

Consultation response on Purpose Codes in ISO 20022 Payment Messaging

October 2021

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Executive Summary

1. This consultation response paper (Response) summarises feedback received to the Bank of England's (the Bank) and Pay.UK's [consultation on the draft UK Purpose Code list](#) for the ISO 20022 payment messaging standard, and the Bank's approach to implementing the recommended UK Purpose Code list in CHAPS. This approach expands on the Bank's [Policy Statement on Implementing ISO 20022 Enhanced Data in CHAPS](#) with regards to the introduction of Purpose Codes. These are four letter codes which are carried across the payment chain, providing information to all users in the payments chain to indicate the reason a payment is being made.
2. The Bank and Pay.UK recognise the clear benefit to the UK payments industry from aligning the UK implementation of Purpose Codes. In line with this, the Bank and Pay.UK jointly consulted on the draft UK Purpose Code list for use across CHAPS and the New Payments Architecture (NPA), and jointly developed the common [UK recommended Purpose Code list](#) in response to feedback received. Whilst developed jointly, how the recommended list should be implemented and used will vary, reflecting the different roles of the two organisations and different types of payments facilitated. This Response updates industry on the feedback received and work undertaken by the Bank and Pay.UK to develop the joint list. For CHAPS only, this Response expands on the Bank's approach to mandating the use of Purpose Codes. For the NPA, as Pay.UK continues to separately publish its technical standards materials aligned to particular use cases, it will seek to articulate how Purpose Codes could be used within its Next Generation standard.
3. The Bank and Pay.UK received broad agreement on the benefits of Purpose Codes, and broad support for shortening the UK Purpose Code List, in particular for instances where end-users select the Purpose Codes. Most responses also supported adding the new Purpose Codes covering property and gambling proposed in the consultation.
4. In response to the feedback received, the Bank and Pay.UK have jointly developed the [UK recommended Purpose Code List](#), and successfully applied for the new property and gambling Purpose Codes to be added to the ISO 20022 Repository (as part of the External Code Set). The UK list is shorter and categorised by suggested user group, with the aim of increasing usability and data quality through consistent application. All Purpose Codes in the international External Code Set will continue to be accepted in CHAPS and the NPA, to maximise international compatibility. The

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Bank encourages use of the UK Purpose Code List for UK-originated CHAPS transactions; and participants should only use the wider External Code Set when there is a specific need to send a code with an overseas payment that is not on the UK list.

5. While not the primary focus of this consultation, CHAPS Direct Participants (DPs) expressed support for the Bank's approach to mandating the use of Purpose Codes in CHAPS in a gradual manner, as set out in its December Policy Statement.

From summer 2024, the Bank will mandate the use of Purpose Codes for CHAPS payments between financial institutions and for property transactions. The Bank defines property transactions as payments for which one of the property Purpose Codes in paragraph 23 should be used. The Bank plans to further expand the requirements for Purpose Codes in 2025 beyond the above two transaction types. In due course, the Bank intends to mandate the use of Purpose Codes at schema level, which will cause payments to be automatically rejected where mandatory enhanced data is incomplete or inaccurate. However, this is not expected to take place before 2026.

6. The Bank and Pay.UK would like to thank all respondents, and will continue to jointly work with the industry on associated guidance and, more generally, ISO 20022 implementation.

1. Background

7. The Bank and Pay.UK have committed to introduce Purpose Codes to UK payments, as part of the migration to the ISO 20022 financial messaging standard. In June 2018, the Bank first set out its ambition to implement Purpose Codes so relevant parties could clearly identify the purpose of a payment. In early 2020, Pay.UK also consulted with industry on the uses of Purpose Codes (as part of its Building Blocks) within the Next Generation Standard for the NPA. The objective is to provide enhanced data in payment messages for improved analytics, innovation, resilience and fraud detection.
8. Since then the Bank and Pay.UK have coordinated their approach and remained committed to using the international messaging standard ISO 20022 (specifically the External Code Set) as the basis for developing a UK Purpose Code list. This follows

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on from the Bank's December 2020 [Policy Statement on Implementing ISO 20022 Enhanced Data in CHAPS](#).

9. To facilitate the Bank and Pay.UK's work to introduce a uniform approach to Purpose Codes in UK payments, the Bank and Pay.UK have developed a single joint list of UK relevant Purpose Codes to cover both wholesale (CHAPS) and retail (NPA) payments. In December 2020, the Bank and Pay.UK issued a [consultation on the draft UK Purpose Code List](#). The objective of the consultation was to obtain industry feedback to refine the draft UK Purpose Code list, as a sub-set of the existing ISO 20022 External Code Set. By using a sub-set, we aim to make the use of Purpose Codes more straightforward and user friendly for the vast majority of UK transactions.
10. The consultation put forward a draft list of Purpose Codes that would be specifically used in the UK as a sub-set of the ISO 20022 External Code Set. This External Code Set contained 33 international ISO 20022 Category Purpose Codes and 298 international ISO 20022 Purpose Codes¹. Since the External Code Set contains a wide variety of codes originating from various international territories, there are a number that are not relevant to the UK. There were also a number of codes that would be particularly beneficial to the UK, and other countries, that were not covered in the international list.
11. The Bank and Pay.UK received a total of 26 responses, from DPs, other Payment Service Providers, Financial Market Infrastructures, trade associations and technology vendors. The Bank and Pay.UK engaged with industry sectors and trade associations before the consultation, and continue to engage with DPs through a variety of channels. The Bank and Pay.UK would like to thank all who engaged with us and responded to the consultation.
12. This Response summarises the Bank's and Pay.UK's conclusions following respondents' feedback. It should be read in conjunction with the recent consultations and Policy Statements on ISO 20022 that the Bank and Pay.UK have published.

¹ Note: These numbers are from the time of publishing the consultation. The number as of September 2021 is 36 Category Codes and 320 Purpose Codes.

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2. Summary of responses

13. All but one respondent **supported the introduction of Purpose Codes** in UK payments. The majority agreed with the benefits of Purpose Codes in the consultation: fraud prevention, payments prioritisation, identification, efficiencies, reconciliation, market intelligence, analytics, and innovation. Some respondents noted the further potential benefits of identifying vulnerable consumers and providing more information to payees and payers about the payments they make and receive.
14. The majority of respondents **supported our proposal for a shorter list** to help narrow down key UK relevant codes, to help usability of the list and to improve consistency in using codes across different users. Respondents agreed that in order to realise the benefits intended, Purpose Codes rely on accurate data and consistent input. They welcomed the further guidance the Bank is developing in collaboration with industry to develop how the use of Purpose Codes could be standardised for specific payment types. Many respondents provided us with the most useful codes for their organisation and some insight into how the codes might be used. This informed the Bank's and Pay.UK's process in narrowing down the [recommended list](#).
15. Many respondents **supported accepting all Purpose Codes in the international External Code Set**, in order to maintain harmonisation and interoperability, and to prevent fragmentation on a local level.
16. A number of respondents noted that the **'OTHR' Purpose Code should not be included** in the recommended UK Purpose Code List, because its broad scope risks reducing the overall data quality and completeness from Purpose Codes. In response to this feedback, the OTHR Purpose Code has not been included in the recommended UK list. (The OTHR Purpose Code is still included in the international External Code Set, so payments with this Purpose Code will not be rejected.)
17. While the Bank was not primarily consulting on its policy regarding the implementation of Purpose Codes and other enhanced data within the ISO 20022 message, as published in the December Policy Statement, the Bank received overall support for its policy position for Purpose Codes. The Bank agrees with respondents who are concerned that without mandating, there is a risk that the quality and completeness of Purpose Code data included within CHAPS payments will not be sufficient to realise the intended benefits. We are cognisant of the fact that we largely rely on DPs to support their payment chains to implement and carry Purpose Codes.

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The Recommended UK Purpose Code list and associated guidance should help to establish consistent and standardised usage of Purpose Codes.

18. Pay.UK also agrees that evidencing meaningful industry outcomes will be highly dependent upon standards being used consistently by industry and the underlying data being trusted. Pay.UK stated previously that it would mandate Purpose Codes for certain transaction types; it will work with industry to define where this is appropriate. However, Pay.UK is also mindful of its financial stability responsibilities and will need to ensure that any mandating of specific data attributes (and thus the potential for rejected payments) is carefully considered and has appropriate industry support.
19. Further detail on responses received to each of the consultation questions is provided in Annex A.

3. The recommended UK Purpose Code list

20. In response to the above feedback, the Bank and Pay.UK have jointly developed the [UK recommended Purpose Code list](#), which contains a condensed and more refined list of 127 Purpose Codes. This jointly developed UK list recommends the Purpose Codes which are most relevant and beneficial to UK payment messages in CHAPS and the NPA. This refined list should improve usability and consistency of application, along with further guidance that is in development with industry collaboration.
21. The Bank and Pay.UK will not restrict use of any part of the international External Code Set, and payments with any of those Purpose Codes will be accepted.
22. The Purpose Code list includes six new Purpose Codes related to property and gambling. Industry feedback highlighted the relevance of these areas to UK payments, and that these areas were not previously covered sufficiently by the ISO 20022 External Code Set. In response to this feedback, the Bank and Pay.UK requested these new codes to be added to the international External Code Set at the ISO 20022 Registration Bodies in line with the ISO 20022 procedures. These have been agreed and published in the ISO 20022 External Code Set.

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4. The Bank's approach to mandating Purpose Codes in CHAPS

23. The Bank's approach to mandating the use of Purpose Codes in CHAPS expands on its December Policy Statement:

- As part of the CHAPS migration to ISO 20022, all CHAPS DPs will be required to receive enhanced data, including Purpose Codes, from April 2023. From summer 2024, the Bank will mandate the use of Purpose Codes and LEIs for payments between financial institutions, and mandate the use of Purpose Codes for property transactions. The Bank defines property transactions as payments where one of the following Purpose Codes should be used:

Purpose Code	Classification	Name	Description
HLRP	Finance	Property Loan Repayment	Transaction is related to a payment of a property loan.
HLST	Finance	Property Loan Settlement	Transaction is related to the settlement of a property loan.
PLDS	Finance	Property Loan Disbursement	Payment of funds from a lender as part of the issuance of a property loan.
PDEP	Finance	Property Deposit	Payment of the deposit required towards purchase of a property
PCOM	Finance	Property Completion Payment	Final payment to complete the purchase of a property
PLRF	Finance	Property Loan Refinancing	The transfer or extension of a property financing arrangement to a new deal or loan provider, without change of ownership of property.

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- In summer 2024, the Bank will encourage but not mandate the use of Purpose Codes for CHAPS payments indirectly related to property transactions outside of those listed above, such as property tax, property insurance, rent or building maintenance.
- The Bank has previously stated in the December Policy Statement its intention to expand the requirements for Purpose Codes beyond the above two transaction types.
- The Bank will initially mandate the use of Purpose Codes through the CHAPS rulebook, with breaches of the Bank's expectations for the submission of enhanced data being followed up in line with the CHAPS participant assurance framework. The Bank expects to take a proportionate approach to non-compliance on completing enhanced data initially, but will expect the quality of data submitted to improve over time.
- With this approach, initially the Bank will not automatically reject payments where the enhanced data is inaccurate or incomplete, given the impact this would have on end-users and the wider financial system at this stage.
- In due course, the Bank intends to mandate the use of Purpose Codes at schema level, which will cause payments to be automatically rejected where mandatory enhanced data is incomplete or inaccurate. However, this is not expected to take place before 2026.

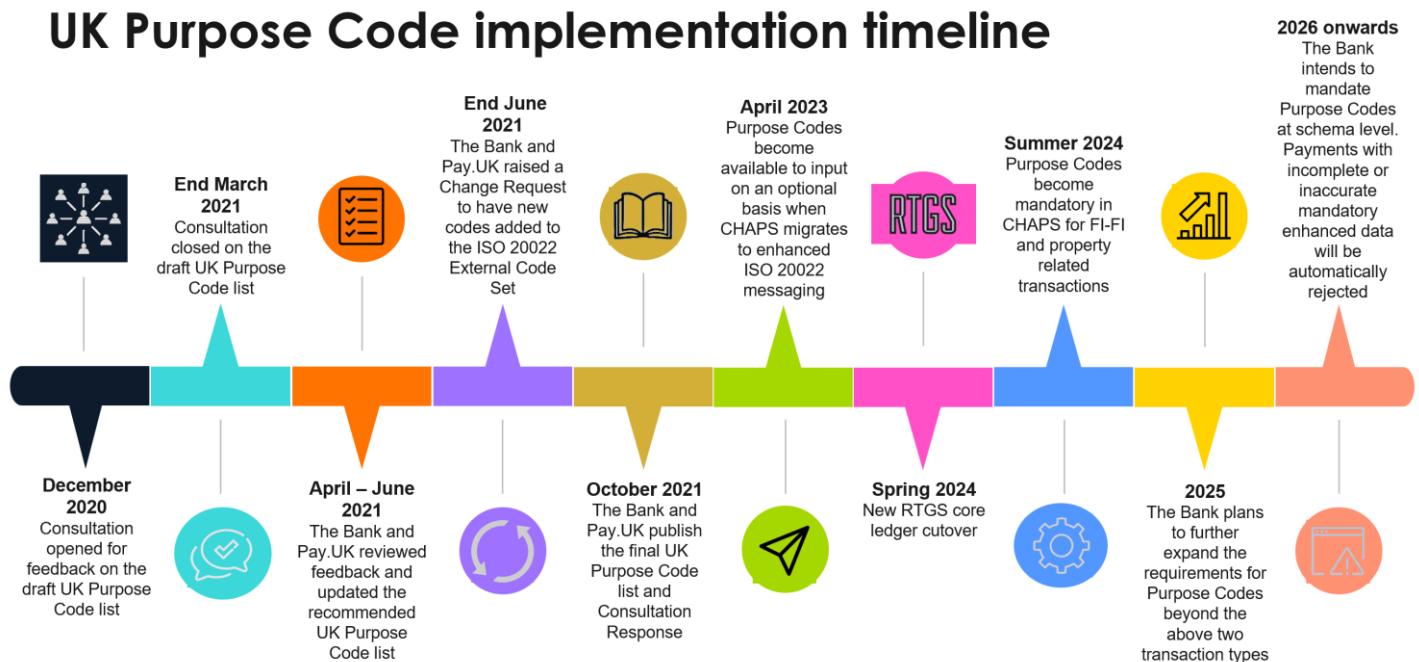
5. Next Steps

24. The [UK recommended Purpose Code list](#) applies from now onward. The Bank and Pay.UK reserve the right to make changes, although we do not foresee any changes in the near future. We will seek to minimise material changes in the interests of consistency for all stakeholders. Changes to the list requested by the industry will require clear justification and demand and be reviewed jointly by the Bank and Pay.UK as part of their regular ISO 20022 change management processes.
25. The Bank is working with industry to develop transactional market guidance to ensure consistency and best practice. This will provide guidance on which Purpose Code should be used in which circumstance, for example, which property Purpose Code should be used at which stage of a property transaction.

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26. The Bank and Pay.UK engaged with industry on whether it would be useful to propose Customer Journey Guidance. Based on the feedback received, the Bank and Pay.UK have categorised the UK recommended list by suggested user group in Annex B, but have decided not to develop a technical toolkit or additional machine learning solution at this stage. This recognises that how participants implement Purpose Codes in their customer channels is in the competitive space, while remaining cognisant of the benefits of consistent usage. The Bank and Pay.UK have agreed to pause this work for now, but are open to revisiting this with Participants at a future date and happy to answer any questions in the meantime.
27. Pay.UK is currently collaborating with several industry bodies on standard 'proofs of concepts' that bring to life the power of enhanced and structured data. As well as soliciting feedback from those focusing on implementation, Pay.UK has also spoken with a range of Purpose Code 'users'; those utilising them for specific outcomes. They have stated that access to more data (i.e. Purpose Codes) allows them to fulfil specific functions and ensure outcomes are achieved. One of these examples, working with UK Finance, focuses on establishing a base set of data attributes (of which one is 'Purpose of a Payment') to help address Authorised Push Payment Fraud (APP); with the intention of evidencing how an improved standardised data exchange could help organisations and their customers. Through this approach, Pay.UK will seek to understand and demonstrate 'first hand' the real-life opportunities that can be enabled through enhanced data (including Purpose Codes) and the challenges to implementation.

UK Purpose Code implementation timeline



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Annex A: Responses to consultation questions

Section 1: Existing International Purpose Codes

Question 1a: Please identify and list below all codes that you consider your organisation would use, if you were to enter Purpose Codes into every payment made by your organisation. This will help us identify the most commonly used and most important Purpose Codes.

- A1. Respondents provided useful lists of Purpose Codes they considered their organisation would use, which helped identify the most commonly used and most important Purpose Codes for the UK. As expected, different respondents provided different codes according to their business model and size, but the overall response helped to narrow down the [recommended list](#).
- A2. There was some interest in codes that are not included on the recommended UK Purpose Code list. Where interest was less widespread across the industry, we balanced that interest against our stated aim of refining the list to be concise and user friendly for the wider industry. As stated, Purpose Codes from the international ISO 20022 External Code Set will not be rejected.

Question 1b. Please identify and list below any Purpose Codes that you / your organisation do not believe would be beneficial to use in the UK context, and that you / your organisation consider should not be included in the final UK Purpose Code List.

- A3. The majority of respondents agreed with the list of Purpose Codes proposed to not be used.
- A4. A number of respondents noted that the 'OTHR' Purpose Code should not be included in the recommended UK Purpose Code List, because it is so broad that it risks reducing the overall data quality and completeness from Purpose Codes.
- A5. Some respondents were against shortening the list of Purpose Codes altogether, given international harmonisation and uncertainty over what payers may require now or in future. The Bank and Pay.UK agree with the importance of international harmonisation, which is why no Purpose Codes from the international External Code Set will be rejected. The Recommended UK Purpose Code list aims to flag the most

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relevant and beneficial Purpose Codes to UK Payments, to improve usability and consistency of application.

- A6. Some respondents noted that the list of Purpose Codes could be interpreted in different ways, creating the risk that they are used inconsistently. The Bank and Pay.UK agree with the need to ensure consistency in how Purpose Codes are used, so have been working with the industry to develop associated guidance.
- A7. One response questioned the additional value of Purpose Codes in payments altogether, due to the rich nature of data already in ISO 20022 payment messages. The Bank and Pay.UK believe that Purpose Codes will play an important role alongside other data enhancements ('Building Blocks') and that there are specific benefits of introducing them, which have been echoed throughout our industry engagement activities (including this consultation: see Question 4a below). We will continue to seek to maximise these benefits through their implementation.

Section 2: Proposed use of existing international Purpose Codes

Question 2a. Please identify and list codes that you / your organisation believe are wrongly identified as 'Do not use', and which you believe would be beneficially used in UK payments.

- A8. The majority of respondents agreed with the list of Purpose Codes identified as 'Do not use'.
- A9. Some respondents identified a few Purpose Codes they believed to be wrongly identified as 'Do not use':
- a. A number of these were too granular and better covered by other codes. For example, the REFU code should be used instead of a number of more granular reimbursement codes. Our aim is to refine the list to be concise, user-friendly and consistent.
 - b. A number were better related to the method of payment than the purpose.
 - c. A number of respondents supported the 'OTHR' Purpose Code in extremis. However, as noted in A5, it is so broad in scope that it risks reducing the overall data quality and completeness from Purpose Codes. Payments using this code will not be rejected, but the code will not be recommended.

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d. In one of these cases, the codes are covered by the new gambling Purpose Codes.

A10. Some respondents reiterated the need for interoperability in cross-border payments. As noted above, the Bank and Pay.UK agree with the importance of international harmonisation, which is why no Purpose Codes from the full ISO 20022 External Code Set will be rejected.

Question 2b. Please identify and list any codes that you / your organisation believe are incorrectly classified with either the 'CHAPS' (wholesale) or future 'NPA' (retail) payment systems, or 'Both'. NB: Purpose Codes will be commonly available across both systems without limitation, and these distinctions are mainly indicative which will help develop respective market guidance.

A11. The majority of respondents agreed with the recommended usage of Purpose Codes in each system.

A12. Some respondents identified a number Purpose Codes that would likely be used in both schemes, rather than one.

A13. The Bank and Pay.UK agree with all of these suggested changes where usage of these Purpose Codes should be in both payment schemes. This is reflected in the attached Recommended Purpose Code List.

Section 3: New Purpose Codes

Question 3a. Please provide feedback on any relevant proposed Purpose Codes, if you agree or disagree with any of these codes being used in UK payments, including any suggestions or amendments.

A14. The majority of respondents agreed with the proposed new Purpose Codes.

A15. Some respondents reiterated the importance of using the new Purpose Codes consistently. The Bank and Pay.UK incorporated this feedback to refine the list of 11 new Purpose Codes we proposed in the Consultation to a shorter list of 6 new Purpose Codes across Property and Gambling:

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Purpose Code	Classification	Name	Description
GAMB	General	Gambling or wagering payment	Payments towards a purchase or winnings received from gambling, betting or other wagering activities.
LOTT	General	Lottery payment	Payment towards a purchase or winnings received from lottery activities.
PLDS	Finance	Property Loan Disbursement	Payment of funds from a lender as part of the issuance of a property loan.
PDEP	Finance	Property Deposit	Payment of the deposit required towards purchase of a property.
PCOM	Finance	Property Completion Payment	Final payment to complete the purchase of a property.
PLRF	Finance	Property Loan Refinancing	The transfer or extension of a property financing arrangement to a new deal or loan provider, without change of ownership of property.

A16. Some respondents reiterated that any new codes should be added to the international External Code Set to avoid discrepancies at a local market level. This was the Bank's and Pay.UK's intention, which is why we raised a Change Request to the ISO 20022 Registration Bodies for these to be added. These have now been agreed and published in the latest version of the ISO 20022 External Code Set.

A17. As mentioned, Pay.UK is currently developing end-to-end use cases with industry to help bring to life the outcomes that standards can unlock. As part of this work, Pay.UK may identify additional Purpose Codes that should be added to the External Code Set. In such circumstances, as with all change requests, Pay.UK would look to

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consult appropriately on this to ensure there is appropriate justification and demand, whilst considering any unintended consequences a new Purpose Code might introduce.

Question 3b. Please list any payments made by your organisation which you cannot closely match with an existing Purpose Code in the draft UK Purpose Code list, along with a short description. This can include either wholesale or retail, domestic or international payments. The purpose of this question is to ensure the final UK Purpose Code list comprehensively covers all UK payments.

A18. Most respondents were able to match all payments to existing Purpose Codes.

A19. A few respondents listed payments that they could not match with an existing Purpose Code in the draft UK list.

- a. Some respondents listed the cases of property, gambling, and a transfer between accounts held at different providers by the same natural party. The property and gambling related codes were included in our accepted Change Request, and a new Purpose Code for transfer of funds between accounts of the same natural party (INTP – Intra Party Payment) was coincidentally added to the international External Code Set in the May 2021 update, while the consultation was underway.
- b. Many of the remaining cases related to very granular retail and expert use-cases. The Bank believes that introducing new granular codes is not in line with the overarching aim of publishing a shorter, concise and more user-friendly list for the wider industry. In most cases there are more broadly defined Purpose Codes that exist and can be used. In addition, we believe that utilisation of other ISO 20022 data enhancements ('Building Blocks') in combination can achieve the same outcome. For example, instead of using the Purpose Code 'MARF' (Medical Aid Refund), the Purpose Code 'REFU' (Refund) might be used in combination with information entered into the remittance field, such as invoice number or payment reference number, and the identity of the payment originator, such as the Legal Entity Identifier (LEI).

Section 4: Other questions

Question 4a. Do you foresee your organisation deriving any direct or indirect benefit from the introduction of Purpose Codes, in addition to those listed below?

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- *A richer source of information for use by financial crime controls such as fraud prevention.*
- *The ability for Payment System Providers (PSPs) and (in extremis) infrastructure operators to identify important payments in an outage scenario. This would allow the prioritisation of those payments where the real economy impact of disruption would be greatest for example: housing completion payments, salaries.*
- *Easier identification of specific or groups of payments for identification of exceptions and investigations on specific payments.*
- *Reducing inefficiencies in the payments chain by providing a further point of reference for which PSPs can develop more efficient Straight-Through Processing (STP) systems.*
- *Additional information to assist in reconciliation processes and addressing queries.*
- *Richer contextual and market intelligence, providing greater opportunities for creating additional value for various stakeholders.*
- *More granular data on payments will allow PSPs to innovate and provide additional services to their users, facilitate more useful internal analytics on their services and provide regulators and other third parties with up-to-date and informative data sources.*

A20. The majority of respondents agreed with the benefits listed above. Some of these respondents also specifically drew out the benefits in:

- prioritising payments;
- financial crime risk and fraud prevention;
- new and innovative payment services and improving credit decisions;
- efficient reconciliation;
- exception processing;
- market intelligence.

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Some respondents noted the further potential benefits of identifying vulnerable consumers and providing more information to payees and payers about the payments they make and receive.

Question 4b. Do you have any other suggestions to further improve the UK Purpose Code list?

- A21. Many respondents noted the need to minimise friction and confusion for end-users, particularly in the retail space. Respondents outlined their existing approach to such payment services, including derivation logic, merchant category codes and a much shorter list of (DP-specific) payment purpose categories. One response called for future industry development of data products that recommend responses based on historical inputs, for example beneficiary accounts and / or references. One response noted that services like Request-To-Pay present an opportunity for Purpose Codes to be pre-populated by the payee. The Bank and Pay.UK have been exploring with industry the potential benefits of developing customer journey guidance and end-to-end use cases, which will aim to help industry ensure that the list can be trusted and used consistently.
- A22. Some respondents welcomed the Bank's approach to monitoring and, if necessary, updating the list.
- A23. A couple of respondents raised the possibility of more than one Purpose Code being relevant for a single payment. In such cases, the Bank recommends using the Purpose Code with the most informational and descriptive value. The desired outcome should be achieved in conjunction with other enhanced data in the ISO 20022 payment messages, such as structured addresses. Nonetheless, if a certain case persists, this can be addressed in associated guidance and / or further engagement with stakeholders.
- A24. One response suggested an additional payment classification be added. However, due to the alignment with the international ISO 20022 External Code Set, this is not possible and was therefore not progressed.
- A25. One response asked about retrospectively selecting Purpose Codes for existing standing orders and scheduled payments. While this is expected, the Bank notes its phased approach to mandating Purpose Codes should provide enough time and flexibility to users to update these.

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In some of the bilateral engagement, respondents raised the responsibility for entering Purpose Codes, for example between the payment initiator and the ultimate debtor. In CHAPS, the sending DP is responsible for enforcing the CHAPS rulebook, although the Bank remains agnostic regarding how DPs include Purpose Codes and other requirements. Pay.UK will undertake further work with industry to understand where this responsibility should be in the NPA and whether it is outcome dependent.

Annex B: UK Purpose Codes categorised by suggested user group

Wholesale / FI-FI	Wholesale / FI-FI	Consumer / Goods and Services	Commercial	Tax	Salary and Incomes	Foreign Exchange
<ul style="list-style-type: none"> Bank loan fees Bank loan accrued interest payment Bank loan principle pay-down Card bulk clearing Account management Cash management transfer Collection payment Cash disbursement cash management Liquidity management Netting Exchange traded derivatives OTC derivatives Repurchase agreement Securities buy sell / sell buy back Securities lending & borrowing Bond forward netting Trade settlement payment Treasury payment Futures netting payment Futures 	<ul style="list-style-type: none"> Swap contract final payment Swap contract partial payment Swap contract reset payment Swap contract upfront payment Lending rebate payments Lending revenue payments 	<ul style="list-style-type: none"> Purchase/sale of goods and services Purchase/sale of goods and services with cashback Intra party payment (transfer) Credit card bill Charity payment Instalment Subscription Gift Gambling Lottery Education Payment of fees Carpark charges E-payment E-payment Return 	<ul style="list-style-type: none"> Supplier payment Invoice payment Service charges Intra company payment Commercial payment (commercial credit or debit) Refund Rebate Accounts receivable entry Business expenses Copyright Licence fee Agricultural transfer Back office conversion entry Commercial (trade services operation) Compensation payment Consumer third party consolidated payment Debit collection payment 	<ul style="list-style-type: none"> Income tax Property tax Tax refund Estate tax Road tax VAT payment Withholding Housing tax Tax payment 	<ul style="list-style-type: none"> Salary Commission Bonus Royalties Alimony payment Advisory donation copyright service Housing related contribution 	<ul style="list-style-type: none"> Forward Foreign Exchange Foreign Exchange Related Netting
	Finance			Government	Benefits	
	Investments	Medical		Property	Insurance	
		Utilities	Pensions			