



## Consultation on the draft UK Purpose Code List

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### Introduction

The Bank of England (the Bank) and Pay.UK are currently working together to align our approach to introducing Purpose Codes within the new ISO 20022 payment messaging. To support their introduction, we have been working together to develop a single joint list of UK relevant Purpose Codes to cover both wholesale and retail payments made over CHAPS and the New Payments Architecture.

To maximise harmonisation with internationally recognised Purpose Codes, the UK draft list is based on the existing ISO 20022 External Code set, which currently contains 298 Purpose Codes and 33 Category Purpose Codes. Since both lists contain a wide variety of codes originating from various international territories, there are a number of codes that don't serve a purpose in the UK. There is also a requirement to create a number of UK specific codes for UK-specific transactions not covered in the international list.

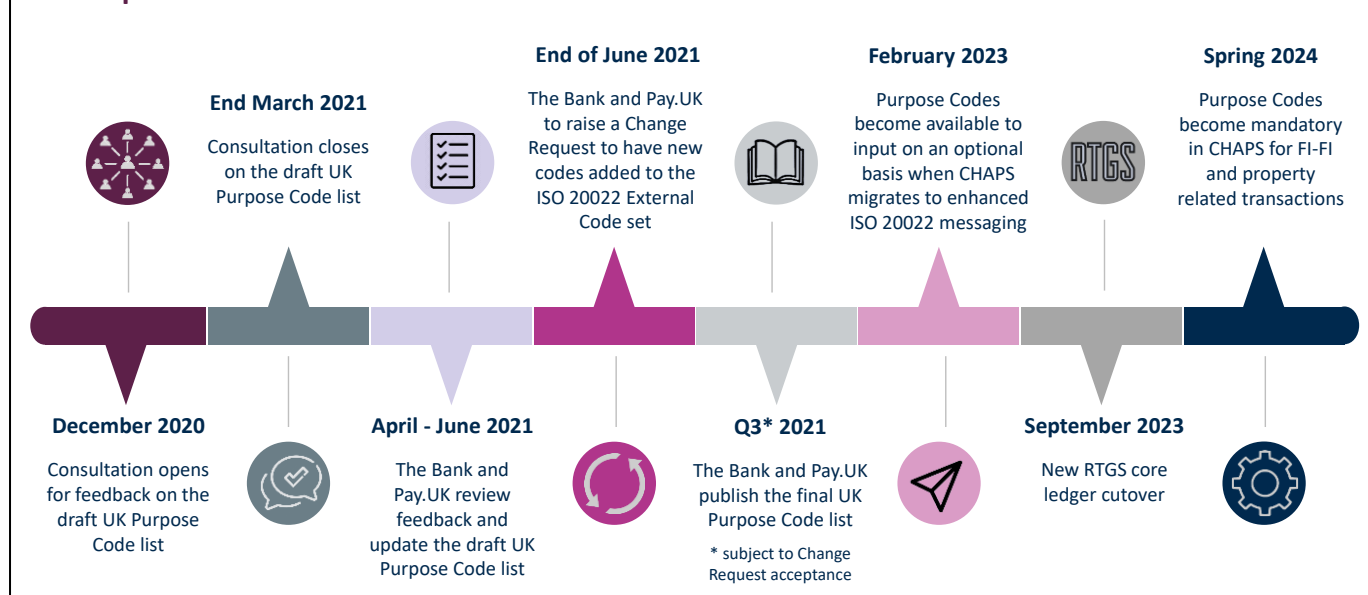
**The purpose of this consultation is to refine the draft UK Purpose Code list, and develop a sub-set of the international list, making it more concise and user friendly. Our aim is to rationalise the existing code list to those Purpose Codes most relevant and beneficial to be included in UK payment messages.**

**To respond to this consultation, please complete the [corresponding online survey here](#) by 31 March 2021.**

Following the consultation, the Bank and Pay.UK will consider amendments and additions to the international list, following the defined change process. Subsequently, we intend to publish the final list of UK codes later in 2021.

Further information can be found on the [Bank's ISO 20022 webpage](#) and [Technical Resource page](#) and Pay.UK's [Standard Source](#). For any queries, please contact [ISOPurposeCodeConsultation@bankofengland.co.uk](mailto:ISOPurposeCodeConsultation@bankofengland.co.uk).

### UK Purpose Code consultation timelines



## 1. Purpose Codes

The '**Purpose code**' field in new ISO 20022 payment messages (pacs.008 and pacs.009) will allow payment originators to input a specific code to denote the reason for the payment.

The list below contains Purpose Codes contained within the ISO 20022 External Code set. In the furthest right column, the Bank and Pay.UK have indicated our proposed use of each code as relevant to UK payments for use in the CHAPS (wholesale), NPA (retail) or both systems. This is our best judgement on code that may be needed in UK payments, however we invite feedback and challenge on any of these below. Those we propose not including in the UK list we have marked as either:

- '*Too broad*', which we believe will not capture enough information about a payment to be beneficial, for example 'Costs';
- '*Too specific*', which may result in too much choice for users and may be better served by a higher level code which provides adequate information about a payment, for example 'Bus' vs 'Transport' payment.
- '*Method not purpose of payment*', which we believe depicts how a payment is made rather the purpose; or
- '*Unlikely to be used in either NPA or CHAPS*' which we believe may not be used often or required in the UK list, for example 'Tax'; or
- '*Not relevant to UK*', which we believe may not be relevant to UK payments, for example 'Goods & Services Tax'.

Please note that the third classification column is for organisational purposes and are not used in payment messages.

Please provide feedback on these codes in the [corresponding survey here](#), which can be found on the [Bank's technical resource page](#) and will be published on Pay.UK's [Standard Source](#) in due course.

	Purpose Code	Classification	Name	Definition	UK usage
1	BKDF	Bank Debt	Bank Loan Delayed Draw Funding	Delayed draw funding. Certain issuers may utilize delayed draw loans whereby the lender is committed to fund cash within a specified period once a call is made by the issuer. The lender receives a fee for entering into such a commitment	CHAPS
2	BKFE	Bank Debt	Bank Loan Fees	Bank loan fees. Cash activity related to specific bank loan fees, including (a) agent / assignment fees; (b) amendment fees; (c) commitment fees; (d) consent fees; (e) cost of carry fees; (f) delayed compensation fees; (g) facility fees; (h) fronting fees; (i) funding fees; (j) letter of credit assignment fees	CHAPS
3	BKFM	Bank Debt	Bank Loan Funding Memo	Bank loan funding memo. Net cash movement for the loan contract final notification when sent separately from the loan contract final notification instruction	Do not use - Unlikely to be used in either NPA or CHAPS
4	BKIP	Bank Debt	Bank Loan Accrued Interest Payment	Accrued interest payments. Specific to bank loans	CHAPS
5	BKPP	Bank Debt	Bank Loan Principal Pay-down	Principal pay-downs. Specific to bank loans	CHAPS
6	CBLK	Card Settlement	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details	CHAPS
7	CDCB	Card Settlement	Card Payment with Cashback	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)	Do not use - Too specific
8	CDCD	Card Settlement	Cash Disbursement Cash Settlement	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter)	Do not use - Unlikely to be used in either NPA or CHAPS
9	CDCS	Card Settlement	Cash Disbursement with Surcharging	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter) with surcharging	Do not use - Too specific

10	<b>CDDP</b>	Card Settlement	Card Deferred Payment	A combined service which enables the card acceptor to perform an authorisation for a temporary amount and a completion for the final amount within a limited time frame. Deferred Payment is only available in the unattended environment. Examples where this service is widely used are unattended petrol pumps and phone booths	CHAPS
11	<b>CDOC</b>	Card Settlement	Original Credit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming	Do not use - Unlikely to be used in either NPA or CHAPS
12	<b>CDQC</b>	Card Settlement	Quasi Cash	Purchase of Goods which are equivalent to cash like coupons in casinos	Do not use - Unlikely to be used in either NPA or CHAPS
13	<b>ETUP</b>	Card Settlement	E-Purse Top Up	Transaction is related to a Service that is first reserving money from a card account and then is loading an e-purse application by this amount	Do not use - Unlikely to be used in either NPA or CHAPS
14	<b>FCOL</b>	Card Settlement	Fee Collection	A Service that is settling card transaction related fees between two parties	CHAPS
15	<b>MTUP</b>	Card Settlement	Mobile Top Up	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount	Do not use - Unlikely to be used in either NPA or CHAPS
16	<b>ACCT</b>	Cash Management	Account Management	Transaction moves funds between 2 accounts of same account holder at the same bank	CHAPS
17	<b>CASH</b>	Cash Management	Cash Management Transfer	Transaction is a general cash management instruction	Both
18	<b>COLL</b>	Cash Management	Collection Payment	Transaction is a collection of funds initiated via a credit transfer or direct debit	Both
19	<b>CSDB</b>	Cash Management	Cash Disbursement Cash Management	Transaction is related to cash disbursement	Both
20	<b>DEPT</b>	Cash Management	Deposit	Transaction is related to a payment of deposit	Both
21	<b>INTC</b>	Cash Management	Intra Company Payment	Transaction is an intra-company payment, i.e., a payment between two companies belonging to the same group	Both
22	<b>LIMA</b>	Cash Management	Liquidity Management	Bank initiated account transfer to support zero target balance management, pooling or sweeping	Both
23	<b>NETT</b>	Cash Management	Netting	Transaction is related to a netting operation	Both
24	<b>CCIR</b>	Collateral	Cross Currency IRS	Cash Collateral related to a Cross Currency Interest Rate Swap, indicating the exchange of fixed interest payments in one currency for those in another	CHAPS
25	<b>BFWD</b>	Collateral	Bond Forward	Cash collateral related to any securities traded out beyond 3 days which include treasury notes, JGBs and Gilts	CHAPS
26	<b>CCPC</b>	Collateral	CCP Cleared Initial Margin	Cash Collateral associated with an ISDA or Central Clearing Agreement that is covering the initial margin requirements for OTC trades clearing through a CCP	CHAPS
27	<b>CCPM</b>	Collateral	CCP Cleared Variation Margin	Cash Collateral associated with an ISDA or Central Clearing Agreement that is covering the variation margin requirements for OTC trades clearing through a CCP	CHAPS
28	<b>CCSM</b>	Collateral	CCP Cleared Initial Margin Segregated Cash	CCP Segregated initial margin: Initial margin on OTC Derivatives cleared through a CCP that requires segregation	CHAPS
29	<b>CRDS</b>	Collateral	Credit Default Swap	Cash collateral related to trading of credit default swap	CHAPS
30	<b>CRPR</b>	Collateral	Cross Product	Cash collateral related to a combination of various types of trades	CHAPS
31	<b>CRSP</b>	Collateral	Credit Support	Cash collateral related to cash lending/borrowing; letter of Credit; signing of master agreement	CHAPS
32	<b>CRTL</b>	Collateral	Credit Line	Cash collateral related to opening of a credit line before trading	CHAPS

33	<b>EQPT</b>	Collateral	Equity Option	Cash collateral related to trading of equity option (Also known as stock options)	CHAPS
34	<b>EQU</b>	Collateral	Equity Swap	Cash collateral related to equity swap trades where the return of an equity is exchanged for either a fixed or a floating rate of interest	CHAPS
35	<b>EXPT</b>	Collateral	Exotic Option	Cash collateral related to trading of an exotic option for example a non-standard option	CHAPS
36	<b>EXTD</b>	Collateral	Exchange Traded Derivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC))	CHAPS
37	<b>FIXI</b>	Collateral	Fixed Income	Cash collateral related to a fixed income instrument	CHAPS
38	<b>FWBC</b>	Collateral	Forward Broker Owned Cash Collateral	Cash collateral payment against a Master Forward Agreement (MFA) where the cash is held in a segregated account and is not available for use by the client. Includes any instruments with a forward settling date such TBAs, repurchase agreements and bond forwards	CHAPS
39	<b>FWCC</b>	Collateral	Forward Client Owned Cash Collateral	Cash collateral payment against a Master Forward Agreement (MFA) where the cash is owned and may be used by the client when returned. Includes any instruments with a forward settling date such TBAs, repurchase agreements and bond forwards	CHAPS
40	<b>FWSB</b>	Collateral	Forward Broker Owned Cash Collateral Segregated	Any cash payment related to the collateral for a Master Agreement forward, which is segregated, and not available for use by the client. Example master agreement forwards include TBA, repo and Bond Forwards.	CHAPS
41	<b>FWSC</b>	Collateral	Forward Client Owned Segregated Cash Collateral	Any cash payment related to the collateral for a Master agreement forward, which is owned by the client and is available for use by the client when it is returned to them from the segregated account. Example master agreement forwards include TBA, repo and Bond Forwards	CHAPS
42	<b>MARG</b>	Collateral	Daily margin on listed derivatives	Daily margin on listed derivatives – not segregated as collateral associated with an FCM agreement. Examples include listed futures and options margin payments; premiums for listed options not covered in the MT54X message	CHAPS
43	<b>MBSB</b>	Collateral	MBS Broker Owned Cash Collateral	MBS Broker Owned Segregated (40Act/Dodd Frank) Cash Collateral - Any cash payment related to the collateral for a Mortgage Back Security, which is segregated, and not available for use by the client	CHAPS
44	<b>MBSC</b>	Collateral	MBS Client Owned Cash Collateral	MBS Client Owned Cash Segregated (40Act/Dodd Frank) Cash Collateral - Any cash payment related to the collateral for a Mortgage Back Security, which is owned by the client and is available for use by the client when it is returned to them from the segregated account	CHAPS
45	<b>MGCC</b>	Collateral	Futures Initial Margin	Initial futures margin. Where such payment is owned by the client and is available for use by them on return	CHAPS
46	<b>MGSC</b>	Collateral	Futures Initial Margin Client Owned Segregated Cash Collateral	Margin Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for initial futures margin, which is owned by the client and is available for use by the client when it is returned to them from the segregated account	CHAPS
47	<b>OCCC</b>	Collateral	Client owned OCC pledged collateral	Client owned collateral identified as eligible for OCC pledging	CHAPS
48	<b>OPBC</b>	Collateral	OTC Option Broker owned Cash collateral	Cash collateral payment for OTC options associated with an FCM agreement. Where such payment is segregated and not available for use by the client	CHAPS
49	<b>OPCC</b>	Collateral	OTC Option Client owned Cash collateral	Cash collateral payment for OTC options associated with an FCM agreement. Where such payment is not segregated and is available for use by the client upon return	CHAPS
50	<b>OPSB</b>	Collateral	OTC Option Broker Owned Segregated Cash Collateral	Option Broker Owned Segregated Cash Collateral - Any cash payment related to the collateral for an OTC option, which is segregated, and not available for use by the client	CHAPS
51	<b>OPSC</b>	Collateral	OTC Option Client Owned Cash Segregated Cash Collateral	Option Client Owned Cash Segregated Cash Collateral - Any cash payment related to the collateral for an OTC option, which is owned by the client and is available for use by the client when it is returned to them from the segregated account	CHAPS
52	<b>OPTN</b>	Collateral	FX Option	Cash collateral related to trading of option on Foreign Exchange	CHAPS

53	<b>OTCD</b>	Collateral	OTC Derivatives	Cash collateral related to Over-the-counter (OTC) Derivatives in general for example contracts which are traded and privately negotiated	CHAPS
54	<b>REPO</b>	Collateral	Repurchase Agreement	Cash collateral related to a repurchase agreement transaction	CHAPS
55	<b>RPBC</b>	Collateral	Bi-lateral repo broker owned collateral	Bi-lateral repo broker owned collateral associated with a repo master agreement – GMRA or MRA Master Repo Agreements	CHAPS
56	<b>RPCC</b>	Collateral	Repo client owned collateral	Repo client owned collateral associated with a repo master agreement – GMRA or MRA Master Repo Agreements	CHAPS
57	<b>RPSB</b>	Collateral	Bi-lateral repo broker owned segregated cash collateral	Bi-lateral repo broker owned segregated cash collateral associated with a repo master agreement	CHAPS
58	<b>RPSC</b>	Collateral	Bi-lateral Repo client owned segregated cash collateral	Repo client owned segregated collateral associated with a repo master agreement	CHAPS
59	<b>RVPO</b>	Collateral	Reverse Repurchase Agreement	Cash collateral related to a reverse repurchase agreement transaction.	CHAPS
60	<b>SBSC</b>	Collateral	Securities Buy Sell Sell Buy Back	Cash collateral related to a Securities Buy Sell Buy Back	CHAPS
61	<b>SCIE</b>	Collateral	Single Currency IRS Exotic	Cash collateral related to Exotic single currency interest rate swap	CHAPS
62	<b>SCIR</b>	Collateral	Single Currency IRS	Cash collateral related to Single Currency Interest Rate Swap	CHAPS
63	<b>SCRP</b>	Collateral	Securities Cross Products	Cash collateral related to Combination of securities-related exposure types	CHAPS
64	<b>SHBC</b>	Collateral	Broker owned collateral Short Sale	Short Sale broker owned collateral associated with a prime broker agreement	CHAPS
65	<b>SHCC</b>	Collateral	Client owned collateral Short Sale	Short Sale client owned collateral associated with a prime brokerage agreement	CHAPS
66	<b>SHSL</b>	Collateral	Short Sell	Cash Collateral related to a Short Sell	CHAPS
67	<b>SLEB</b>	Collateral	Securities Lending And Borrowing	Cash collateral related to Securities lending and borrowing	CHAPS
68	<b>SLOA</b>	Collateral	Secured Loan	Cash collateral related to a Secured loan	CHAPS
69	<b>SWBC</b>	Collateral	Swap Broker owned cash collateral	Cash collateral payment for swaps associated with an ISDA agreement. . Where such payment is segregated and not available for use by the client. Includes any cash collateral payments made under the terms of a CSA agreement for instruments such as swaps and FX forwards	CHAPS
70	<b>SWCC</b>	Collateral	Swap Client owned cash collateral	Cash collateral payment for swaps associated with an ISDA agreement. Where such payment is not segregated and is available for use by the client upon return. Includes any cash collateral payments made under the terms of a CSA agreement for instruments such as swaps and FX forwards	CHAPS
71	<b>SWPT</b>	Collateral	Swaption	Cash collateral related to an option on interest rate swap	CHAPS
72	<b>SWSB</b>	Collateral	Swaps Broker Owned Segregated Cash Collateral	Swaps Broker Owned Segregated Cash Collateral - Any cash payment related to the collateral for Swap margin which is segregated, and not available for use by the client. This includes any collateral identified in a CSA agreement such as Swap or FX Forward collateral.	CHAPS
73	<b>SWSC</b>	Collateral	Swaps Client Owned Segregated Cash Collateral	Swaps Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for Swap margin which is owned by the client and is available for use by the client when returned from the segregated account. This includes any collateral identified in a CSA agreement such as Swap or FX Forward collateral	CHAPS
74	<b>TBAS</b>	Collateral	To Be Announced	Cash collateral related to a To Be Announced (TBA)	CHAPS
75	<b>TBBC</b>	Collateral	TBA Broker owned cash collateral	Cash collateral payment (segregated) for TBA securities associated with a TBA Master Agreement. Where such payment is segregated and not available for use by the client	CHAPS

76	<b>TBCC</b>	Collateral	TBA Client owned cash collateral	Cash collateral payment (for use by client) for TBA securities associated with a TBA Master Agreement. Where such payment is not segregated and is available for use by the client upon return	CHAPS
77	<b>TRCP</b>	Collateral	Treasury Cross Product	Cash collateral related to a combination of treasury-related exposure types	CHAPS
78	<b>AGRT</b>	Commercial	Agricultural Transfer	Transaction is related to the agricultural domain	Both
79	<b>AREN</b>	Commercial	Accounts Receivables Entry	Transaction is related to a payment associated with an Account Receivable Entry	NPA
80	<b>BEXP</b>	Commercial	Business Expenses	Transaction is related to a payment of business expenses.	NPA
81	<b>BOCE</b>	Commercial	Back Office Conversion Entry	Transaction is related to a payment associated with a Back Office Conversion Entry	NPA
82	<b>COMC</b>	Commercial	Commercial Payment	Transaction is related to a payment of commercial credit or debit. (formerly Commercial Credit)	Both
83	<b>CPYR</b>	Commercial	Copyright	Transaction is payment of copyright	NPA
84	<b>GDDS</b>	Commercial	Purchase Sale of Goods	Transaction is related to purchase and sale of goods.	Both
85	<b>GDSV</b>	Commercial	Purchase Sale of Goods and Services	Transaction is related to purchase and sale of goods and services	Both
86	<b>GSCB</b>	Commercial	Purchase Sale of Goods and Services with Cash Back	Transaction is related to purchase and sale of goods and services with cash back	NPA
87	<b>LICF</b>	Commercial	License Fee	Transaction is payment of a license fee	NPA
88	<b>MP2B</b>	Commercial	Mobile P2B Payment	A service which enables a user to use an app on its mobile to pay a merchant or other business payees by initiating a payment message. Within this context, the account information or an alias of the payee might be transported through different channels to the app, for example QR Code, NFC, Bluetooth, and other Networks	NPA
89	<b>POPE</b>	Commercial	Point of Purchase Entry	Transaction is related to a payment associated with a Point of Purchase Entry	Do not use - Not relevant to UK
90	<b>ROYA</b>	Commercial	Royalties	Transaction is the payment of royalties	Both
91	<b>SCVE</b>	Commercial	Purchase Sale of Services	Transaction is related to purchase and sale of services	Both
92	<b>SERV</b>	Commercial	Service Charges	Transaction is related to service charges charged by a service provider	Both
93	<b>SUBS</b>	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form	NPA
94	<b>SUPP</b>	Commercial	Supplier Payment	Transaction is related to a payment to a supplier	Both
95	<b>TRAD</b>	Commercial	Commercial	Transaction is related to a trade services operation	Both
96	<b>CHAR</b>	Consumer	Charity Payment	Transaction is a payment for charity reasons	Both
97	<b>COMT</b>	Consumer	Consumer Third Party Consolidated Payment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, i.e. credit counselling or bill payment companies	CHAPS
98	<b>MP2P</b>	Consumer	Mobile P2P Payment	A service which enables a user to use an app on its mobile to initiate moving funds from his/her bank account to another person's bank account while not using the account number but an alias information like an MSISDN as account addressing information in his/her app	NPA
99	<b>ECPG</b>	E-Commerce	Guaranteed E-Payment	E-Commerce payment with payment guarantee of the issuing bank	NPA
100	<b>ECPR</b>	E-Commerce	E-Payment Return	E-Commerce payment return	NPA
101	<b>ECPU</b>	E-Commerce	Non-Guaranteed E-Payment	E-Commerce payment without payment guarantee of the issuing bank	NPA
102	<b>EPAY</b>	E-Commerce	E-payment	Transaction is related to E-Payment	NPA
103	<b>CLPR</b>	Finance	Car Loan Principal Repayment	Transaction is a payment of car loan principal payment	Both
104	<b>COMP</b>	Finance	Compensation Payment	Transaction is related to the payment of a compensation relating to interest loss/value date adjustment and can include fees	Both
105	<b>DBTC</b>	Finance	Debit Collection Payment	Collection of funds initiated via a debit transfer	NPA
106	<b>GOVI</b>	Finance	Government Insurance	Transaction is related to a payment of government insurance	Both

107	<b>HLRP</b>	Finance	Housing Loan Repayment	Transaction is related to a payment of housing loan	Both
108	<b>HLST</b>	Finance	Home Loan Settlement	Transaction is related to the settlement of a home loan	Both
109	<b>INPC</b>	Finance	Insurance Premium Car	Transaction is a payment of car insurance premium	NPA
110	<b>INPR</b>	Finance	Insurance Premium Refund	Transaction is related to an insurance premium refund	NPA
111	<b>INSC</b>	Finance	Payment of Insurance Claim	Transaction is related to the payment of an insurance claim	Both
112	<b>INSU</b>	Finance	Insurance Premium	Transaction is payment of an insurance premium	Both
113	<b>INTE</b>	Finance	Interest	Transaction is payment of interest	Both
114	<b>LBRI</b>	Finance	Labour Insurance	Transaction is a payment of labour insurance	NPA
115	<b>LIFI</b>	Finance	Life Insurance	Transaction is a payment of life insurance	Both
116	<b>LOAN</b>	Finance	Loan	Transaction is related to transfer of loan to borrower	Both
117	<b>LOAR</b>	Finance	Loan Repayment	Transaction is related to repayment of loan to lender	Both
118	<b>PENO</b>	Finance	Payment Based On Enforcement Order	Payment based on enforcement orders except those arising from judicial alimony decrees	Both
119	<b>PPTI</b>	Finance	Property Insurance	Transaction is a payment of property insurance	Both
120	<b>RELG</b>	Finance	Rental Lease General	Transaction is for general rental/lease	Both
121	<b>RINP</b>	Finance	Recurring Instalment Payment	Transaction is related to a payment of a recurring instalment made at regular intervals.	NPA
122	<b>TRFD</b>	Finance	Trust Fund	Transaction is related to a payment of a trust fund	Both
123	<b>FORW</b>	Foreign Exchange	Forward Foreign Exchange	FX trades with a value date in the future	CHAPS
124	<b>FXNT</b>	Foreign Exchange	Foreign Exchange Related Netting	FX netting if cash is moved by separate wire instead of within the closing FX instruction	CHAPS
125	<b>ADMG</b>	General	Administrative Management	Transaction is related to a payment associated with administrative management	Do not use - Unlikely to be used in either NPA or CHAPS
126	<b>ADVA</b>	General	Advance Payment	Transaction is an advance payment	Do not use - Method not purpose of payment
127	<b>BCDM</b>	General	Bearer Cheque Domestic	Transaction is the payment of a domestic bearer cheque	Do not use - Method not purpose of payment
128	<b>BCFG</b>	General	Bearer Cheque Foreign	Transaction is the payment of a foreign bearer cheque	Do not use - Method not purpose of payment
129	<b>BOLD</b>	General	Building Maintenance	Transaction is related to a payment associated with building maintenance	CHAPS
130	<b>BNET</b>	General	Bond Forward Netting	Bond Forward pair-off cash net movement	CHAPS
131	<b>CBFF</b>	General	Capital Building	Transaction is related to capital building fringe fortune, i.e. capital building in general	CHAPS
132	<b>CBFR</b>	General	Capital Building Retirement	Transaction is related to capital building fringe fortune for retirement	CHAPS
133	<b>CCRD</b>	General	Credit Card Payment	Transaction is related to a payment of credit card account	NPA
134	<b>CDBL</b>	General	Credit Card Bill	Transaction is related to a payment of credit card bill	NPA
135	<b>CFEE</b>	General	Cancellation Fee	Transaction is related to a payment of cancellation fee	NPA
136	<b>CGDD</b>	General	Card Generated Direct Debit	Transaction is related to a direct debit where the mandate was generated by using data from a payment card at the point of sale	Do not use - Method not purpose of payment
137	<b>CORT</b>	General	Trade Settlement Payment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction	CHAPS
138	<b>COST</b>	General	Costs	Transaction is related to payment of costs	Do not use - Too broad
139	<b>CPKC</b>	General	Carpark Charges	Transaction is related to carpark charges	NPA
140	<b>DCRD</b>	General	Debit Card Payment	Transaction is related to a debit card payment	Do not use - Method not purpose of payment

141	<b>DSMT</b>	General	Printed Order Disbursement	Transaction is the payment of a disbursement due to a specific type of printed order for a payment of a specified sum, issued by a bank or a post office (Zahlungsanweisung zur Verrechnung)	CHAPS
142	<b>DVPM</b>	General	Deliver Against Payment	Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction	CHAPS
143	<b>EDUC</b>	General	Education	Transaction is related to a payment of study/tuition fees	Both
144	<b>FACT</b>	General	Factor Update related payment	Payment related to a factor update	CHAPS
145	<b>FAND</b>	General	Financial Aid in case of Natural Disaster	Financial aid by State authorities for abolition of consequences of natural disasters	Both
146	<b>FCPM</b>	General	Late Payment of Fees & Charges	Transaction is the payment for late fees & charges. E.g. Credit card charges	NPA
147	<b>FEES</b>	General	Payment of Fees	Payment of fees/charges	Both
148	<b>GOVT</b>	General	Government Payment	Transaction is a payment to or from a government department	Both
149	<b>ICCP</b>	General	Irrevocable Credit Card Payment	Transaction is reimbursement of credit card payment	NPA
150	<b>IDCP</b>	General	Irrevocable Debit Card Payment	Transaction is reimbursement of debit card payment	NPA
151	<b>IHRP</b>	General	Instalment Hire Purchase Agreement	Transaction is payment for an instalment/hire-purchase agreement	NPA
152	<b>INSM</b>	General	Instalment	Transaction is related to a payment of an instalment	Both
153	<b>IVPT</b>	General	Invoice Payment	Transaction is the payment for invoices	NPA
154	<b>MCDM</b>	General	Multi-Currency Cheque Domestic	Transaction is the payment of a domestic multi-currency cheque	Do not use - Method not purpose of payment
155	<b>MCFG</b>	General	Multi-Currency Cheque Foreign	Transaction is the payment of a foreign multi-currency cheque	Do not use - Method not purpose of payment
156	<b>MSVC</b>	General	Multiple Service Types	Transaction is related to a payment for multiple service types	Do not use - Too broad
157	<b>NOWS</b>	General	Not otherwise Specified	Transaction is related to a payment for type of services not specified elsewhere	Do not use - Method not purpose of payment
158	<b>OCDM</b>	General	Order Cheque Domestic	Transaction is the payment of a domestic order cheque	Do not use - Method not purpose of payment
159	<b>OCFG</b>	General	Order Cheque Foreign	Transaction is the payment of a foreign order cheque	Do not use - Method not purpose of payment
160	<b>OFEE</b>	General	Opening Fee	Transaction is related to a payment of opening fee	Both
161	<b>OTHR</b>	General	Other	Other payment purpose	Do not use - Too broad
162	<b>PADD</b>	General	Preauthorized debit	Transaction is related to a pre-authorized debit origination	Do not use - Method not purpose of payment
163	<b>PTSP</b>	General	Payment Terms	Transaction is related to payment terms specifications	Do not use - Too broad
164	<b>RCKE</b>	General	Re-presented Check Entry	Transaction is related to a payment associated with a re-presented check entry	Do not use - Method not purpose of payment
165	<b>RCPT</b>	General	Receipt Payment	Transaction is related to a payment of receipt	Do not use - Too broad
166	<b>REBT</b>	General	Rebate	Transaction is the payment of a rebate	CHAPS
167	<b>REFU</b>	General	Refund	Transaction is the payment of a refund	Both
168	<b>RENT</b>	General	Rent	Transaction is the payment of rent	Both
169	<b>REOD</b>	General	Account Overdraft Repayment	Transaction is for account overdraft repayment	CHAPS
170	<b>RIMB</b>	General	Reimbursement of a previous erroneous transaction	Transaction is related to a reimbursement of a previous erroneous transaction	Do not use - Unlikely to be used in either NPA or CHAPS
171	<b>RPNT</b>	General	Bi-lateral repo internet netting	Bi-lateral repo interest net/bulk payment at rollover/pair-off or other closing scenarios where applicable	CHAPS
172	<b>RRBN</b>	General	Round Robin	Cash payment resulting from a Round Robin	Do not use - Unlikely to be used in either NPA or CHAPS

173	<b>RRCT</b>	General	Reimbursement Received Credit Transfer	Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer	Do not use - Not relevant to UK
174	<b>RVPM</b>	General	Receive Against Payment	Code used to pre-advise the account servicer of a forthcoming receive against payment instruction	CHAPS
175	<b>SLPI</b>	General	Payment Slip Instruction	Transaction is payment of a well formatted payment slip	Do not use - Method not purpose of payment
176	<b>SPLT</b>	General	Split payments	Split payments. To be used when cash and security movements for a security trade settlement are instructed separately	Do not use - Method not purpose of payment
177	<b>STDY</b>	General	Study	Transaction is related to a payment of study/tuition costs	Do not use - duplicate: use EDUC instead
178	<b>TBAN</b>	General	TBA pair-off netting	TBA pair-off cash wire net movement	CHAPS
179	<b>TBIL</b>	General	Telecommunications Bill	Transaction is related to a payment of telecommunications related bill	Do not use - Unlikely to be used in either NPA or CHAPS
180	<b>TCSC</b>	General	Town Council Service Charges	Transaction is related to a payment associated with charges levied by a town council	Do not use - Unlikely to be used in either NPA or CHAPS
181	<b>TELI</b>	General	Telephone-Initiated Transaction	Transaction is related to a payment initiated via telephone.	Do not use - Method not purpose of payment
182	<b>TMPG</b>	General	TMPG claim payment	Cash payment resulting from a TMPG Claim	Do not use - Not relevant to UK
183	<b>TPRI</b>	General	Tri Party Repo Interest	Tri-Party Repo related interest	CHAPS
184	<b>TPRP</b>	General	Tri-party Repo netting	Tri-party Repo related net gain/loss cash movement	CHAPS
185	<b>TRNC</b>	General	Truncated Payment Slip	Transaction is payment of a beneficiary prefilled payment slip where beneficiary to payer information is truncated	Do not use - Method not purpose of payment
186	<b>TRVC</b>	General	Traveller Cheque	Transaction is the payment of a travellers cheque	Do not use - Method not purpose of payment
187	<b>WEBI</b>	General	Internet-Initiated Transaction	Transaction is related to a payment initiated via internet	Do not use - Method not purpose of payment
188	<b>IPAY</b>	Instant Payments	Instant Payments	Transaction in which the amount is available to the payee immediately	Do not use - Method not purpose of payment
189	<b>IPCA</b>	Instant Payments	Instant Payments cancellation	Transaction in which the Return of the amount is fully returned	Do not use - Method not purpose of payment
190	<b>IPDO</b>	Instant Payments	Instant Payments for donations	Transaction in which the amount is available to the payee immediately, done for donations, with sending the address data of the payer	Do not use - Method not purpose of payment
191	<b>IPEA</b>	Instant Payments	Instant Payments in E-Commerce without address data	Transaction in which the amount is available to the payee immediately, done in E-commerce, without sending the address data of the payer	Do not use - Method not purpose of payment
192	<b>IPEC</b>	Instant Payments	Instant Payments in E-Commerce with address data	Transaction in which the amount is available to the payee immediately, done in E-commerce, with sending the address data of the payer	Do not use - Method not purpose of payment
193	<b>IPEW</b>	Instant Payments	Instant Payments in E-Commerce	Transaction in which the amount is available to the payee immediately, done in E-commerce.	Do not use - Method not purpose of payment
194	<b>IPPS</b>	Instant Payments	Instant Payments at POS	Transaction in which the amount is available to the payee immediately, done at POS.	Do not use - Method not purpose of payment
195	<b>IPRT</b>	Instant Payments	Instant Payments return	Transaction in which the Return of the amount is fully or partial returned.	Do not use - Method not purpose of payment
196	<b>IPU2</b>	Instant Payments	Instant Payments unattended vending machine with 2FA	Transaction is made via an unattended vending machine by using 2-factor-authentication	Do not use - Method not purpose of payment
197	<b>IPUW</b>	Instant Payments	Instant Payments unattended vending machine without 2FA	Transaction is made via an unattended vending machine by without using 2-factor-authentication	Do not use - Method not purpose of payment
198	<b>ANNU</b>	Investment	Annuity	Transaction settles annuity related to credit, insurance, investments, other	CHAPS

199	<b>CAFI</b>	Investment	Custodian Management fee In-house	Transaction is the payment of custodian account management fee where custodian bank and current account servicing bank coincide	CHAPS
200	<b>CFDI</b>	Investment	Capital falling due In-house	Transaction is the payment of capital falling due where custodian bank and current account servicing bank coincide	CHAPS
201	<b>CMDT</b>	Investment	Commodity Transfer	Transaction is payment of commodities	CHAPS
202	<b>DERI</b>	Investment	Derivatives	Transaction is related to a derivatives transaction	CHAPS
203	<b>DIVD</b>	Investment	Dividend	Transaction is payment of dividends	CHAPS
204	<b>FREX</b>	Investment	Foreign Exchange	Transaction is related to a foreign exchange operation	CHAPS
205	<b>HEDG</b>	Investment	Hedging	Transaction is related to a hedging operation	CHAPS
206	<b>INVS</b>	Investment	Investment & Securities	Transaction is for the payment of mutual funds, investment products and shares	CHAPS
207	<b>PRME</b>	Investment	Precious Metal	Transaction is related to a precious metal operation	CHAPS
208	<b>SAVG</b>	Investment	Savings	Transfer to savings/retirement account	CHAPS
209	<b>SECU</b>	Investment	Securities	Transaction is the payment of securities	CHAPS
210	<b>SEPI</b>	Investment	Securities Purchase In-house	Transaction is the payment of a purchase of securities where custodian bank and current account servicing bank coincide	CHAPS
211	<b>TREA</b>	Investment	Treasury Payment	Transaction is related to treasury operations	CHAPS
212	<b>UNIT</b>	Investment	Unit Trust Purchase	Transaction is purchase of Unit Trust	CHAPS
213	<b>FNET</b>	Listed Derivatives	Futures Netting Payment	Cash associated with a netting of futures payments. Refer to CCPM code word for netting of initial and variation margin through a CCP	CHAPS
214	<b>FUTR</b>	Listed Derivatives	Futures	Cash related to futures trading activity	CHAPS
215	<b>ANTS</b>	Medical	Anaesthesia Services	Transaction is a payment for anaesthesia services	Do not use - Unlikely to be used in either NPA or CHAPS
216	<b>CVCF</b>	Medical	Convalescent Care Facility	Transaction is a payment for convalescence care facility services	Do not use - Unlikely to be used in either NPA or CHAPS
217	<b>DMEQ</b>	Medical	Durable Medical Equipment	Transaction is a payment is for use of durable medical equipment	Do not use - Unlikely to be used in either NPA or CHAPS
218	<b>DNTS</b>	Medical	Dental Services	Transaction is a payment for dental services	NPA
219	<b>HLTC</b>	Medical	Home Health Care	Transaction is a payment for home health care services	Do not use - Unlikely to be used in either NPA or CHAPS
220	<b>HLTI</b>	Medical	Health Insurance	Transaction is a payment of health insurance	NPA
221	<b>HSPC</b>	Medical	Hospital Care	Transaction is a payment for hospital care services	Do not use - Unlikely to be used in either NPA or CHAPS
222	<b>ICRF</b>	Medical	Intermediate Care Facility	Transaction is a payment for intermediate care facility services	Do not use - Unlikely to be used in either NPA or CHAPS
223	<b>LTCF</b>	Medical	Long Term Care Facility	Transaction is a payment for long-term care facility services	NPA
224	<b>MAFC</b>	Medical	Medical Aid Fund Contribution	Transaction is contribution to medical aid fund	Do not use - Unlikely to be used in either NPA or CHAPS
225	<b>MARF</b>	Medical	Medical Aid Refund	Transaction is related to a medical aid refund	Do not use - Unlikely to be used in either NPA or CHAPS
226	<b>MDCS</b>	Medical	Medical Services	Transaction is a payment for medical care services	CHAPS
227	<b>VIEW</b>	Medical	Vision Care	Transaction is a payment for vision care services	NPA
228	<b>CDEP</b>	OTC Derivatives	Credit default event payment	Payment related to a credit default event	CHAPS
229	<b>SWFP</b>	OTC Derivatives	Swap contract final payment	Final payments for a swap contract	CHAPS
230	<b>SWPP</b>	OTC Derivatives	Swap contract partial payment	Partial payment for a swap contract	CHAPS
231	<b>SWRS</b>	OTC Derivatives	Swap contract reset payment	Reset payment for a swap contract	CHAPS
232	<b>SWUF</b>	OTC Derivatives	Swap contract upfront payment	Upfront payment for a swap contract	CHAPS
233	<b>ADCS</b>	Salary & Benefits	Advisory Donation Copyright Services	Payments for donation, sponsorship, advisory, intellectual and other copyright services	Both

234	<b>AEMP</b>	Salary & Benefits	Active Employment Policy	Payment concerning active employment policy	Do not use - Unlikely to be used in either NPA or CHAPS
235	<b>ALLW</b>	Salary & Benefits	Allowance	Transaction is the payment of allowances	Do not use - Unlikely to be used in either NPA or CHAPS
236	<b>ALMY</b>	Salary & Benefits	Alimony Payment	Transaction is the payment of alimony	Both
237	<b>BBSC</b>	Salary & Benefits	Baby Bonus Scheme	Transaction is related to a payment made as incentive to encourage parents to have more children	Do not use - Not relevant to UK
238	<b>BECH</b>	Salary & Benefits	Child Benefit	Transaction is related to a payment made to assist parent/guardian to maintain child	Both
239	<b>BENE</b>	Salary & Benefits	Unemployment Disability Benefit	Transaction is related to a payment to a person who is unemployed/disabled	Both
240	<b>BONU</b>	Salary & Benefits	Bonus Payment	Transaction is related to payment of a bonus	Both
241	<b>CCHD</b>	Salary & Benefits	Cash compensation, Helplessness, Disability	Payments made by Government institute related to cash compensation, helplessness, disability. These payments are made by the Government institution as a social benefit in addition to regularly paid salary or pension	Do not use - Unlikely to be used in either NPA or CHAPS
242	<b>COMM</b>	Salary & Benefits	Commission	Transaction is payment of commission	Both
243	<b>CSLP</b>	Salary & Benefits	Company Social Loan Payment to Bank	Transaction is a payment by a company to a bank for financing social loans to employees	Do not use - Unlikely to be used in either NPA or CHAPS
244	<b>GFRP</b>	Salary & Benefits	Guarantee Fund Rights Payment	Compensation to unemployed persons during insolvency procedures	Do not use - Too specific
245	<b>GVEA</b>	Salary & Benefits	Austrian Government Employees Category A	Transaction is payment to category A Austrian government employees	Do not use - Not relevant to UK
246	<b>GVEB</b>	Salary & Benefits	Austrian Government Employees Category B	Transaction is payment to category B Austrian government employees	Do not use - Not relevant to UK
247	<b>GVEC</b>	Salary & Benefits	Austrian Government Employees Category C	Transaction is payment to category C Austrian government employees	Do not use - Not relevant to UK
248	<b>GVED</b>	Salary & Benefits	Austrian Government Employees Category D	Transaction is payment to category D Austrian government employees	Do not use - Not relevant to UK
249	<b>GWLT</b>	Salary & Benefits	Government War Legislation Transfer	Payment to victims of war violence and to disabled soldiers	Do not use - Unlikely to be used in either NPA or CHAPS
250	<b>HREC</b>	Salary & Benefits	Housing Related Contribution	Transaction is a contribution by an employer to the housing expenditures (purchase, construction, renovation) of the employees within a tax free fringe benefit system	Both
251	<b>PAYR</b>	Salary & Benefits	Payroll	Transaction is related to the payment of payroll	Both
252	<b>PEFC</b>	Salary & Benefits	Pension Fund Contribution	Transaction is contribution to pension fund	Both
253	<b>PENS</b>	Salary & Benefits	Pension Payment	Transaction is the payment of pension	Both
254	<b>PRCP</b>	Salary & Benefits	Price Payment	Transaction is related to a payment of a price	Do not use - Too broad
255	<b>RHBS</b>	Salary & Benefits	Rehabilitation Support	Benefit for the duration of occupational rehabilitation	Do not use - Unlikely to be used in either NPA or CHAPS
256	<b>SALA</b>	Salary & Benefits	Salary Payment	Transaction is the payment of salaries	Both
257	<b>SPSP</b>	Salary & Benefits	Salary Pension Sum Payment	Salary or pension payment for more months in one amount or a delayed payment of salaries or pensions.	Both
258	<b>SSBE</b>	Salary & Benefits	Social Security Benefit	Transaction is a social security benefit, i.e. payment made by a government to support individuals	Both
259	<b>LBIN</b>	Securities Lending	Lending Buy-In Netting	Net payment related to a buy-in. When an investment manager is bought in on a sell trade that fails due to a failed securities lending recall, the IM may seize the underlying collateral to pay for the buy-in. Any difference between the value of the collateral and the sell proceeds would be paid or received under this code	CHAPS

260	<b>LCOL</b>	Securities Lending	Lending Cash Collateral Free Movement	Free movement of cash collateral. Cash collateral paid by the borrower is done separately from the delivery of the shares at loan opening or return of collateral done separately from return of the loaned security. Note: common when the currency of the security is different the currency of the cash collateral	CHAPS
261	<b>LFEE</b>	Securities Lending	Lending Fees	Fee payments, other than rebates, for securities lending. Includes (a) exclusive fees; (b) transaction fees; (c) custodian fees; (d) minimum balance fees	CHAPS
262	<b>LMEQ</b>	Securities Lending	Lending Equity marked-to-market cash collateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned equity securities	CHAPS
263	<b>LMFI</b>	Securities Lending	Lending Fixed Income marked-to-market cash collateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned fixed income securities	CHAPS
264	<b>LMRK</b>	Securities Lending	Lending unspecified type of marked-to-market cash collateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned securities where the instrument types are not specified	CHAPS
265	<b>LREB</b>	Securities Lending	Lending rebate payments	Securities lending rebate payments	CHAPS
266	<b>LREV</b>	Securities Lending	Lending Revenue Payments	Revenue payments made by the lending agent to the client	CHAPS
267	<b>LSFL</b>	Securities Lending	Lending Claim Payment	Payments made by a borrower to a lending agent to satisfy claims made by the investment manager related to sell fails from late loan recall deliveries	CHAPS
268	<b>NITX</b>	Tax	Net Income Tax	Transaction is related to a payment of net income tax	Do not use - Not relevant to UK
269	<b>ESTX</b>	Tax	Estate Tax	Transaction is related to a payment of estate tax	Both
270	<b>FWLV</b>	Tax	Foreign Worker Levy	Transaction is related to a payment of Foreign Worker Levy	Both
271	<b>GSTX</b>	Tax	Goods & Services Tax	Transaction is the payment of Goods & Services tax	Do not use - Not relevant to UK
272	<b>HSTX</b>	Tax	Housing Tax	Transaction is related to a payment of housing tax	Both
273	<b>INTX</b>	Tax	Income Tax	Transaction is related to a payment of income tax	Both
274	<b>PTXP</b>	Tax	Property Tax	Transaction is related to a payment of property tax	Both
275	<b>RDTX</b>	Tax	Road Tax	Transaction is related to a payment of road tax	Both
276	<b>TAXR</b>	Tax	Tax Refund	Transaction is the refund of a tax payment or obligation	Both
277	<b>TAXS</b>	Tax	Tax Payment	Transaction is the payment of taxes	Both
278	<b>VATX</b>	Tax	Value Added Tax Payment	Transaction is the payment of value added tax	Both
279	<b>WHLD</b>	Tax	With Holding	Transaction is related to a payment of withholding tax	Both
280	<b>B112</b>	Trailer Fee	Trailer Fee Payment	US mutual fund trailer fee (12b-1) payment	Do not use - Not relevant to UK
281	<b>BR12</b>	Trailer Fee	Trailer Fee Rebate	US mutual fund trailer fee (12b-1) rebate payment	Do not use - Not relevant to UK
282	<b>TLRF</b>	Trailer Fee	Non-US mutual fund trailer fee payment	Any non-US mutual fund trailer fee (retrocession) payment (use ISIN to determine onshore versus offshore designation)	Do not use - Not relevant to UK
283	<b>TLRR</b>	Trailer Fee	Non-US mutual fund trailer fee rebate payment	Any non-US mutual fund trailer fee (retrocession) rebate payment (use ISIN to determine onshore versus offshore designation)	Do not use - Not relevant to UK
284	<b>AIRB</b>	Transport	Air	Transaction is a payment for air transport related business	Do not use - Too specific
285	<b>BUSB</b>	Transport	Bus	Transaction is a payment for bus transport related business	Do not use - Too specific
286	<b>FERB</b>	Transport	Ferry	Transaction is a payment for ferry related business	Do not use - Too specific
287	<b>RLWY</b>	Transport	Railway	Transaction is a payment for railway transport related business	Do not use - Too specific
288	<b>TRPT</b>	Transport	Road Pricing	Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation	Do not use - Too specific
289	<b>CBTV</b>	Utilities	Cable TV bill	Transaction is related to a payment of cable TV bill	NPA
290	<b>ELEC</b>	Utilities	Electricity bill	Transaction is related to a payment of electricity bill	NPA
291	<b>ENRG</b>	Utilities	Energies	Transaction is related to a utility operation	Do not use - Too specific
292	<b>GASB</b>	Utilities	Gas bill	Transaction is related to a payment of gas bill	NPA

293	NWCH	Utilities	Network Charge	Transaction is related to a payment of network charges	Do not use - Too specific
294	NWCM	Utilities	Network Communication	Transaction is related to a payment of network communication	Do not use - Too specific
295	OTLC	Utilities	Other Telecom Related bill	Transaction is related to a payment of other telecom related bill	Do not use - Too specific
296	PHON	Utilities	Telephone bill	Transaction is related to a payment of telephone bill	NPA
297	UBIL	Utilities	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity	Both
298	WTER	Utilities	Water bill	Transaction is related to a payment of water bill	NPA

## 2. Potential new Purpose Codes

Below are a number of suggested codes the Bank and Pay.UK propose may be needed or beneficial to introduce for UK payments, currently not included within the ISO 20022 External Code set. New codes suggested through this consultation will be added to this list, and if deemed beneficial, the Bank and Pay.UK will follow the ISO 20022 Change Request process to add these to the ISO 20022 External Code set.

Please provide feedback on these codes in the [corresponding survey here](#), which can be found on the [Bank's technical resource page](#) and will be published on Pay.UK's [Standard Source](#) in due course.

	Purpose Code	Classification	Name	Definition	UK usage
299	TBC	Finance	Mortgage Loan		New code to request
300	TBC	Finance	Residential Housing		New code to request
301	TBC	Finance	Non Residential Real Estate		New code to request
302	TBC	Finance	Property Deposit		New code to request
303	TBC	Tax	Stamp Duty		New code to request
304	TBC	Tax	Levy Duty		New code to request
305	TBC	Finance	Re-Mortgage Loan		New code to request
306	TBC	Finance	Ground Rent		New code to request
307	TBC	Finance	Lease Hold payment		New code to request
308	TBC	Finance	Property/Evaluation survey payment		New code to request
309	TBC	Finance	Property completion payment		New code to request

## 3. Category Purpose Codes

The 'Category Purpose Code' field in new ISO 20022 payment messages (pacs.008 and pacs.009) is primarily used by participants to signal to receiving PSPs some specific high level properties of a payment instruction to help with processing.

Similar to the above Purpose Codes, the Bank and Pay.UK have indicated our proposed use of each code as relevant to UK payments. Please provide feedback on these codes in the [corresponding survey here](#), which can be found on the [Bank's technical resource page](#) and will be published on Pay.UK's [Standard Source](#) in due course.

	Category Code	Name	Description	UK usage
1	BONU	Bonus Payment	Transaction is the payment of a bonus	NPA
2	CASH	Cash Management Transfer	Transaction is a general cash management instruction	CHAPS
3	CBLK	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details	CHAPS
4	CCRD	Credit Card Payment	Transaction is related to a payment of credit card	NPA
5	CORT	Trade Settlement Payment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction	CHAPS
6	DCRD	Debit Card Payment	Transaction is related to a payment of debit card	Do not use - Method not purpose of payment
7	DIVI	Dividend	Transaction is the payment of dividends	Both
8	DVPM	Deliver Against Payment	Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction	CHAPS
9	EPAY	E-Payment	Transaction is related to E-Payment	Do not use - Method not purpose of payment
10	FCOL	Fee Collection	A Service that is settling card transaction related fees between two parties.	CHAPS
11	GOVT	Government Payment	Transaction is a payment to or from a government department	Both
12	HEDG	Hedging	Transaction is related to the payment of a hedging operation	CHAPS
13	ICCP	Irrevocable Credit Card Payment	Transaction is reimbursement of credit card payment	Do not use - Unlikely to be used in either NPA or CHAPS
14	IDCP	Irrevocable Debit Card Payment	Transaction is reimbursement of debit card payment	Do not use - Method not purpose of payment
15	INTC	Intra Company Payment	Transaction is an intra-company payment, i.e., a payment between two companies belonging to the same group	Both
16	INTE	Interest	Transaction is the payment of interest	Both
17	LOAN	Loan	Transaction is related to the transfer of a loan to a borrower	Both
18	MP2B	Commercial	Mobile P2B Payment	NPA
19	MP2P	Consumer	Mobile P2P Payment	NPA
20	OTHR	Other Payment	Other payment purpose	Do not use – too broad
21	PENS	Pension Payment	Transaction is the payment of pension	NPA
22	RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions	Do not use - Method not purpose of payment
23	RRCT	Reimbursement Received Credit Transfer	Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer	NPA
24	RVPM	Receive Against Payment	Code used to pre-advise the account servicer of a forthcoming receive against payment instruction	Do not use - Unlikely to be used in either NPA or CHAPS
25	SALA	Salary Payment	Transaction is the payment of salaries	Both
26	SECU	Securities	Transaction is the payment of securities	CHAPS
27	SSBE	Social Security Benefit	Transaction is a social security benefit, i.e. payment made by a government to support individuals	Both
28	SUPP	Supplier Payment	Transaction is related to a payment to a supplier	Both
29	TAXS	Tax Payment	Transaction is the payment of taxes	Both
30	TRAD	Trade	Transaction is related to the payment of a trade finance transaction	CHAPS
31	TREA	Treasury Payment	Transaction is related to treasury operations. E.g. financial contract settlement	CHAPS
32	VATX	Value Added Tax Payment	Transaction is the payment of value added tax	Both
33	WHLD	With Holding	Transaction is the payment of withholding tax	CHAPS