which are consultant fee, remuneration of experts and directors, Technical assistance fee, academic knowledge fee, Machine and Electricity System installment in the factory fee, Managing service and technological operations fee etc.
318029	Fees and financial advise commissions	which are financial management fee, commission fee, front-end fee, commitment fee, guarantee fee, custodian fee and giving loan guarantee fee, etc.
318030	Fees and other Commissions	Acting as Intermediary in international trade fee etc.
318031	Information Services Fees	Expenses in obtaining information for example data management system, journal and magazine membership fee etc.
318032	Expense of representative offices	Other expenses of foreign Representative Offices that has the head office located oversea for carrying operations of such representative offices such as salary, Thai staff wage, public utilities expenses etc.
318033	Advertisement fee	Services on publicity
318034	Rent of Property	which are machine rent, equipment hiring fee, dwelling place rent for example Condominium rent and other rents etc.
318035	Film, television and other show Expenses	which are movie rental and television film, expenses in arranging the show etc.
318036	Other services fees (please specify)	Other service fees not pursuant to the above for example private service, cultural/traditional service, sports and other recreations etc.
318037	Manufacturing/ processing fee	Which are service fees on manufacturing and processing of goods etc.
318038	Guarantee Money	Money Guaranteed for damages that might occur from using services such as Guarantee of Cable Television and Telephone fees etc.
318040	Repatriation of Wage Income	Salary, wage, remuneration of staff/employee
318041	Benefits from Investment and foreign lending, Private Sector	
318042	Profit	Profits appropriated from investment or holding shares of Private Sector Businesses located in the country /overseas
318043	Dividend	Dividends appropriated from investment or holding shares of Private Sector Businesses located in the country /overseas
318044	Interest on Borrowing	Interest Rate on Borrowings of Private Sector
318045	Other interest	Which are interest received/ paid which are not interest on borrowings such as deposit interest, Bond coupon, Interest form FCD accounts of Private Sectors etc.
318047	Profit (Public Sector)	Profits appropriated from investment or holding shares of Public Sector Businesses located in the country /overseas
318048	Dividend (Public Sector)	Dividends appropriated from investment or holding shares of Public Sector Businesses located in the country /overseas
318049	Interest on borrowings (Public Sector)	Interest on Borrowing (Public Sector)
318050	Other Interest (Public Sector)	which are interest received/ paid that are not interest of borrowings such as deposit interest, Bond coupon of Public Sectors etc
318054	Grants (Public Sector and foreign Public Sector)	Grants Thai Government receive from/ pay to foreign Private Sector
318055	Grants (Public Sector and foreign Public Sector)	Grants Thai Government receive from/ pay to foreign Public Sector
318057	Right of Thais who are abroad on a permanent basis	Fund Transfer of Right of Thais who are abroad on a permanent basis
318058	Legacy given to the receivers who are abroad permanently	Legacy that a domestic person transfers to a receiver who resides abroad permanently
318059	Funds given to the family and relatives who are abroad permanently	Fund that residents transfer to family or relatives who reside abroad permanently

Code	Value	Description
318063	Investing in related businesses/ branches abroad	Non-Residents send money to invest in related businesses/branches in Thailand
318064	Returning of investment in related businesses/branches abroad	Residents return investment money in related businesses/domestic branches to non-residents due to business dissolution, capital decrease, capital withdrawal or sales of shares
318066	Investing in related businesses/ branches abroad	Residents send money to invest in related businesses/ or branches overseas
318067	Returning of investment in related Businesses/branches in the country	Residents receive the return in investment in related businesses/ overseas branches due to business dissolution, capital decrease, capital withdrawal or sales of shares
318069	Condominium purchasing expense	Non-residents buy Condominium in Thailand
318070	Returning Un-bought Condominium purchasing expense	Returning of Condominium purchasing expense for condominium that cannot be bought
318071	Returning Condominium selling expense to receiver	Returning condominium selling expense to non-resident
318073	Immovable Property Price Abroad	Residents in Thailand send money to invest in immovable property abroad
318074	Returning of sales of immovable property abroad	Residents in Thailand receive sales of immovable property abroad
318077	Investing in securities abroad	Non-residents invest in Thai securities issued by Thai juristic persons
318078	Returning investment in securities abroad	Residents return sales of Thai securities in Thailand to non-residents
318080	Investing in securities abroad	Residents send money to buy foreign securities or Thai securities selling abroad
318084	Borrowing	Residents borrow money from non-residents; financial institutions located in Thailand which have permission to engage in foreign currencies exchange transactions or international banking facilities
318085	Borrowing repayment	Residents repay borrowing principal to non-residents; financial institutions located in Thailand which have permission to engage in foreign currencies exchange transactions or international banking facilities
318087	Borrowing through debt instruments	Residents borrow through the issuance of debt instruments to non-residents
318088	Returning Borrowing through debt instruments	Residents repay borrowing principal of debt instruments to non-residents
318091	Lending to	Residents lend to non-residents
318092	Receiving loan repayment	Residents receive principal of loan repayment from non-residents
318094	Debt Instrument lending	Residents lend to non-residents by holding debt instruments
318095	Receiving of debt instrument repayment	Residents receive loan repayment of debt instrument from non-residents
318098	Close position on foreign currency from transaction engaged with non-bank clients or domestic financial institutions	
318099	Close position on foreign currency from transaction engaged with non-bank clients or foreign financial institutions	
318100	Open position Open position on foreign currency in speculation for benefit from currency fluctuation	
318101	Open position on foreign currency in speculation for benefit from currency	
318102	Hedging of Exchange rate risk due to other transactions which are not trades or foreign currency speculations (please specify details of transactions or Underlying of hedging)	

Code	Value	Description
318103	Baht liquidity management or speculation for benefit of interest rate or yield curve or doing interest rate gapping	
318105	Close position on foreign currency from transaction engaged with non-bank clients or domestic financial institutions (please specify name of client or domestic financial institutions)	
318106	Close position on foreign currency from transaction engaged with non-bank clients or foreign financial institutions (please specify name of client or foreign financial institutions)	
318107	Open position on foreign currency in speculation for benefit from currency fluctuation	
318108	Close position on foreign currency in speculation for benefit from currency fluctuation for profit and loss realization	
318109	Hedging of Exchange rate risk due to other transactions which are not trades or foreign currency speculations (please specify details of transactions or Underlying of hedging)	
318110	Baht liquidity management or speculation for benefit of interest rate or yield curve or doing interest rate gapping	
318114	Receiving various Advance Payments from abroad	Money that the representative offices or trade agents in the country received from abroad for various expense reserves
318115	Returning various Advance Payments from abroad	Return of Advance Payment of persons abroad who used to remit in Advance Payment including in case where person abroad pay advance expenses abroad
318117	Receiving Various Service Fees Prepaid from abroad	Service fees received in advance from oversea
318118	Returning Various Service Fees Prepaid from abroad	Return of prepaid of service fees after deducting service fees to person oversea
318120	Receiving personal borrowings from abroad	Money borrows from oversea for private not business purposes, which is a small amount and which is not a borrowing
318121	Returning personal borrowings from abroad	Return of private borrowing to person oversea
318126	Remitting various Advance payments abroad	Money remitted to representative offices or trade agents oversea for reserves of various expenses
318127	Receiving return of Advance Payments abroad	Receive return of Advance Payment to persons oversea who used to receive the advance payments, including receiving advance payment of expenses in Thailand
318129	Remitting Various service fees prepaid abroad	Outward remittance for expenses prepaid abroad
318130	Receiving Various service fees prepaid abroad	Receive return of various service fees after deducting general service fees paid in advance abroad
318133	Import goods fee	Payment of goods purchased abroad by importing goods inside the country/ordering from one country to another/ persons who bring goods in not payers/delivering goods in the country including prepaid of goods
318134	Export goods fee	Receive Payment of goods sold abroad by exporting goods outside the country/ordering from one country to another/ persons who bring goods of country not receivers of money/delivering goods in the country including receiving prepaid of goods
318135	Receiving payment of goods that is not being exported	
318136	Payment of goods of related businesses	Withdrawal of money from foreign deposit account for payment of import goods of related businesses located inside Thailand

Code	Value	Description
318137	Discount of goods	Discounts of imports/exports
318138	Electricity fees	
318139	Receiving/Returning goods deposits	Deposit of imports/exports receives from/pays to oversea
318140	Receiving/Returning overpaid goods payment	Imports/Export Payment that has been overpaid and received/paid back
318143	Withdrawal from foreign currency deposit in exchange for sale of Baht	Withdraw foreign currencies in exchange for Baht used in the country
318144	Move own FCD account	Withdraw from one foreign currencies deposit account to deposit another account under the same name
318145	Move FCD account of related businesses	Withdraw from one FCD account to another account under the same name of related business account
318146	Deposit Foreign currencies to FCD account for debt repayment abroad	Deposit foreign currencies arising from oversea sources into FCD account for payment of Contingent liabilities in the country
318147	Deposit foreign currencies purchased from Domestic	Deposit foreign currencies with the purchase approval from authorized agents into FCD account
318148	Purchase of foreign currencies for account deposit	Purchase of foreign currencies for depositing into FCD in the country
318149	Trade foreign currencies in exchange of Thai Notes	Banks abroad remit foreign currencies inward in exchange of Thai notes to use abroad
318150	Trade Thai notes in exchange of foreign currencies	Banks abroad bring Thai notes back in exchange of foreign currencies
318153	For account closure	Closing of non-residents Baht account to purchase foreign currencies transferring abroad
318154	For remitting money to account oversea	Closing of non-residents Baht account to purchase foreign currencies transferring abroad
318155	For depositing foreign currencies deposit account of non-residents	Closing of non-residents Baht account to purchase foreign currencies depositing into FCD account
318158	Transfer to other non-resident Baht accounts for SPOT transactions	Foreign currencies transactions in exchange of Baht with delivery date equal to or less than 2 working days
318159	Transfer to other non-resident Baht accounts for Outright Forward transactions	Foreign currencies transactions in exchange of Baht with delivery date more than 2 working days
318160	Transfer to other non-resident Baht accounts for Swap transactions	Foreign currencies transactions in exchange of Baht that are executed at the same time with the same value but with different delivery date
318161	Transfer to other non-resident Baht accounts for other derivative transactions	Other Derivative transactions for example cross currency swap, interest rate swap, option, FRA etc.
318162	Transfer to other non-resident Baht accounts for purchasing equity instruments	Purchase of equity instruments such as common shares, preferred shares, unit of investment etc.
318163	Transfer to other non-resident Baht accounts for purchasing debt instruments	Purchase of debt instruments such as bonds, debentures, bills of exchange, negotiable certificate of deposits, Convertible debenture, Treasury bills etc.
318164	Transfer to other non-resident Baht accounts for other transactions	

Israeli Shekel (ILS) – Purpose codes for payments into Palestine:

Purpose Code	Description/ Reason for Payment	Purpose Code	Description/ Reason for Payment
10	Wages and Salaries	46	Advertising and Marketing Services
11	Retirements Wages and Salaries	47	Communications Services
12	End of service Indemnity	48	Medical and Health Services
13	Family Aid or Family Assistance	49	Mining Services
14	Legacy/ Heritance	50	Land Freight
15	Travel and Tourism	51	Air Freight
16	Educational Expenses	52	Sea Freight
17	Treatment Expenses	53	Insurance Payment
18	Invoice Payment and Purchases	54	Insurance Compensations
19	Electricity Bill Payment	55	Associations or Union Subscriptions
20	Water Bill Payment	56	Subscription in Pensions Funds
21	Utility Bill Payment (Tel, Internet)	57	Subscriptions and Memberships Fees
22	Prepaid Cards Recharging	58	Tender Bond Guarantee
23	Credit Card Payment	59	Grants and Donations
24	Scientific Research Support	60	Aid and Subsidies
25	Purchases Lands	61	Religious Communities Aid
26	Sell Lands	62	International Communities Aid
27	Purchase Real Estate	63	Charity Communities Aid
28	Sell Real Estate	64	UN Aid
29	Construct Real Estate	65	Governmental Delegation
30	Buy Shares	66	Governmental Education
31	Sell Shares	67	Funding Aid for Budget Support
32	Buy Bonds	68	Funding Capital Project
33	Sell Bonds	69	Diplomatic Missions
			Embassies and Representative Offices
34	Import	70	Remittances
			Subscriptions to International Nonmonetary Organizations
35	Export	71	Funding Clubs and Associations
36	Feeding or Funding Account	72	Loans
37	Commissions	73	Loans Repayment
38	Taxes	74	Municipality Funds
39	Rental Expenses	75	Rerouting
40	Investment Returns or Revenues	76	Fines and Infractions
41	Brokerage Investment	77	Cultural, Educational AND Entertainment Services
42	Financial Services	78	Information Technology Services
43	Consulting Services	79	Other
44	Construction Services	80	
45	Maintenance Services		

Russian Ruble (RUB) - VO codes:

Code	Name of Operation
01	Non-Cash Conversion Operations by Residents
01 010	Selling by a resident of a foreign currency for the currency of the Russian Federation
01 030	Purchasing by a resident of a foreign currency for the currency of the Russian Federation
01 040	Purchasing (selling) by a resident of any foreign currency for the other foreign currency
02	Non-Cash Conversion Operations by Non-Residents
02 010	Purchasing by a non-resident of the currency of the Russian Federation for a foreign currency
02 020	Selling by a non-resident of the currency of the Russian Federation for a foreign currency
10	Settlements between residents and non-residents for goods exported from the customs territory of the Russian Federation, including aircrafts and sea vessels, inland-navigation vessels and space objects which are subjects in foreign trade
10 100	Settlements by a non-resident when a prepayment is made to a resident for goods exported from the Russian Federation, including under a commission agreement (agent agreement or mandate agreement) (an advance payment), except for the settlements stated in group 22 hereof
10 200	Settlements by a resident when a non-resident grants to the non-resident a grace period to pay for goods exported from the Russian Federation, including under a commission agreement (agent agreement or mandate agreement) (a grace period), except for the settlements stated in group 22
10 800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at the goods exporting from the territory of the Russian Federation, except for code 22800 settlements
11	Settlements between residents and non-residents for goods imported into the customs territory of the Russian Federation, including aircrafts and sea vessels, inland-navigation vessels and space objects which are subjects in foreign trade
11 100	Settlements by a resident when a prepayment is made to a non-resident for goods imported into the Russian Federation, including under a commission agreement (agent agreement or mandate agreement) (an advance payment), except for the settlements stated in group 23 hereof
11 200	Settlements by a resident when a non-resident grants to the resident a grace period to pay for goods imported into the Russian Federation, including under a commission agreement (agent agreement or mandate agreement) (a grace period), except for the settlements stated in group 23 hereof
11 900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received at the goods importing into the territory of the Russian Federation, except for code 23900 settlements
12	Settlements between residents and non-residents for sold goods without importing them into the territory of the Russian Federation
12 050	Settlements by a non-resident in favour of a resident for goods sold outside the territory of the Russian Federation without their importing into the territory of the Russian Federation, except for code 22110, 22210 and 22300 settlements
12 060	Settlement and transfers by a resident in favour of a non-resident for goods sold outside the territory of the Russian Federation without their importing into the territory of the Russian Federation, except for code 23110, 23210 and 23300 settlements
12 800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at the goods selling outside the territory of the Russian Federation, except for code 22800 settlements
12 900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received at the goods selling outside the territory of the Russian Federation, except for code 23900 settlements
13	Settlements between residents and non-residents for goods sold on the territory of the Russian Federation
13 010	Settlements by a non-resident in favour of a resident for goods sold on the territory of the Russian Federation, except for code 22110, 22210 and 22300 settlements
13 020	Settlement and transfers by a resident in favour of a non-resident for goods sold on the territory of the Russian Federation, except for code 23110, 23210 and 23300 payments
13 800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at the goods selling on the territory of the Russian Federation, except for code 22800 settlements
13 900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received at the goods selling on the territory of the Russian Federation, except for code 23900 settlements

Code	Name of Operation
20	Settlements by non-residents in favour of residents under foreign trade deals related to performance of work, rendering services, submission of information or intellectual products, including exclusive rights thereto
20 100	Settlements by a non-resident when a prepayment is made to a resident for performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, including performance of the above obligations under a commission agreement (agent agreement or mandate agreement) (an advance payment), except for the settlements stated in group 22 hereof and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
20 200	Settlements by a non-resident in favour of a resident for performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, including performance of the above obligations under a commission agreement (agent agreement or mandate agreement) (a grace period), except for the settlements stated in group 22 hereof and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
20 500	Settlements by a resident-consignee (agent, trustor) in favour of a non-resident-consignor (principal, trustee) related to the following services rendered by a resident to the third parties: selling goods, performing works, rendering services, submitting information or intellectual property, as well as exclusive rights thereto, including under a commission agreement (agent agreement or mandate agreement), except for the settlements stated in group 58 hereof
20 800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received for works performed, services rendered, information or intellectual property submitted, as well as exclusive rights thereto, except for the settlements stated in groups 22 and 58 hereof
21	Settlements by residents in favour of non-residents under foreign trade deals related to performance of work, rendering services, submission of information or intellectual products, including exclusive rights thereto
21 100	Settlements by a resident when a prepayment is made to a non-resident for performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, including performance of the above obligations under a commission agreement (agent agreement or mandate agreement) (an advance payment), except for the settlements stated in group 23 hereof and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
21 200	Settlements by a resident in favour of a non-resident for performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, including performance of the above obligations under a commission agreement (agent agreement or mandate agreement) (an advance payment), except for the settlements stated in group 23 hereof and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
21 500	Settlements by a non-resident-consignee (agent, trustor) in favour of a resident-consignor (principal, trustee) for the goods sold, works performed, services rendered, information or intellectual property submitted, as well as exclusive rights thereto, including under a commission agreement (agent agreement or mandate agreement)
21 900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received for works performed, services rendered, information or intellectual property submitted, as well as exclusive rights thereto, except for code 23900 payments
22	Settlements by non-residents in favour of residents related to performing work, rendering services, submitting information or intellectual products, including exclusive rights thereto, under mixed-type agreements (contracts) [1]
22 100	Settlements by a non-resident-consignor (principal, trustee) when a prepayment is made to a resident-consignee (agent, trustor) for goods exported from the territory of the Russian Federation, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto (an advance payment), except for code 22110 settlements and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
22 110	Settlements by a non-resident when a prepayment is made to a resident for supplied goods, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, under agreements (contracts), stated in Subclause 5.1.2, Clause 5.1 of this Instruction (an advance payment)
22 200	Settlements by a non-resident-consignor (principal, trustee) when a resident-consignee (agent, trustor) grants a grace period to pay for goods exported from the territory of the Russian Federation, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto (a grace period), except for code 22210 settlements and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)

Code	Name of Operation
22 210	Settlements by a non-resident when a resident grants a grace period to pay for supplied goods, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, under agreements (contracts), stated in Subclause 5.1.2, Clause 5.1 of this Instruction (a grace period)
22 300	Settlements by a non-resident in favour of a resident under financial lease agreement
22 800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received under mixed-type agreements (contracts)
23	Settlements by residents in favour of non-residents related to performing work, rendering services, submitting information or intellectual products, including exclusive rights thereto, under mixed-type agreements (contracts)
23 100	Settlements by a resident-consignor (principal, trustee) when a prepayment is made to a nonresident-consignee (agent, trustor) for goods imported into the territory of the Russian Federation, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto (an advance payment), except for code 23110 settlements and settlements related to paying remuneration to a non-resident broker under brokerage agreement (group 58 hereof)
23 110	Settlements by a resident when a prepayment is made to a non-resident for supplied goods, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, under agreements (contracts), stated in Subclause 5.1.2, Clause 5.1 of this Instruction (an advance payment)
23 200	Settlements by a resident-consignor (principal, trustee) when a non-resident-consignee (agent, trustor) grants a grace period to pay for goods imported into the territory of the Russian Federation, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto (a grace period), except for code 23210 settlements and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
23 210	Settlements by a resident when a non-resident grants a grace period to pay for supplied goods, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, under agreements (contracts), stated in Subclause 5.1.2, Clause 5.1 of this Instruction (a grace period)
23 300	Settlements by a resident in favour of a non-resident under financial lease agreement
23 900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received under mixed-type agreements (contracts)
30	Settlements between residents and non-residents under operations with real estate, except for payments for aircraft and sea vessels, in-land navigation vessels and space objects
30 010	Settlements by a non-resident for real estate sold by a resident to the non-resident outside the territory of the Russian Federation, including related to participation interest of a non-resident in real estate construction by a resident outside the territory of the Russian Federation
30 020	Settlements by a resident for real estate bought by the resident from a non-resident outside the territory of the Russian Federation, including related to participation interest of a resident in real estate construction by a non-resident outside the territory of the Russian Federation
30 030	Settlements by a non-resident for real estate sold by a resident to the non-resident on the territory of the Russian Federation, including related to participation interest of a non-resident in real estate construction by a resident on the territory of the Russian Federation
30 040	Settlements by a resident for real estate bought by the resident from a non-resident on the territory of the Russian Federation, including related to participation interest of a resident in real estate construction by a non-resident one the territory of the Russian Federation
30 800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received under real estate transactions, including the ones related to share participation in real estate construction
30 900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received under real estate transactions, including the ones related to share participation in real estate construction
32	Settlements between residents and non-residents under assignment or debt transfer agreements signed between residents and non-residents
32 010	Settlements by a non-resident in favour of a resident for a claim assigned by a resident to a nonresident under assignment agreement
32 015	Settlements by a resident in favour of a non-resident for a claim assigned by a non-resident to a resident under assignment agreement
32 020	Settlements by a non-resident in favour of a resident for a debt transferred by a non-resident to a resident under debt transfer agreement
32 025	Settlements by a resident in favour of a non-resident for a debt transferred by a resident to a nonresident under debt transfer agreement

Code	Name of Operation
35	Settlements between residents and non-residents under other operations related to foreign trade and not directly specified in groups 10-23 hereof
35 030	Settlements by a non-resident in favour of a resident under other operations related to foreign trade and not directly specified in groups 10-23 hereof
35 040	Settlements by a resident in favour of a non-resident under other operations related to foreign trade and not directly specified in groups 10-23 hereof
40	Settlements related to funds provided by residents, except for authorized banks, to nonresidents under loan agreements
40 030	Settlements by a resident in favour of a non-resident related to funds provided under loan agreements
40 900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received at granting a loan by a resident to a non-resident under loan agreements
41	Settlements related to funds provided by non-residents, except for authorized banks, to residents under credit and loan agreements
41 030	Settlements by a non-resident in favour of a resident related to funds provided under credit and loan agreements
41 800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at granting a loan by a non-resident to a resident under loan agreements
42	Settlements related to liabilities of residents, except for authorized banks, under credits and loans raised within credit and loan agreements
42 015	Settlements by a resident in favour of a non-resident to repay the principal loan amount under credit or loan agreements
42 035	Settlements by a resident in favour of a non-resident to pay interest under credit and loan agreements
42 050	Other settlements by a resident in favour of a non-resident related to bonuses (commissions) and other cash funds under credits and loans raised
42 900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received at the principal loan amount repayment by a resident under credit and loan agreements
42 950	Settlements by a non-resident in favour of a resident related to returning extra interests received under credit and loan agreements
43	Settlements related to liabilities of non-residents, under monetary credits and loans raised within loan agreements
43 015	Settlements by a non-resident in favour of a resident to repay the principal amount of loan agreements
43 035	Settlements by a non-resident in favour of a resident to pay interest under loan agreements
43 050	Other settlements by a non-resident in favour of a resident related to bonuses (commissions) and other cash funds under loans raised
43 800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at the principal loan amount repayment by a non-resident under loan agreements
43 850	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at interests repayment under loan agreements
50	Settlements related to investments in the form of fixed assets
50 100	Settlements by a resident to in favour of a non-resident, related to interest, investments and shares in property (authorized or share capital, share fund of a cooperative) transactions of a legal entity or under a simple partnership agreement
50 110	Settlements by a resident to in favour of a non-resident, related to dividends (income) payment gained from investments made as fixed assets
50 200	Settlements by a non-resident to in favour of a resident, related to interest, investments and shares in property (authorized or share capital, share fund of a cooperative) transactions of a legal entity or under a simple partnership agreement
50 210	Settlements by a non-resident to in favour of a resident, related to dividends (income) payment gained from investments made as fixed assets
50 800	Settlements by a resident in favour of a non-resident related to returning extra amounts, gained from investments made as fixed assets
50 900	Settlements by a non-resident in favour of a resident related to returning extra amounts, gained from investments made as fixed assets
51	Settlements related to purchasing securities (rights certified by securities) by non-residents from residents, except for the settlements under the codes of group 58 hereof
51 210	Settlements by a non-resident in favour of a resident for the purchased bonds, shares and other equity securities of residents
51 215	Settlements by a non-resident in favour of a resident for the purchased bonds, shares and other equity securities of non-residents

Code	Name of Operation
51 230	Settlements by a non-resident in favour of a resident for purchased shares in investment funds, established by residents
51 235	Settlements by a non-resident in favour of a resident for purchased shares in investment funds, established by non-residents
51 250	Settlements by a non-resident in favour of a resident for purchased promissory notes and other non-equity securities issued by a resident
51 255	Settlements by a non-resident in favour of a resident for purchased promissory notes and other non-equity securities issued by a non-resident
51 800	Settlements by a resident in favour of a non-resident related to returning extra amounts, gained from transactions with securities (rights certified by securities), or amounts of such outstanding obligations
52	Settlements related to purchasing securities (rights certified by securities) by residents from non-residents, except for the settlements under the codes of group 58 hereof
52 210	Settlements by a resident in favour of a non-resident for purchased bonds, shares and other equity securities of residents
52 215	Settlements by a resident in favour of a non-resident for purchased bonds, shares and other equity securities of non-residents
52 230	Settlements by a resident in favour of a non-resident for purchased shares in investment funds, established by residents
52 235	Settlements by a resident in favour of a non-resident for purchased shares in investment funds, established by non-residents
52 250	Settlements by a resident in favour of a non-resident for purchased promissory notes and other non-equity securities issued by a resident
52 255	Settlements by a resident in favour of a non-resident for purchased promissory notes and other non-equity securities issued by a non-resident
52 900	Settlements by a non-resident in favour of a resident related to returning extra amounts, gained from transactions with securities (rights certified by securities), or amounts of such outstanding obligations
55	Settlements related to liabilities of residents and non-residents under securities, except for the settlements under the codes of group 58 hereof
55 210	Settlements by a resident in favour of a non-resident while performing obligations under bonds, shares and other equity securities
55 230	Settlements by a resident in favour of a non-resident while paying income related to investment funds shares
55 250	Settlements by a resident in favour of a non-resident while performing obligations under promissory notes and other non-equity securities
55 310	Settlements by a non-resident in favour of a resident while performing obligations under shares and other equity securities
55 330	Settlements by a non-resident in favour of a resident while paying income related to investment funds shares
55 350	Settlements by a non-resident in favour of a resident while performing obligations under promissory notes and other non-equity securities
55 800	Settlements by a resident in favour of a non-resident related to returning extra amounts, gained from transactions with securities, or amounts of outstanding obligations
55 900	Settlements by a non-resident in favour of a resident related to returning extra amounts, gained from transactions with securities, or amounts of outstanding obligations
56	Settlements between residents and non-residents under financial derivatives transactions and other futures transactions
56 010	Settlements by a non-resident in favour of a resident related to futures and financial derivatives transactions (bonuses, margin and guarantee fees, as well as other cash funds transferred under such contracts provisions) except for settlements and transfers related to underlying asset delivery
56 060	Settlements by a resident in favour of a non-resident related to futures and financial derivatives transactions (bonuses, margin and guarantee fees, as well as other cash funds transferred under such contracts provisions) except for settlements and transfers related to underlying asset delivery
56 800	Settlements by a resident in favour of a non-resident related to returning extra amounts transferred, or amounts of outstanding obligations stated in this group
56 900	Settlements by a non-resident in favour of a resident related to returning extra amounts transferred, or amounts of outstanding obligations stated in this group
57	Settlements under trust management contracts
57 010	Settlements of a resident – trustor in favour of a resident – trustee, not authorized by the bank, in foreign currency
57 015	Settlements of a resident – trustee, not authorized by the bank, in favour of a resident – trustor in foreign currency
57 020	Settlements of a non-resident – trustor in favour of a resident – trustee, not authorized by the bank, in foreign currency and in the currency of the Russian Federation
57 025	Settlements of a resident – trustee, not authorized by the bank, in favour of a non-resident – trustor in foreign currency and in the currency of the Russian Federation

Code	Name of Operation
57 800	Settlements of a resident in favour of a non-resident related to returning amounts transferred under trust management contracts
57 900	Settlements of a non-resident in favour of a resident related to returning extra amounts transferred under trust management contracts
58	Settlements under brokerage contracts, except for the settlements under the codes of groups 51-55 hereof
58 010	Settlements by a resident, except for an authorized bank, in favour of a non-resident under brokerage contracts, including brokerage fee (non-resident brokers)
58 020	Settlements by a non-resident in favour of a resident, except for an authorized bank, under brokerage contracts, including brokerage fee (resident brokers)
58 030	Settlements between residents in foreign currency under brokerage contracts, including brokerage fee
58 700	Settlements by a resident broker related to returning to a resident of amounts transferred under brokerage contracts
58 800	Settlements by a resident broker related to returning to a non-resident of amounts transferred under brokerage contracts
58 900	Settlements by a non-resident broker related to returning to a resident, except for an authorized bank of amounts transferred under brokerage contracts
60	Transfers to and from non-residents' accounts in the cash currency of the Russian Federation
60 070	Transfers from a non-resident's bank account in the currency of the Russian Federation to a bank account (deposit account) of this same non-resident in the currency of the Russian Federation, opened with ZAO Citibank.
60 071	Transfers of currency of the Russian Federation from a non-resident's bank account (deposit account) in the currency of the Russian Federation, opened with a Russian authorized Bank, to a bank account of this same non-resident opened with another Russian authorized Bank.
60 075	Transfers of currency of the Russian Federation from a non-resident's bank account (deposit account) in the currency of the Russian Federation, opened with a Russian authorized Bank, to a bank account of this same non-resident opened with a Non Resident Bank.
60 076	Transfers of currency of the Russian Federation from a non-resident's bank account (deposit account) in the currency of the Russian Federation, opened with a non resident Bank, to a bank account of this same non-resident opened with a Russian authorized Bank (including ZAO Citibank).
60 080	Transfers from a non-resident's bank account in the currency of the Russian Federation to a bank account (deposit account) of a third party non-resident in the currency of the Russian Federation, opened with the ZAO Citibank.
60 081	Transfers from a non-resident's bank account in the currency of the Russian Federation, opened with an authorized bank, to a bank account (deposit account) of another non-resident in the currency of the Russian Federation, opened with another authorized bank
60 085	Transfers from a non-resident's bank account in the currency of the Russian Federation, opened with a Russian authorized bank, to a bank account (deposit account) of a third party non-resident in the currency of the Russian Federation, opened with a non –resident bank.
60 086	Transfers from a non-resident's bank account in the currency of the Russian Federation, opened with a non –resident bank, to a bank account (deposit account) of a third party non-resident in the currency of the Russian Federation, opened with a Russian authorized Bank.
60 090	The currency of the Russian Federation withdrawal from a non-resident's bank account in the currency of the Russian Federation, opened with an authorized bank
60 095	The currency of the Russian Federation entering into a non-resident's bank account in the currency of the Russian Federation, opened with an authorized bank
61	Settlements and transfers to and from residents' accounts in foreign cash currency
61 070	Settlements in foreign currency between residents under freight forwarding, transport or chartering contracts when a freighter, transporter or chartered renders services related to transportation of cargo, exported from or imported into the Russian Federation, transiting of cargo through the RF territory, as well as under the above cargoes insurance agreements
61 100	Foreign currency transfers from a resident's transit currency account to another transit account or settlement account of this resident in a foreign currency
61 115	Settlements in foreign currency between residents acting as consignees (agents, trustors) and residents, acting as consignors (principals, trustees) when consignees (agents, trustors) render services related to entering into and performing agreements with non-residents on handing-over goods, performing works, rendering services, submitting information or intellectual property, as well as exclusive rights thereto, including operations on returning cash amounts to consignors (principals, trustees), except for code 58030, 58700 and 61162 payments
61 130	Foreign currency transfers from a resident's settlement account in a foreign currency opened with an authorized bank to an account of this resident in a foreign currency opened with the same bank
61 135	Foreign currency transfers from a resident's settlement account in a foreign currency opened with an authorized bank to another settlement account of this resident in a foreign currency opened with another bank authorized bank
61 140	Transfers of foreign currency or the currency of the Russian Federation from a resident's account opened with a non-resident bank to this resident's account opened with an authorized bank
61 145	Transfers of foreign currency or the currency of the Russian Federation from a resident's account opened with a non-resident bank to another resident's account opened with an authorized bank
61 150	Transfers of foreign currency or the currency of the Russian Federation from a resident's account opened with an authorized bank to this resident's account opened with a non-resident bank
61 155	Transfers of foreign currency or the currency of the Russian Federation from a resident's account opened with an authorized bank to another resident's account opened with a non-resident bank

Code	Name of Operation
61 160	Settlements between residents in a foreign currency related to paying or returning individual and (or) collective clearing security, according to Federal Law No.7-FZ On Clearing and Clearing Operations (Collected Legislation of the Russian Federation, 2011, No.7, art. 904; No.48, art. 6728; No.49, art. 7040, art. 7061) as of 7 February, 2011 (hereinafter - the Federal Law on Clearing and Clearing Operations)
61 161	Final clearing settlements between residents in a foreign currency, performed according to the Federal Law on Clearing and Clearing Operations
61 162	Settlements in foreign currency between residents acting as consignees (agents, trustors) and residents, acting as consignors (principals, trustees) when consignees (agents, trustors) render services related to entering into and performing agreements obligations thereunder to be fulfilled upon results of clearing operations, performed according to the Federal Law on Clearing and Clearing Operations, including operations on returning cash amounts to consignors (principals, trustees)
61 163	Settlements between residents in a foreign currency related to performance and (or) termination of an agreement being a financial derivative
61 170	Foreign cash currency withdrawal from a resident's foreign currency account, opened with an authorized bank
61 175	Foreign cash currency entering into a resident's foreign currency account, opened with an authorized bank
70	Non-Trade Operations
70 010	Payment by non-residents to residents of taxes, duties and other charges and fees, except for code 70120 settlements
70 020	Payment by residents to non-resident of taxes, duties and other charges and fees, except for code 70125 settlements
70 030	Payment by non-residents to residents of pension, allowance and other donations, except for code 70120 settlements
70 040	Payment by residents to non-resident of pension, allowance and other donations, except for code 70125 settlements
70 050	Payment by non-residents to residents of wages and other labour compensations, except for code 70120 settlements
70 060	Payment by residents to non-residents of wages and other labour compensations, except for code 70125 settlements
70 090	Gratuitous financial assistance rendering by a non-resident to a resident, except for code 70100 settlements
70 095	Gratuitous financial assistance rendering by a resident to a non-resident, except for code 70105 settlements
70 100	Beneficent aid rendering, charity collection, grants awarding (receiving) and other free payments by a non-resident to a resident
70 105	Beneficent aid rendering, charity collection, grants awarding (receiving) and other free payments by a resident to a non-resident
70 110	Payment by non-residents to residents of insurance indemnity under insurance or reinsurance agreement
70 115	Payment by residents to non-residents of insurance indemnity under insurance or reinsurance agreement
70 120	Payments by non-residents to residents related to enforcement of juridical agencies' resolutions
70 125	Payments by residents to non-residents related to enforcement of juridical agencies' resolutions
70 200	Other settlements by non-residents in favour of residents under non-trade operations, except for codes 70010, 70030, 70050, 70090, 70100, 70110 and 70120 settlements
70 205	Other settlements by residents in favour of non-residents under non-trade operations, except for codes 70020, 70040, 70060, 70095, 70105, 70115 and 70125 settlements
70 800	Settlements by a resident, in favour of a non-resident related to returning extra amounts transferred within non-trade operations
70 900	Settlements by a non-resident in favour of a resident related to returning extra amounts transferred within non-trade operations
80	Settlements between an authorized bank and a non-resident in the currency of the Russian Federation and between an authorized bank and a resident in foreign currency [2]
80 010	Settlements between a non-resident and an authorized bank in the currency of the Russian Federation under facility agreement
80 020	Withdrawal of the currency of the Russian Federation from a non-resident's bank account in the currency of the Russian Federation due to a letter of credit issuing
80 021	Entering of the currency of the Russian Federation into a non-resident's bank account in the currency of the Russian Federation due to a letter of credit withdrawal
80 050	Settlements between a non-resident and an authorized bank in the currency of the Russian Federation under other operations, except for code 80010, 80020 and 80021 settlements
80 110	Settlements between a resident and an authorized bank in foreign currency under facility agreement
80 120	Withdrawal of foreign currency from a resident's settlement account, opened with an authorized bank, due to a letter of credit issuing
80 121	Entering of foreign currency into a resident's settlement account, opened with an authorized bank, due to a letter of credit withdrawal
80 150	Settlements between a resident and an authorized bank in foreign currency under other operations, except for code 80110, 80120 and 80121 settlements
99	Settlements under other foreign currency operations not directly specified in groups 01-80 hereof
99 010	Returning to a resident of erroneously debited (credited) cash funds
99 020	Returning to a non-resident of erroneously debited (credited) funds
99 090	Settlements and transfers under operations not specified in groups 01-80 hereof, and except for codes 99010 and 99020 settlements

VO Codes Footnotes:

- [1]** Codes of operations of this group and group 23 hereof shall be used if the amount of transfer simultaneously includes the cost of services and (or) works, and (or) information, and (or) intellectual products, including exclusive rights thereto, under the following agreement (contracts) considered mixed-type agreements for the purpose hereof:
- a)** agreements (contracts), stipulating export (import) of goods by a resident from (into) the territory of the Russian Federation with a provision of performing works and (or) rendering services, and (or) submitting information and (or) intellectual products, including exclusive rights thereto, as well as export (import) of goods for processing, projects construction in the Russian Federation or abroad;
 - b)** agreements (contracts) stated in Subclause 5.1.2, Clause 5.1 of this Instruction;
 - c)** financial lease agreements;
 - d)** agent (commission, mandate) agreements, stipulating import (export) of goods into (from) the territory of the Russian Federation.
- [2]** Group 80 codes shall only be used by an authorized bank for keeping data on currency and other operations performed by residents and non-residents

U.A.E Dirham (AED) - Purpose codes:

Code	Description	Remitter	Beneficiary
ACM	AGENCY COMMISSION	Applicable to Corporates	Applicable to Corporates
AES	ADVANCE PAYMENT AGAINST EOS	Applicable to Corporates	Applicable to Individuals
ALW	ALLOWANCE	Applicable to Corporates	Applicable to Individuals
ATS	AIR TRANSPORT	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
BON	BONUS	Applicable to Corporates	Applicable to Individuals
CCP	CORPORATE CARD PAYMENTS	Applicable to Corporates	Corporate Credit Cards
CHC	CHARITABLE CONTRIBUTIONS	Applicable to Individuals and Corporates	Applicable to Corporates
CIN	COMMERCIAL INVESTMENTS	Applicable to Corporates	Applicable to Corporates
COM	COMMISSION	Applicable to Corporates	Applicable to Individuals
COP	COMPENSATION	Applicable to Corporates	Applicable to Individuals
DCP	PRE-PAID RELOADABLE PERSONALIZED DEBIT CARD PAYMENTS	Applicable to Individuals and Corporates	Pre-Paid/ Stored Value Cards
DIV	DIVIDEND PAYOUTS	Applicable to Financial Institutions	Applicable to Individuals and Corporates
DOE	DIVIDENDS ON EQUITY NOT INTRA GROUP	Applicable to Corporates	Applicable to Individuals and Corporates
EDU	EDUCATIONAL SUPPORT	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
EMI	EQUATED MONTHLY INSTALLMENTS	Applicable to Individuals and Corporates	Applicable to Financial Institutions
EOS	END OF SERVICE/FINAL SETTLEMENT	Applicable to Corporates	Applicable to Individuals
FIS	FINANCIAL SERVICES	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
GDS	GOODS BOUGHT OR SOLD	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
GMS	PROCESSING REPAIR AND MAINTENANCE SERVICES ON GOODS	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
GOS	GOVERNMENT GOODS AND SERVICES EMBASSIES ETC	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
GRI	GOVERNMENT RELATED INCOME TAXES TARIFFS CAPITAL TRANSFERS ETC	Applicable to Corporates	Applicable to Individuals and Corporates
IFS	INFORMATION SERVICES	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
IGD	INTRA GROUP DIVIDENDS	Applicable to Corporates	Applicable to Corporates
IID	INTRA GROUP INTEREST ON DEBT	Applicable to Corporates	Applicable to Corporates
INS	INSURANCE SERVICES	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
IOD	INCOME ON DEPOSITS	Applicable to Financial Institutions	Applicable to Individuals and Corporates
IOL	INCOME ON LOANS	Applicable to Financial Institutions	Applicable to Individuals and Corporates
IPC	CHARGES FOR THE USE OF INTELLECTUAL PROPERTY ROYALTIES	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
IPO	IPO SUBSCRIPTIONS	Applicable to Individuals and Corporates	Applicable to Financial Institutions
ISH	INCOME ON INVESTMENT FUNDS SHARES	Applicable to Corporates	Applicable to Individuals and Corporates
ISL	INTEREST ON SECURITIES MORE THAN A YEAR	Applicable to Corporates	Applicable to Individuals and Corporates
ISS	INTEREST ON SECURITIES LESS THAN A YEAR	Applicable to Corporates	Applicable to Individuals and Corporates
ITS	COMPUTER SERVICES	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
LAS	LEAVE SALARY	Applicable to Corporates	Applicable to Individuals
LIP	LOAN INTEREST PAYMENTS	Applicable to Individuals and Corporates	Applicable to Financial Institutions
LNC	LOAN CHARGES	Applicable to Individuals and Corporates	Applicable to Financial Institutions
LND	LOAN DISBURSEMENTS	Applicable to Financial Institutions	Applicable to Individuals and Corporates
MCR	MONETARY CLAIM REIMBURSEMENT	Applicable to Corporates	Applicable to Individuals and Corporates

Code	Description	Remitter	Beneficiary
OTS	OTHER MODES OF TRANSPORT	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
OVT	OVERTIME	Applicable to Corporates	Applicable to Individuals
PEN	PENSION	Applicable to Corporates	Applicable to Individuals
PIP	PROFITS ON ISLAMIC PRODUCTS	Applicable to Corporates	Applicable to Individuals and Corporates
PMS	PROFESSIONAL AND MANAGEMENT CONSULTING SERVICES	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
POR	REFUNDS/REVERSALS ON IPO SUBSCRIPTIONS	Applicable to Financial Institutions	Applicable to Individuals and Corporates
POS	POS MERCHANT SETTLEMENT	Applicable to Financial Institutions	Applicable to Corporates
PRR	PROFITS OR RENTS ON REAL ESTATE	Applicable to Corporates	Applicable to Individuals and Corporates
PRS	PERSONAL CULTURAL AUDIO VISUAL AND RECREATIONAL SERVICES	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
RDS	RESEARCH AND DEVELOPMENT SERVICES	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
RNT	RENT PAYMENTS	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
SAA	SALARY ADVANCE	Applicable to Corporates	Applicable to Individuals
SAL	SALARY	Applicable to Corporates	Applicable to Individuals
SCO	CONSTRUCTION	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
STR	TRAVEL	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
STS	SEA TRANSPORT	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
TCS	TELECOMMUNICATION SERVICES	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
TKT	TICKETS	Applicable to Corporates	Applicable to Individuals
TTS	TECHNICAL TRADE RELATED AND OTHER BUSINESS SERVICES	Applicable to Individuals and Corporates	Applicable to Individuals and Corporates
UTL	UTILITY BILL PAYMENTS	Applicable to Individuals and Corporates	Applicable to Corporates
AFA	RECEIPTS OR PAYMENTS FROM PERSONAL RESIDENTS BANK ACCOUNT OR DEPOSITS ABROAD	Applicable to all customers	Applicable to all customers
AFL	RECEIPTS OR PAYMENTS FROM PERSONAL N-RESIDENT BANK ACCOUNT IN THE UAE	Applicable to all customers	Applicable to all customers
CEA	EQUITY FOR ESTABLISHMENT OF NEW COMPANY FROM RESIDENTS ABROAD EQUITY OF MERGER OR ACQUISITION OF COMPANIES ABROAD FROM RESIDENTS AND PARTICIPATION TO CAPITAL INCREASE OF RELATED COMPANY ABROAD	Applicable to all customers	Applicable to all customers
CEL	EQUITY FOR ESTABLISHMENT OF NEW COMPANY IN UAE FROM NON-RESIDENTS EQUITY OF MERGER OR ACQUISITION OF COMPANIES IN THE UAE FROM NON-RESIDENTS PARTICIPATION TO CAPITAL INCREASE OF RELATED	Applicable to all customers	Applicable to all customers
DIF	DEBT INSTRUMENTS INTRAGROUP LOANS SECURITIES DEPOSITS FOREIGN	Applicable to all customers	Applicable to all customers
DIL	DEBT INSTRUMENTS INTRAGROUP LOANS SECURITIES DEPOSITS IN THE UAE	Applicable to all customers	Applicable to all customers
DLA	TRADING OF FOREIGN DEBT SECURITY MORE THAN YEAR IN T RELATED COMPANY	Applicable to all customers	Applicable to all customers
DLL	TRADING OF SECURITIES ISSUED BY RESIDENTS MORE THAN YEAR IN T COMPANY	Applicable to all customers	Applicable to all customers
DSA	PURCHASES AND SALES OF FOREIGN DEBT SECURITIES LESS THAN YEAR IN T RELATED COMPANY	Applicable to all customers	Applicable to all customers
DSL	PURCHASES AND SALES OF SECURITIES ISSUED BY RESIDENTS LESS THAN YEAR IN T RELATED COMPANIES	Applicable to all customers	Applicable to all customers
FDA	FINANCIAL DERIVATIVES FOREIGN	Applicable to all customers	Applicable to all customers
FDL	FINANCIAL DERIVATIVES IN THE UAE	Applicable to all customers	Applicable to all customers

Code	Description	Remitter	Beneficiary
FIA	INVESTMENT FUND SHARES FOREIGN	Applicable to all customers	Applicable to all customers
FIL	INVESTMENT FUND SHARES IN THE UAE	Applicable to all customers	Applicable to all customers
FSA	EQUITY OTHER THAN INVESTMENT FUND SHARES IN T RELATED COMPANIES ABROAD	Applicable to all customers	Applicable to all customers
FSL	EQUITY OTHER THAN INVESTMENT FUND SHARES IN T RELATED COMPANIES IN THE UAE	Applicable to all customers	Applicable to all customers
LEA	LEASING ABROAD	Applicable to all customers	Applicable to all customers
LEL	LEASING IN THE UAE	Applicable to all customers	Applicable to all customers
LLA	LOANS-DRAWINGS OR REPAYMENTS ON LOANS EXTENDED TO N-RESIDENTS - LO	Applicable to all customers	Applicable to all customers
LLL	DRAWINGS OR REPAYMENTS ON FOREIGN L OANS TO RESIDENTS - LONG TERM	Applicable to all customers	Applicable to all customers
PPA	PURCHASE OF REAL ESTATE ABROAD FROM RESIDENTS	Applicable to all customers	Applicable to all customers
PPL	PURCHASE OF REAL ESTATE IN THE UAE FROM N-RESIDENTS	Applicable to all customers	Applicable to all customers
RFS	REPOS ON FOREIGN SECURITIES	Applicable to all customers	Applicable to all customers
RLS	REPOS ON SECURITIES ISSUED BY RESIDENTS	Applicable to all customers	Applicable to all customers
SLA	LOANS-DRAWINGS OR REPAYMENTS ON LOANS EX ENDED TO N-RESIDENTS- SHORT TERM	Applicable to all customers	Applicable to all customers
SLL	LOANS-DRAWINGS OR RE-PAYMENTS ON FOREIGN L OANS EXTENDED TO RESIDENTS - SHORT TERMS	Applicable to all customers	Applicable to all customers
TCP	TRADE CREDITS AND ADVANCES PAYABLE	Applicable to all customers	Applicable to all customers
TCR	TRADE CREDITS AND ADVANCES RECEIVABLE	Applicable to all customers	Applicable to all customers

Glossary

BIC Code (Bank Identifier Code) – An 8 or 11-digit bank routing ID for members of the SWIFT network. The 8 digit IDs represent main branches of a bank, while the 11 digit IDs represent specific branches of a bank.

BBK – This means Beneficiary Bank. This is the bank where the beneficiary’s account is held.

BOP (Balance of Payments) – This is a form that beneficiaries in China needs to provide to their banks to fulfill regulatory reporting requirements as needed by the Central Bank of China.

BSB Code – This is a 6 digit number that identifies banks and branches across Australia. BSB codes can be found at this link: <http://bsb.apca.com.au/>

CHAPS (Clearing House Automated Payment System) – This is an electronic funds transfer system in the UK. Payments cleared via this system require a Bank Routing code also called sort code.

CHIPS (Clearing House Interbank Payment System) – This is a United States private clearing house for large-value transactions. It has 2 types of IDs, Participant ID and Universal ID. Participant ID identifies financial institutions who are member participants in CHIPS. Universal ID identifies financial institutions who are not member participants in CHIPS. CHIPS code can be found on the Clearing House Payments Company website: <https://www.theclearinghouse.org/support-landing-page/uid-lookup>. Scroll down and search by country “United States”.

CLABE (Clave Bancaria Estandarizada) – Spanish for “Standardized banking key”. This is a banking standard for the numbering of bank accounts in Mexico. Structure is as follows: first 3 digits are Bank code, next 3 digits are Branch office code, following 11 digits are Account number, and last digit is a Control digit.

CNPJ – Cadastro Nacional da Pessoa Jurídica. This is an identification number issued to Brazilian companies by the Federal Revenue of Brazil. It consists of 14 digits and is formatted as XX.XXX.XXX/0001-XX.

CPF – Cadastro de Pessoas Físicas. This number identifies individual taxpayers. It consists of 11 digits and is formatted as XXX.XXX.XXX-XX.

Fedwire – This is a RTGS funds transfer system operated by the US Federal Reserve Banks. Banks that use this system are members and are called Participants. To search for codes, follow this link: <https://www.frbservices.org/operations/epayments/epayments.html> Click “Search Fedwire Participants” and either enter bank name, or select State and City from the drop down lists.

IBAN (International Bank Account Number) – Used internationally to uniquely identify a customer’s bank account. The purpose of its use is to identify the account of a customer when making or receiving international payments.

IBFT (Inter Bank Funds Transfer) – In the context of Pakistan, this is a method of transferring funds electronically on a network maintained by 1Link among participating member banks. For a list of participating member banks, follow this link: <http://1link.net.pk/our-member-banks/>

IFSC (Indian Financial System Code) – This code uniquely identifies each bank branch and is used to route funds transfers to the destination banks/branches. It has 11 characters. First 4 represent bank code, fifth character is 0 and remaining 6 characters identify the branch. Codes can be found on the Central Bank of India directory: https://www.rbi.org.in/Scripts/bs_viewcontent.aspx?Id=2009

INN Code – This is a tax payer identification code that is required by the Russian supervisory authorities for tax purposes. The INN refers to all types of taxes.

ISO Country Code – This is a code that is published by the International Organization for Standardization (ISO) which defines codes for the names of countries. <https://www.iso.org/publication/PUB500001.html>.

Instruction Date – The Instruction Date mentioned in this handbook as “T” refers to the date the payment instruction is released by the ordering party in CitiDirect and received by Citi before cut off time.

KPP Code – This is a tax registration reason code applicable in the Russian Federation. It consists of 9 digits and is needed for beneficiaries who are legal entities only.

RTGS (Real Time Gross Settlement) – Electronic funds transfer system that settles transactions as soon as they are processed.

SLIPS (Sri Lanka Interbank Payment System) – Electronic fund transfer system catering to low-value transactions (up to Rs 5 million).

SKN (National Clearing System) – This is an interbank clearing system in Indonesia used to clear fund transfers. SKN codes are used by the Indonesian central bank to define the type of payment.

SWIFT (Society for Worldwide Interbank Financial Telecommunication) – A network that processes and transmits financial messages among members and other users in 137 countries. To search for SWIFT codes, go to: <https://www2.swift.com/bsl/index.faces> and follow instructions on the page.

Value Date – The Value Date is the date the debit on your Citi account is valued for.

VO Code – This indicates purpose of payment in Russia. It consists of 2 letters “VO” and a 5 digit number. The VO code must match reason for payment.

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