CURRENCY GUIDE BY BNP PARIBAS

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CASH MANAGEMENT

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BNP PARIBAS

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Currencies traded by BNP Paribas

Currency Code	Currency Name	Country
AED	UAE dirham	United Arab Emirates
ALL	Albanian lek	Albania
AMD	Armenian dram	Armenia
AOA	Angolan kwanza	Angola
ARS	Argentine peso	Argentina
AUD	Australian dollar	Australia, Kiribati, Tuvalu
AWG	Aruban florin	Aruba
AZN	Azerbaijan manat	Azerbaijan
BAM	Bosnia and Herzegovina convertible mark	Bosnia and Herzegovina
BBD	Barbadian dollar	Barbados
BDT	Bangladeshi taka	Bangladesh
BGN	Bulgarian lev	Bulgaria
BHD	Bahraini dinar	Bahrain
BIF	Burundi franc	Burundi
BMD	Bermudian dollar	Bermuda
BND	Brunei dollar	Brunei
BOB	Bolivian boliviano	Bolivia
BRL	Brazilian real	Brazil
BSD	Bahamian dollar	Bahamas
BWP	Botswana pula	Botswana
BZD	Belize dollar	Belize
CAD	Canadian dollar	Canada
CDF	Congolese franc	Democratic Republic of Congo
CHF	Swiss franc	Switzerland, Liechtenstein
CLP	Chilean peso	Chile
CNY	Chinese Yuan Renminbi	China
COP	Colombian peso	Colombia
CRC	Costa Rican colon	Costa Rica
CVE	Cabo Verdean escudo	Cape Verde
CZK	Czech koruna	Czech Republic
DJF	Djiboutian franc	Djibouti
DKK	Danish krone	Denmark, Faroe Islands, Greenland
DOP	Dominican peso	Dominican Republic
DZD	Algerian dinar	Algeria
EGP	Egyptian pound	Egypt
ERN	Eritrean nakfa	Eritrea
ETB	Ethiopian birr	Ethiopia
EUR	European euro	Andorra, Austria, Belgium, Cyprus, Germany, Estonia, Spain, Finland, France, French Guiana, Guadeloupe, Greece, Croatia, Ireland, Italy, Lithuania, Luxembourg, Latvia, Monaco, Montenegro, Martinique, Malta, Netherlands, Saint-Pierre and Miquelon, Portugal, Slovenia, Slovakia, San Marino, Vatican, Kosovo
FJD	Fijian dollar	Fiji
GBP	Pound sterling	United Kingdom, Guernsey, Isle of Man, Jersey
GEL	Georgian lari	Georgia
GHS	Ghanaian cedi	Ghana
GMD	Gambian dalasi	Gambia
GNF	Guinean franc	Guinea

Currency Code	Currency Name	Country
GTQ	Guatemalan quetzal	Guatemala
GYD	Guyanese dollar	Guyana
HKD	Hong Kong dollar	Hong Kong
HNL	Honduran lempira	Honduras
HTG	Haitian gourde	Haiti
HUF	Hungarian forint	Hungary
IDR	Indonesian rupiah	Indonesia
ILS	Israeli new shekel	Israel
INR	Indian rupee	India
JMD	Jamaican dollar	Jamaica
JOD	Jordanian dinar	Jordan, Palestine
JPY	Japanese yen	Japan
KES	Kenyan shilling	Kenya
KGS	Kyrgyzstani som	Kyrgyzstan
KHR	Cambodian riel	Cambodia
KMF	Comorian franc	Comoros
KRW	South Korean won	South Korea
KWD	Kuwaiti dinar	Kuwait
KYD	Cayman Islands dollar	Cayman Islands
KZT	Kazakhstani tenge	Kazakhstan
LAK	Lao kip	Laos
LBP	Lebanese pound	Lebanon
LKR	Sri Lankan rupee	Sri Lanka
LSL	Lesotho loti	Lesotho
MAD	Moroccan dirham	Morocco
MGA	Malagasy ariary	Madagascar
MNT	Mongolian tugrik	Mongolia
MOP	Macanese pataca	Macau
MRU	Mauritanian ouguiya	Mauritania
MUR	Mauritian rupee	Mauritius
MVR	Maldivian rufiyaa	Maldives
MWK	Malawian kwacha	Malawi
MXN	Mexican peso	Mexico
MYR	Malaysian ringgit	Malaysia
MZN	Mozambican metical	Mozambique
NAD	Namibian dollar	Namibia
NGN	Nigerian naira	Nigeria
NIO	Nicaraguan cordoba	Nicaragua
NOK	Norwegian krone	Norway
NPR	Nepalese rupee	Nepal
NZD	New Zealand dollar	Cook Island, New Zealand
OMR	Omani rial	Oman
PEN	Peruvian sol	Peru
PGK	Papua New Guinean kina	Papua New Guinea
PHP	Philippine peso	Philippines
PKR	Pakistani rupee	Pakistan
PLN	Polish zloty	Poland
PYG	Paraguayan guarani	Paraguay

Currency Code	Currency Name	Country
QAR	Qatari riyal	Qatar
RON	Romanian leu	Romania
RSD	Serbian dinar	Serbia
RWF	Rwandan franc	Rwanda
SAR	Saudi Arabian riyal	Saudi Arabia
SBD	Solomon Islands dollar	Solomon Islands
SCR	Seychellois rupee	Seychelles
SEK	Swedish krona	Sweden
SGD	Singapore dollar	Singapore
SLE	Sierra Leonean leone	Sierra Leone
SRD	Surinamese dollar	Suriname
STN	Sao Tome and Principe dobra	São Tomé and Príncipe
SZL	Swazi lilangeni	Swaziland
THB	Thai baht	Thailand
TND	Tunisian dinar	Tunisia
TOP	Tongan pa'anga	Tonga
TRY	Turkish lira	Turkey
TTD	Trinidad and Tobago dollar	Trinidad and Tobago
TWD	New Taiwan dollar	Taiwan
TZS	Tanzanian shilling	Tanzania
UGX	Ugandan shilling	Uganda
USD	United States dollar	American Samoa, Ecuador, Guam, Puerto Rico, El Salvador, Turks and Caicos Islands, Timor-Leste, United States of America, British Virgin Islands, American Virgin Islands
UYU	Uruguayan peso	Uruguay
VND	Vietnamese dong	Vietnam
VUV	Vanuatu vatu	Vanuatu
WST	Samoan tala	Samoa
XAF	Central African CFA franc	Central African Republic, Congo, Cameroon, Gabon, Equatorial Guinea, Chad
XCD	East Caribbean dollar	Antigua and Barbuda, Anguilla, Dominica, Grenada, Saint Kitts en Nevis, Saint Lucia, Montserrat, Saint Vincent en de Grenadines
XCG	Caribbean guilder	Netherlands Antilles, Curaçao, Sint Maarten (Dutch part)
XOF	West African CFA franc	Burkina Faso, Benin, Ivory Coast, Guinea-Bissau, Mali, Niger, Senegal, Togo
XPF	CFP franc	New Caledonia, French Polynesia, Wallis and Futuna
ZAR	South African rand	South Africa
ZMW	Zambian kwacha	Zambia

Currency holidays in 2025

January

01	Wed	AED, ALL, AMD, AOA, ARS, AUD, AWG, AZN, BAM, BBD, BGN, BHD, BIF, BMD, BND, BOB, BRL, BSD, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CUP, CVE, CZK, DJF, DKK, DOP, DZD, EGP, ERN, EUR, FJD, FKP, GBP, GEL, GHS, GIP, GMD, GNF, GTQ, GYD, HKD, HNL, HTG, HUF, IDR, IQD, ISK, JMD, JOD, JPY, KES, KGS, KHR, KMF, KPW, KRW, KWD, KYD, KZT, LAK, LBP, LRD, LSL, MAD, MDL, MGA, MKD, MNT, MRO, MUR, MVR, MWK, MXN, MYR, MZN, NAD, NGN, NIO, NOK, NZD, PAB, PEN, PGK, PHP, PKR, PLN, PYG, QAR, RON, RSD, RUB, RWF, SBD, SCR, SDG, SEK, SGD, SLL, SOS, SRD, STD, SVC, SYP, SZL, THB, TJS, TND, TOP, TRY, TTD, TWD, TZS, UAH, UGX, USD, UYU, UZS, VEF, VND, VUV, WST, XAF, XCD, XOF, XPF, YER, ZAR, ZMW
02	Thu	ALL, AMD, AWG, AZN, BAM, BTN, BWP, BYR, CHF, CUP, GEL, HTG, JPY, KWD, KZT, MUR, NZD, QAR, RON, RSD, RUB, RWF, SCR, UAH, WST, XCD
03	Fri	JPY, RUB
06	Mon	AMD, COP, DOP, IQD, LBP, MKD, PLN, RON, RUB, SEK, UYU, VEF
07	Tue	BYR, EGP, ERN, ETB, GEL, GHS, KGS, KHR, KZT, MDL, MKD, RON, RSD, RUB
08	Wed	MDL, RUB
09	Thu	PAB, PHP
10	Fri	BSD
12	Sun	DZD
13	Mon	CVE, JPY
14	Tue	MAD, NPR
15	Wed	BZD, LKR, MWK
16	Thu	CDF
17	Fri	CDF
20	Mon	AZN, CVE, USD, VEF
21	Tue	BBD, DOP
22	Wed	BOB
24	Fri	RON
26	Sun	AUD, IQD
27	Mon	AUD, DJF, IDR, IRR, KRW, KYD, OMR, TWD, VND
28	Tue	AMD, CNY, IDR, KRW, TWD, VND
29	Wed	BND, BTN, CNY, HKD, IDR, KPW, KRW, MNT, MUR, MYR, NPR, SGD, SRD, TWD, VND
30	Thu	BTN, CNY, HKD, KPW, KRW, KWD, MNT, MYR, NPR, SGD, VND
31	Fri	CNY, HKD, MNT, VND

February

01	Sat	MUR, MYR
03	Mon	AOA, CNY, MXN, MZN, RWF
04	Tue	AOA, LKR
05	Wed	BIF, PKR
06	Thu	NZD
11	Tue	IRR, JPY, LRD, MYR, QAR
12	Wed	MMK, MUR, THB
14	Fri	LBP
17	Mon	LYD, RSD, USD
18	Tue	GMD, SLL
19	Wed	INR, NPR
21	Fri	BTN, VUV
22	Sat	SAR
24	Mon	BND, GYD, JPY, KGS, RUB
25	Tue	KWD
26	Wed	INR, KWD, MUR, NPR, PGK
27	Thu	DOP, KWD
28	Fri	NPR, TWD

March

01	Sat	MVR
02	Sun	QAR
03	Mon	AOA, ARS, AWG, BGN, BOB, BRL, GEL, KRW, MWK, PAB, STD, TTD, UYU, VEF
04	Tue	AOA, ARS, BOB, BRL, HTG, PAB, TTD, UYU, VEF
05	Wed	CVE, HTG, JMD, KYD, PAB, VUV
06	Thu	GHS
08	Sat	MNT, ZMW
10	Mon	AZN, BZD, GIP, KZT, LAK, RUB, TJS, UAH
11	Tue	LSL
12	Wed	LRD, MUR, ZMW
14	Fri	ALL, GYD, ILS, INR, SRD
17	Mon	BDT, BND, MXN
18	Tue	AWG, MYR
19	Wed	AZN, VEF
20	Thu	AZN, IRR, JPY, TND
21	Fri	AZN, KGS, KZT, NAD, TJS, UZS, ZAR
22	Sat	IRR
23	Sun	IRR, PKR
24	Mon	ALL, ARS, COP, IRR, KZT, TJS
25	Tue	KZT, LBP
26	Wed	BDT
27	Thu	GNF, MMK
28	Fri	IDR
29	Sat	IDR
30	Sun	BDT, KWD, SAR
31	Mon	AED, AFN, ALL, AZN, BDT, BHD, BIF, BND, DJF, DZD, EGP, ERN, ETB, GHS, GMD, GNF, IDR, IQD, IRR, JOD, KES, KGS, KMF, KWD, LBP, LKR, LYD, MAD, MKD, MUR, MVR, MWK, MYR, NGN, NPR, OMR, PKR, QAR, RWF, SAR, SDG, SGD, SOS, SRD, SYP, TJS, TND, TRY, TTD, TZS, UGX, UZS, YER

April

01	Tue	AED, AFN, AZN, BDT, BHD, BND, DJF, DZD, EGP, GMD, IDR, INR, IQD, IRR, JOD, KMF, KWD, LBP, LYD, MAD, MMK, MRO, MVR, MYR, NGN, OMR, PHP, PKR, QAR, SAR, SDG, SYP, TND, TRY, TZS, YER
02	Wed	AFN, ARS, BHD, BND, IDR, IQD, IRR, JOD, KMF, LYD, MVR, QAR, SDG, SYP, YER
03	Thu	IDR, QAR, TWD, YER
04	Fri	AOA, CNY, HKD, IDR, TWD
05	Sat	IDR
07	Mon	BIF, IDR, KGS, MZN, RWF, THB, TZS, VND
09	Wed	GEL, PHP, TND
10	Thu	INR
11	Fri	CRC, LRD
13	Sun	ILS
14	Mon	BDT, HNL, INR, KHR, LKR, MMK, NPR, THB
15	Tue	KHR, KPW, MMK, THB
16	Wed	HNL, KHR, KPW, LAK, MMK
17	Thu	ARS, COP, CRC, DKK, GTQ, HNL, ISK, LAK, MMK, MXN, NIO, NOK, PAB, PEN, PHP, PYG, SVC, SYP, UYU, VEF
18	Fri	AOA, ARS, AUD, AWG, BBD, BGN, BMD, BOB, BRL, BSD, BWP, BZD, CAD, CHF, CLP, COP, CRC, CUP, CVE, CZK, DKK, DOP, ERN, ETB, EUR, FJD, FKP, GBP, GEL, GHS, GIP, GMD, GTQ, GYD, HKD, HNL, HTG, HUF, IDR, INR, ISK, JMD, KES, KYD, LAK, LBP, LKR, LSL, MKD, MMK, MWK, MXN, MZN, NAD, NGN, NIO, NOK, NZD, PAB, PEN, PGK, PHP, PYG, RON, RSD, RWF, SBD, SEK, SGD, SLL, SRD, SVC, SZL, TOP, TTD, TZS, UGX, UYU, VEF, VUV, WST, XAF, XCD, XPF, ZAR, ZMW
19	Sat	SCR, SZL, ZMW
20	Sun	EGP, IDR, SYP
21	Mon	ALL, AUD, AWG, BBD, BGN, BRL, BSD, BWP, BZD, CHF, CZK, DKK, EGP, EUR, FJD, GBP, GEL, GHS, GIP, GMD, GNF, GYD, HKD, HUF, ISK, JMD, KES, KYD, LBP, LSL, MDL, MGA, MKD, MWK, NAD, NGN, NOK, NZD, PGK, PLN, RON, RSD, RWF, SBD, SCR, SEK, SLL, SRD, SZL, TOP, TTD, TZS, UAH, UGX, VUV, WST, XCD, XOF, XPF, ZAR, ZMW
23	Wed	TRY
24	Thu	AMD, ISK
25	Fri	AUD, EGP, KPW, NZD, SZL, TOP
28	Mon	BBD, BZD, GIP, MDL, SLL, ZAR, ZMW
29	Tue	BYR, CVE, JPY
30	Wed	VND

May

01	Thu	ALL, AMD, AOA, ARS, AWG, BAM, BBD, BDT, BGN, BHD, BIF, BOB, BRL, BWP, BYR, CDF, CHF, CLP, CNY, COP, CRC, CUP, CVE, CZK, DJF, DZD, EGP, ERN, ETB, EUR, GHS, GIP, GMD, GNF, GTQ, GYD, HKD, HNL, HTG, HUF, IDR, ILS, INR, IQD, ISK, JOD, KES, KGS, KHR, KMF, KPW, KRW, KZT, LAK, LBP, LKR, LSL, LYD, MAD, MDL, MGA, MKD, MMK, MRO, MUR, MVR, MWK, MXN, MYR, MZN, NAD, NGN, NIO, NOK, NPR, PAB, PEN, PHP, PKR, PLN, PYG, RON, RSD, RUB, RWF, SCR, SEK, SGD, SLL, SOS, SRD, STD, SVC, SYP, SZL, THB, TND, TRY, TWD, TZS, UAH, UGX, UYU, VEF, VND, VUV, XAF, XOF, XPF, YER, ZAR, ZMW
02	Fri	AOA, BAM, BTN, CNY, HUF, RSD
05	Mon	CNY, DOP, ETB, GBP, GYD, HKD, JPY, KGS, KRW, KYD, NAD, THB, XCD
06	Tue	BGN, JPY, KRW, SYP
07	Wed	KZT
08	Thu	CZK
09	Fri	AMD, AZN, BYR, GEL, KGS, KZT, MDL, RUB, TJS, UAH, UZS
12	Mon	BDT, GEL, IDR, INR, KHR, MNT, MYR, NPR, PHP, SGD, THB, WST
13	Tue	IDR
14	Wed	KHR, LRD, MWK, PYG
15	Thu	PYG
19	Mon	CAD, CVE, KYD, TRY
20	Tue	XAF
21	Wed	CLP
22	Thu	YER
23	Fri	BMD, JMD
25	Sun	JOD, MRO
26	Mon	BGN, GBP, GEL, GIP, GMD, GYD, NAD, USD, ZMW
28	Wed	AMD, AZN, ETB, KYD
29	Thu	AWG, BIF, BWP, CHF, DKK, IDR, ISK, LSL, MGA, NAD, NOK, SEK, SZL, VUV, XAF, XOF
30	Fri	DKK, IDR, NIO, TTD, TWD
31	Sat	MYR

June

01	Sun	RON
02	Mon	CNY, COP, ILS, KES, MYR, NZD, THB, TOP, VEF, WST
03	Tue	THB, UGX
04	Wed	IRR
05	Thu	AED, AFN, DJF, DKK, EGP, IRR, JOD, KWD, LYD, MVR, OMR, QAR, SAR, SDG
06	Fri	AED, AFN, ALL, AZN, BND, BSD, ETB, GHS, GMD, GNF, GYD, IDR, KES, KGS, KMF, KPW, KRW, KZT, LBP, LKR, MKD, MMK, NGN, PHP, RWF, SDG, SEK, SLL, SRD, TJS, TND, TRY, TZS, UGX, UZS, XOF
07	Sat	AED, BHD, IDR, IQD, KMF, LBP, LYD, MVR, MYR, SAR, SYP, YER
08	Sun	AED, BDT, BHD, IQD, JOD, KWD, LYD, MVR, OMR, QAR, SAR, SYP, YER
09	Mon	AUD, BBD, BHD, BSD, CHF, DKK, HUF, IDR, IQD, ISK, JOD, KWD, KYD, MGA, NOK, OMR, PGK, QAR, RON, SYP, TRY, UAH, UGX, XCD, XOF, YER
10	Tue	YER
12	Thu	NGN, PHP, PYG, RUB
13	Fri	VEF
14	Sat	IRR
16	Mon	ARS, AZN, BMD, FKP, GIP, ZAR
17	Tue	ISK, SVC
18	Wed	KHR, SCR
19	Thu	BOB, BRL, DOP, HTG, PLN, SCR, TTD, USD, UYU
20	Fri	ARS, CLP, ERN, NZD, SEK
23	Mon	COP, VEF
24	Tue	VEF
25	Wed	MZN
26	Thu	AZN, KWD, MGA, SOS, TND
27	Fri	AED, BND, IDR, KMF, LBP, MAD, MRO, MYR, SDG, SYP, TJS
29	Sun	CLP
30	Mon	BND, CDF, COP, GTQ, SCR, UAH

July

01	Tue	BDT, BIF, BWP, CAD, EGP, GTQ, HKD, RWF, SOS, SRD
03	Thu	BYR
04	Fri	RWF, TOP, USD
05	Sat	IRR
06	Sun	BDT, BHD, DZD, GMD, IQD, IRR, PKR
07	Mon	BHD, GYD, KMF, KYD, KZT, MWK, PKR, SBD, TZS, ZMW
08	Tue	ZMW
09	Wed	ARS
10	Thu	BSD, THB
11	Fri	MNT
12	Sat	MNT
14	Mon	IQD, MNT
15	Tue	BND, MNT, TRY, UAH
16	Wed	BOB, CLP
17	Thu	LSL
18	Fri	UYU
19	Sat	NIO
21	Mon	BWP, JPY, LAK
22	Tue	BWP, SZL
23	Wed	EGP, PEN, PGK
24	Thu	VEF, VUV
25	Fri	CRC, CUP, TND
26	Sat	MVR
27	Sun	MVR
28	Mon	PEN, THB
29	Tue	PEN
30	Wed	MAD, VUV
31	Thu	BMD

August

01	Fri	BBD, BMD, BZD, CDF, CHF, GYD, JMD, NIO, RWF, TTD
03	Sun	ILS
04	Mon	BBD, BSD, GHS, ISK, SVC, XCD, ZMW
05	Tue	SVC, XCD
06	Wed	BOB, JMD, PEN, SVC
07	Thu	COP, XOF
08	Fri	TZS
09	Sat	ZAR
10	Sun	NIO
11	Mon	JPY, THB, WST
12	Tue	THB
13	Wed	TND
14	Thu	MAD, PKR
15	Fri	BIF, CLP, CRC, CVE, GMD, GNF, GTQ, HTG, INR, KPW, KRW, LBP, MGA, PLN, PYG, RON, RWF, VEF, VUV, XAF, XOF
16	Sat	DOP
18	Mon	COP, IDR, VEF
19	Tue	AFN
20	Wed	HUF, MAD
21	Thu	MAD, PHP
25	Mon	GBP, GIP, LRD, MVR, PHP, UAH, UYU
26	Tue	NAD, PGK
27	Wed	INR, MDL, MUR
28	Thu	GEL, MKD

September

01	Mon	BMD, CAD, ERN, KGS, KZT, MYR, SZL, TTD, USD, UZS
02	Tue	VND
04	Thu	KWD, TND
05	Fri	AED, AFN, ALL, BDT, BND, ERN, ETB, FJD, GMD, GNF, GYD, IDR, KMF, LBP, LKR, MAD, MRO, MYR, NGN, SDG, SLL, TZS
06	Sat	MAD, SZL
08	Mon	BGN, INR, MKD, MZN
09	Tue	KPW, TJS
10	Wed	BZD, GIP
11	Thu	ERN, ETB
15	Mon	CRC, GTQ, HNL, JPY, MYR, NIO, SVC, VEF
16	Tue	LYD, MXN, MYR, NIO, PGK, XCD
17	Wed	AOA, TOP
18	Thu	CLP
19	Fri	CLP, NPR, XCD
22	Mon	BGN, BZD, GHS
23	Tue	ILS, JPY, SAR
24	Wed	DOP, ILS, KHR, MVR, TTD, ZAR
25	Thu	MZN
27	Sat	ETB
29	Mon	PYG
30	Tue	BWP, CAD, STD

October

01	Wed	BWP, CNY, HKD, HNL, ILS, MMK, NGN, UAH, UZS

02	Thu	CNY, GNF, HNL, ILS, INR
03	Fri	CNY, HNL, KRW
06	Mon	CNY, FKP, KPW, KRW, SYP, TWD, VUV
07	Tue	CNY, HKD, ILS, KRW
08	Wed	CNY, KRW, PEN
09	Thu	EGP, KRW, UGX
10	Fri	CUP, FJD, KES, KPW, SRD, TWD
12	Sun	ILS
13	Mon	BIF, BSD, BZD, CAD, CLP, COP, GTQ, JPY, THB, USD, WST
14	Tue	GEL, ILS, MDL, TZS, YER
15	Wed	KHR, MWK, TND
17	Fri	HTG
18	Sat	ZMW
20	Mon	GTQ, JMD, KES, MYR, SGD
21	Tue	BIF
22	Wed	FJD, GYD, LKR, MMK, MUR, SRD, TTD
23	Thu	HUF, LYD, MKD, THB
24	Fri	HUF, ZMW
27	Mon	NZD
28	Tue	CZK
29	Wed	HKD, KHR, TRY
31	Fri	CLP, GTQ, PHP

November

01	Sat	BTN, MUR, PEN, PLN, SCR
03	Mon	COP, JPY, MVR, PAB, TOP
04	Tue	PAB, RUB
05	Wed	INR, PAB
06	Thu	ARS, LRD, MAD, TJS
07	Fri	BYR, KGS
09	Sun	PKR
10	Mon	AOA, AZN, DOP, KYD, MZN, PAB
11	Tue	AOA, BMD, BTN, CAD, MVR, PLN, RSD, USD
12	Wed	KMF
14	Fri	FKP
17	Mon	COP, CZK, MXN
18	Tue	HTG, MAD
19	Wed	BZD
20	Thu	BRL
22	Sat	LBP
24	Mon	ARS, JPY, VEF
25	Tue	SRD
27	Thu	USD
28	Fri	ALL, MRO, PAB
30	Sun	RON, YER

December

01	Mon	AED, ALL, BBD, CRC, RON
02	Tue	AED, LAK
03	Wed	AED
05	Fri	GHS, THB
08	Mon	ALL, ARS, CLP, COP, FKP, MKD, NIO, PAB, PEN, PHP, PYG, SCR, TOP, UZS, VEF
09	Tue	PEN, TZS
10	Wed	IQD, NAD, THB
12	Fri	KES, MXN
16	Tue	BDT, BHD, KZT, ZAR
17	Wed	BHD, BTN, KZT, TND
18	Thu	QAR
24	Wed	BGN, CZK, DKK, HUF, ISK, LYD, NOK, PHP, SEK, SVC, VEF
25	Thu	ALL, AOA, ARS, AUD, AWG, BBD, BDT, BGN, BIF, BMD, BND, BOB, BRL, BSD, BWP, BYR, BZD, CAD, CDF, CHF, CLP, COP, CRC, CUP, CVE, CZK, DKK, DOP, ERN, EUR, FJD, FKP, GBP, GHS, GIP, GMD, GNF, GTQ, GYD, HKD, HNL, HTG, HUF, IDR, INR, IQD, ISK, JMD, JOD, KES, KRW, KYD, LBP, LKR, LRD, LSL, MDL, MGA, MMK, MRO, MUR, MWK, MXN, MYR, MZN, NAD, NGN, NIO, NOK, NZD, PAB, PEN, PGK, PHP, PKR, PLN, PYG, RON, RWF, SBD, SCR, SDG, SEK, SGD, SLL, SRD, STD, SVC, SYP, SZL, TOP, TTD, UAH, UGX, USD, UYU, VEF, VUV, WST, XAF, XCD, XOF, XPF, ZAR, ZMW
26	Fri	AOA, AUD, AWG, BBD, BGN, BMD, BSD, BWP, BZD, CAD, CHF, CZK, DKK, EUR, FJD, FKP, GBP, GHS, GIP, GMD, GYD, HKD, HUF, IDR, ISK, JMD, KES, KYD, LSL, MWK, NAD, NGN, NOK, NZD, PGK, PLN, RON, RWF, SBD, SEK, SLL, SRD, SZL, TOP, TTD, UGX, VUV, WST, XCD, XPF, ZAR
29	Mon	FKP, MNT
30	Tue	PHP
31	Wed	AMD, AZN, BDT, BND, BRL, CLP, COP, CUP, DKK, GTQ, JPY, LBP, MVR, PEN, PHP, PYG, SEK, SVC, THB, UYU, VEF

AED

January	01
March	31
April	01
June	05, 06, 07, 08, 27
September	05
December	01, 02, 03

ALL

January	01, 02
March	14, 24, 31
April	21
May	01
June	06
September	05
November	28
December	01, 08, 25

AMD

January	01, 02, 06, 28
April	24
May	01, 09, 28
December	31

AOA

January	01
February	03, 04
March	03, 04
April	04, 18
May	01, 02
September	17
November	10, 11
December	25, 26

ARS

January	01
March	03, 04, 24
April	02, 17, 18
May	01
June	16, 20
July	09
November	06, 24
December	08, 25

AUD

January	01, 26, 27
April	18, 21, 25
June	09
December	25, 26

AWG

January	01, 02
March	03, 18
April	18, 21
May	01, 29
December	25, 26

AZN

January	01, 02, 20
March	10, 19, 20, 21, 31
April	01
May	09, 28
June	06, 16, 26
November	10
December	31

BAM

January	01, 02
May	01, 02

BBD

January	01, 21
April	18, 21, 28
May	01
June	09
August	01, 04
December	01, 25, 26

BDT

March	17, 26, 30, 31
April	01, 14
May	01, 12
June	08
July	01, 06
September	05
December	16, 25, 31

BGN

January	01
March	03
April	18, 21
May	01, 06, 26
September	08, 22
December	24, 25, 26

BHD

January	01
March	31
April	01, 02
May	01
June	07, 08, 09
July	06, 07
December	16, 17

BIF

January	01
February	05
March	31
April	07
May	01, 29
July	01
August	15
October	13, 21
December	25

BMD

January	01
April	18
May	23
June	16
July	31
August	01
September	01
November	11
December	25, 26

BND

January	01, 29
February	24
March	17, 31
April	01, 02
June	06, 27, 30
July	15
September	05
December	25, 31

BOB

January	01, 22
March	03, 04
April	18
May	01
June	19
July	16
August	06
December	25

BRL

January	01
March	03, 04
April	18, 21
May	01
June	19
November	20
December	25, 31

BSD

January	01, 10
April	18, 21
June	06, 09
July	10
August	04
October	13
December	25, 26

BWP

January	01, 02
April	18, 21
May	01, 29
July	01, 21, 22
September	30
October	01
December	25, 26

BZD

January	01, 15
March	10
April	18, 21, 28
August	01
September	10, 22
October	13
November	19
December	25, 26

CAD

January	01
April	18
May	19
July	01
September	01, 30
October	13
November	11
December	25, 26

CDF

January	01, 16, 17
May	01
June	30
August	01
December	25

CHF

January	01, 02
April	18, 21
May	01, 29
June	09
August	01
December	25, 26

CLP

January	01
April	18
May	01, 21
June	20, 29
July	16
August	15
September	18, 19
October	13, 31
December	08, 25, 31

CNY

January	01, 28, 29, 30, 31
February	03
April	04
May	01, 02, 05
June	02
October	01, 02, 03, 06, 07, 08

COP

January	01, 06
March	24
April	17, 18
May	01
June	02, 23, 30
August	07, 18
October	13
November	03, 17
December	08, 25, 31

CRC

January	01
April	11, 17, 18
May	01
July	25
August	15
September	15
December	01, 25

CVE

January	01, 13, 20
March	05
April	18, 29
May	01, 19
August	15
December	25

CZK

January	01
April	18, 21
May	01, 08
October	28
November	17
December	24, 25, 26

DJF

January	01, 27
March	31
April	01
May	01
June	05

DKK

January	01
April	17, 18, 21
May	29, 30
June	05, 09
December	24, 25, 26, 31

DOP

January	01, 06, 21
February	27
April	18
May	05
June	19
August	16
September	24
November	10
December	25

DZD

January	01, 12

March	31
April	01
May	01
July	06

EGP

January	01, 07
March	31
April	01, 20, 21, 25
May	01
June	05
July	01, 23
October	09

ERN

January	01, 07
March	31
April	18
May	01
June	20
September	01, 05, 11
December	25

ETB

January	07
March	31
April	18
May	01, 05, 28
June	06
September	05, 11, 27

EUR

January	01
April	18, 21
May	01
December	25, 26

FJD

January	01
April	18, 21
September	05
October	10, 22
December	25, 26

GBP

January	01
April	18, 21
May	05, 26
August	25
December	25, 26

GEL

January	01, 02, 07
March	03
April	09, 18, 21
May	09, 12, 26
August	28
October	14

GHS

January	01, 07
March	06, 31
April	18, 21
May	01
June	06
August	04
September	22
December	05, 25, 26

GMD

January	01
February	18
March	31
April	01, 18, 21
May	01, 26
June	06
July	06
August	15
September	05
December	25, 26

GNF

January	01
March	27, 31
April	21
May	01
June	06
August	15
September	05
October	02
December	25

GTQ

January	01
April	17, 18
May	01
June	30
July	01
August	15
September	15
October	13, 20, 31
December	25, 31

GYD

January	01
February	24
March	14
April	18, 21
May	01, 05, 26
June	06
July	07
August	01
September	05
October	22
December	25, 26

HKD

January	01, 29, 30, 31
April	04, 18, 21
May	01, 05
July	01
October	01, 07, 29
December	25, 26

HNL

January	01
April	14, 16, 17, 18
May	01
September	15
October	01, 02, 03
December	25

HTG

January	01, 02
March	04, 05
April	18
May	01
June	19
August	15
October	17
November	18
December	25

HUF

January	01
April	18, 21
May	01, 02
June	09
August	20
October	23, 24
December	24, 25, 26

IDR

January	01, 27, 28, 29
March	28, 29, 31
April	01, 02, 03, 04, 05, 07, 18, 20
May	01, 12, 13, 29, 30
June	06, 07, 09, 27
August	18
September	05
December	25, 26

ILS

March	14
April	13
May	01
June	02
August	03
September	23, 24
October	01, 02, 07, 12, 14

INR

February	19, 26
March	14
April	01, 10, 14, 18
May	01, 12
August	15, 27
September	08
October	02
November	05
December	25

JMD

January	01
March	05
April	18, 21
May	23
August	01, 06
October	20
December	25, 26

JOD

January	01
March	31
April	01, 02
May	01, 25
June	05, 08, 09
December	25

JPY

January	01, 02, 03, 13
February	11, 24
March	20
April	29
May	05, 06
July	21
August	11
September	15, 23
October	13
November	03, 24
December	31

KES

January	01
March	31
April	18, 21
May	01
June	02, 06
October	10, 20
December	12, 25, 26

KGS

January	01, 07
February	24
March	21, 31
April	07
May	01, 05, 09
June	06
September	01
November	07

KHR

January	01, 07
April	14, 15, 16
May	01, 12, 14
June	18
September	24
October	15, 29

KMF

January	01
March	31
April	01, 02
May	01
June	06, 07, 27
July	07
September	05
November	12

KRW

January	01, 27, 28, 29, 30
March	03
May	01, 05, 06
June	06
August	15
October	03, 06, 07, 08, 09
December	25

KWD

January	01, 02, 30
February	25, 26, 27
March	30, 31
April	01
June	05, 08, 09, 26
September	04

KYD

January	01, 27
March	05
April	18, 21
May	05, 19, 28
June	09
July	07
November	10
December	25, 26

KZT

January	01, 02, 07
March	10, 21, 24, 25
May	01, 07, 09
June	06
July	07
September	01
December	16, 17

LAK

January	01

March	10
April	16, 17, 18
May	01
July	21
December	02

LBP

January	01, 06
February	14
March	25, 31
April	01, 18, 21
May	01
June	06, 07, 27
August	15
September	05
November	22
December	25, 31

LKR

January	15
February	04
March	31
April	14, 18
May	01
June	06
September	05
October	22
December	25

LSL

January	01
March	11
April	18, 21
May	01, 29
July	17
December	25, 26

MAD

January	01, 14
March	31
April	01
May	01
June	27
July	30
August	14, 20, 21
September	05, 06
November	06, 18

MGA

January	01
April	21
May	01, 29
June	09, 26
August	15
December	25

MNT

January	01, 29, 30, 31
March	08
May	12
July	11, 12, 14, 15
December	29

MUR

January	01, 02, 29
February	01, 12, 26
March	12, 31
May	01
August	27
October	22
November	01
December	25

MVR

January	01
March	01, 31
April	01, 02
May	01
June	05, 07, 08
July	26, 27
August	25
September	24
November	03, 11
December	31

MWK

January	01, 15
March	03, 31
April	18, 21
May	01, 14
July	07
October	15
December	25, 26

MXN

January	01
February	03
March	17
April	17, 18
May	01
September	16
November	17
December	12, 25

MYR

January	01, 29, 30
February	01, 11
March	18, 31
April	01
May	01, 12, 31
June	02, 07, 27
September	01, 05, 15, 16
October	20
December	25

MZN

January	01
February	03
April	07, 18
May	01
June	25
September	08, 25
November	10
December	25

NAD

January	01
March	21
April	18, 21
May	01, 05, 26, 29
August	26
December	10, 25, 26

NGN

January	01
March	31
April	01, 18, 21
May	01
June	06, 12
September	05
October	01
December	25, 26

NIO

January	01
April	17, 18
May	01, 30
July	19
August	01, 10
September	15, 16
December	08, 25

NOK

January	01
April	17, 18, 21
May	01, 29
June	09
December	24, 25, 26

NPR

January	14, 29, 30
February	19, 26, 28
March	31
April	14
May	01, 12
September	19

NZD

January	01, 02
February	06
April	18, 21, 25
June	02, 20
October	27
December	25, 26

OMR

January	27
March	31
April	01
June	05, 08, 09

PEN

January	01
April	17, 18
May	01
July	23, 28, 29
August	06
October	08
November	01
December	08, 09, 25, 31

PGK

January	01
February	26
April	18, 21
June	09
July	23
August	26
September	16
December	25, 26

PHP

January	01, 09
April	01, 09, 17, 18
May	01, 12
June	06, 12
August	21, 25
October	31
December	08, 24, 25, 30, 31

PKR

January	01
February	05
March	23, 31
April	01
May	01
July	06, 07
August	14
November	09
December	25

PLN

January	01, 06
April	21
May	01
June	19
August	15
November	01, 11
December	25, 26

PYG

January	01
April	17, 18
May	01, 14, 15
June	12
August	15
September	29
December	08, 25, 31

QAR

January	01, 02
February	11
March	02, 31
April	01, 02, 03
June	05, 08, 09
December	18

RON

January	01, 02, 06, 07, 24
April	18, 21
May	01
June	01, 09
August	15
November	30
December	01, 25, 26

RSD

January	01, 02, 07
February	17
April	18, 21
May	01, 02
November	11

RWF

January	01, 02
February	03
March	31
April	07, 18, 21
May	01
June	06
July	01, 04
August	01, 15
December	25, 26

SAR

February	22
March	30, 31
April	01
June	05, 07, 08
September	23

SBD

January	01
April	18, 21
July	07
December	25, 26

SCR

January	01, 02

April	19, 21
May	01
June	18, 19, 30
November	01
December	08, 25

SEK

January	01, 06
April	18, 21
May	01, 29
June	06, 20
December	24, 25, 26, 31

SGD

January	01, 29, 30
March	31
April	18
May	01, 12
October	20
December	25

SRD

January	01, 29
March	14, 31
April	18, 21
May	01
June	06
July	01
October	10, 22
November	25
December	25, 26

SZL

January	01
April	18, 19, 21, 25
May	01, 29
July	22
September	01, 06
December	25, 26

THB

January	01
February	12
April	07, 14, 15
May	01, 05, 12
June	02, 03
July	10, 28
August	11, 12
October	13, 23
December	05, 10, 31

TND

January	01
March	20, 31
April	01, 09
May	01
June	06, 26
July	25
August	13
September	04
October	15
December	17

TOP

January	01
April	18, 21, 25
June	02
July	04
September	17
November	03
December	08, 25, 26

TRY

January	01
March	31
April	01, 23
May	01, 19
June	06, 09
July	15
October	29

TTD

January	01
March	03, 04, 31
April	18, 21
May	30
June	19
August	01
September	01, 24
October	22
December	25, 26

TWD

January	01, 27, 28, 29
February	28
April	03, 04
May	01, 30
October	06, 10

TZS

January	01
March	31
April	01, 07, 18, 21
May	01
June	06
July	07
August	08
September	05
October	14
December	09

UGX

January	01
March	31
April	18, 21
May	01
June	03, 06, 09
October	09
December	25, 26

USD

January	01, 20
February	17
May	26
June	19
July	04
September	01
October	13
November	11, 27
December	25

UYU

January	01, 06
March	03, 04
April	17, 18
May	01
June	19
July	18
August	25
December	25, 31

VND

January	01, 27, 28, 29, 30, 31
April	07, 30
May	01
September	02

VUV

January	01
February	21
March	05
April	18, 21
May	01, 29
July	24, 30
August	15
October	06
December	25, 26

WST

January	01, 02
April	18, 21
May	12
June	02
August	11
October	13
December	25, 26

XAF

January	01
April	18
May	01, 20, 29
August	15
December	25

XCD

January	01, 02
April	18, 21
May	05
June	09
August	04, 05
September	16, 19
December	25, 26

XOF

January	01
April	21
May	01, 29
June	06, 09
August	07, 15
December	25

XPF

January	01
April	18, 21
May	01
December	25, 26

ZAR

January	01
March	21
April	18, 21, 28
May	01
June	16
August	09
September	24
December	16, 25, 26

ZMW

January	01
March	08, 12
April	18, 19, 21, 28
May	01, 26
July	07, 08
August	04
October	18, 24
December	25

UAE dirham (AED) from France to United Arab Emirates

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in United Arab Emirates (*)

- January 1st, 2025
- March 31st, 2025
- April 1st, 2025
- June 5th, 2025
- June 6th, 2025
- June 7th, 2025
- June 8th, 2025
- June 27th, 2025
- September 5th, 2025
- December 1st, 2025
- December 2nd, 2025
- December 3rd, 2025

Weekend in United Arab Emirates (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of the United Arab Emirates: http://www.centralbank.ae/en/index.php

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAAEAAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (23 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>AE070400000000987654324</IBAN> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of payment code	The purpose of payment code consists of a 3 character code (see Appendix XI). This code needs to be populated on the first line of the regulatory reporting field of the payment instruction. • For cross-border transactions outbound from UAE: /ORDERRES/AE//purpose code • For cross-border transactions inbound to UAE or transiting through UAE: /BENEFRES/AE//purpose code Remark: for payments made from accounts held within BNPP France, or in case the purpose code cannot be specified in the regulatory reporting field, the code needs to be indicated on the first line of the remittance information of the payment instruction.	3 digits	Mandatory	<RGLTRYRPTG> <DTLS> <INF>/BENEFRES/AE//COM</INF> </DTLS> </RGLTRYRPTG>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAAEAAXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (23 characters)	Mandatory	:59:AE070400000000987654324
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Purpose of payment code	The purpose of payment code consists of a 3 character code (see Appendix XI). This code needs to be populated on the first line of the regulatory reporting field of the payment instruction. • For cross-border transactions outbound from UAE: /ORDERRES/AE//purpose code • For cross-border transactions inbound to UAE or transiting through UAE: /BENEFRES/AE//purpose code Remark: for payments made from accounts held within BNPP France, or in case the purpose code cannot be specified in the regulatory reporting field, the code needs to be indicated on the first line of the remittance information of the payment instruction.	3 digits	Mandatory	:77B:/BENEFRES/AE//COM
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAAEAAXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (23 characters)	Mandatory	ENREG.04 POSITION 12 à 45:AE070400000000987654324
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of a 3 character code (see Appendix XI). This code needs to be populated on the first line of the regulatory reporting field of the payment instruction. • For cross-border transactions outbound from UAE: /ORDERRES/AE//purpose code • For cross-border transactions inbound to UAE or transiting through UAE: /BENEFRES/AE//purpose code Remark: for payments made from accounts held within BNPP France, or in case the purpose code cannot be specified in the regulatory reporting field, the code needs to be indicated on the first line of the remittance information of the payment instruction.	3 digits	Mandatory	ENREG 07. POSITION 11 à 150:/BENEFRES/AE//COM
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Albanian lek (ALL) from France to Albania

Overview

ALL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Albania** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Albania (*)

- January 1st, 2025
- January 2nd, 2025
- March 14th, 2025
- March 24th, 2025
- March 31st, 2025
- April 21st, 2025
- May 1st, 2025
- June 6th, 2025
- September 5th, 2025
- November 28th, 2025
- December 1st, 2025
- December 8th, 2025
- December 25th, 2025

Weekend in Albania (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Albania: http://www.bankofalbania.org/

Please note that for specific type of payments, it is mandatory to add additional information in the remittence information:
• For utility payments: name of the client, month of the utility bill period covered, and contract number of the subscriber are all required.
• For tax payments: FDP (payment order document generated by Tax Office system) is required.
• For custom fee payments: NIPT (tax identification number) is required.

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>STANALTRXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>AL25987654387654321526354224</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://STANALTRXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	:59:AL25987654387654321526354224
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:STANALTRXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	ENREG.04 POSITION 12 à 45:AL25987654387654321526354224
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Armenian dram (AMD) from France to Armenia

Overview

AMD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Armenia** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Payments above AMD 20 million require supporting documentation to be submitted. The document should indicate the purpose of payment (e.g., copy of invoice).

Public holidays in Armenia (*)

- January 1st, 2025
- January 2nd, 2025
- January 6th, 2025
- January 28th, 2025
- April 24th, 2025
- May 1st, 2025
- May 9th, 2025
- May 28th, 2025
- December 31st, 2025

Weekend in Armenia (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Relevant to funds receipt in Armenia: According to the law on combating money laundering and terrorism financing of Armenia, “Reporting entities should identify their customers and verify their identity, based on reliable documents or other information received from competent sources, when:
I. Business relationships are being established;
II. Occasional transaction is being carried out, including a domestic or cross border wire transfer at a value above 400-fold of the minimal salary in drams or in foreign currency, unless stricter provisions are stipulated by other legal acts;
III. Suspicions arise with regard to the veracity or adequacy of previously obtained customer”
• For more information on law on combating money laundering and terrorism financing:
https://www.cba.am/Storage/EN/FDK/Regulation_old/law_on_combating_money_laundering_and_terrorism_financing_eng.pdf

• Central bank of Armenia: https://www.cba.am/en/sitepages/default.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ARMNAM22XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Bank Code	Beneficiary bank code	The 3-digit bank code has to be in front of the beneficiary account number. The list provided is non exhaustive. (see Appendix XXXI).	3 digits	Mandatory	<CDTR> <CDTRACCT> <ID> <IBAN> <CDTR> <CDTRACCT> <ID> <OTHR> <ID> (if BBAN)123</ID> </OTHR> </ID> </CDTRACCT> </CDTR> </IBAN> </ID> </CDTRACCT> </CDTR>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. Payments above 20 million AMD might require supporting documentation indicating the purpose of payment (ex: copy of invoice).	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank full name	The beneficiary bank full name needs to be provided in the remittance information.	Free message	Mandatory	<RMTINF> <USTRD>Beneficiary bank (branch) full name</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	<RMTINF> <USTRD>Beneficiary bank full address</USTRD> </RMTINF>
Beneficiary Name	Legal Entity type of Beneficiary	The full legal entity type of the beneficiary (e.g., charity, corporate, etc.) should be mentionned in the payment instruction .	Free text	Mandatory	<RMTINF> <USTRD>charity, corporatec, etc</USTRD> </RMTINF>
Tax Payments	For Payments to Central Bank of Armenia (CBRAAM22XXX)	For payments to Central Bank of Armenia (CBRAAM22XXX) the following information is mandatory: 1. Residency of the customer (1 for resident and 2 for nonresident). 2. Legal status of the customer (11 -- commercial organization / 12 -- non-profit organization / 21 – individual / 22 -- Individual Entrepreneur). 3. TIN 10 digits (for Legal entity or Individual Entrepreneur) or Social card (for individual) 4. Name of the customer.	Free text	Mandatory	<RMTINF> <USTRD>//2//11//1802630897//XXXX AG//</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ARMNAM22XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Bank Code	Beneficiary bank code	The 3-digit bank code has to be in front of the beneficiary account number. The list provided is non exhaustive. (see Appendix XXXI).	3 digits	Mandatory	:59:123
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. Payments above 20 million AMD might require supporting documentation indicating the purpose of payment (ex: copy of invoice).	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank full name	The beneficiary bank full name needs to be provided in the remittance information.	Free message	Mandatory	:70:Beneficiary bank (branch) full name
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	:70:Beneficiary bank full address
Beneficiary Name	Legal Entity type of Beneficiary	The full legal entity type of the beneficiary (e.g., charity, corporate, etc.) should be mentionned in the payment instruction .	Free text	Mandatory	:70:charity, corporatec, etc
Tax Payments	For Payments to Central Bank of Armenia (CBRAAM22XXX)	For payments to Central Bank of Armenia (CBRAAM22XXX) the following information is mandatory: 1. Residency of the customer (1 for resident and 2 for nonresident). 2. Legal status of the customer (11 -- commercial organization / 12 -- non-profit organization / 21 – individual / 22 -- Individual Entrepreneur). 3. TIN 10 digits (for Legal entity or Individual Entrepreneur) or Social card (for individual) 4. Name of the customer.	Free text	Mandatory	:70://2//11//1802630897//XXXX AG//
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ARMNAM22XXX

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Bank Code	Beneficiary bank code	The 3-digit bank code has to be in front of the beneficiary account number. The list provided is non exhaustive. (see Appendix XXXI).	3 digits	Mandatory	ENREG.04 POSITION 12 à 45:123
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. Payments above 20 million AMD might require supporting documentation indicating the purpose of payment (ex: copy of invoice).	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank full name	The beneficiary bank full name needs to be provided in the remittance information.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Beneficiary bank (branch) full name
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Beneficiary bank full address
Beneficiary Name	Legal Entity type of Beneficiary	The full legal entity type of the beneficiary (e.g., charity, corporate, etc.) should be mentionned in the payment instruction .	Free text	Mandatory	ENREG 07. POSITION 11 à 150:charity, corporatec, etc
Tax Payments	For Payments to Central Bank of Armenia (CBRAAM22XXX)	For payments to Central Bank of Armenia (CBRAAM22XXX) the following information is mandatory: 1. Residency of the customer (1 for resident and 2 for nonresident). 2. Legal status of the customer (11 -- commercial organization / 12 -- non-profit organization / 21 – individual / 22 -- Individual Entrepreneur). 3. TIN 10 digits (for Legal entity or Individual Entrepreneur) or Social card (for individual) 4. Name of the customer.	Free text	Mandatory	ENREG 07. POSITION 11 à 150://2//11//1802630897//XXXX AG//
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Angolan kwanza (AOA) from France to Angola

Overview

AOA is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Angola** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Angola (*)

- January 1st, 2025
- February 3rd, 2025
- February 4th, 2025
- March 3rd, 2025
- March 4th, 2025
- April 4th, 2025
- April 18th, 2025
- May 1st, 2025
- May 2nd, 2025
- September 17th, 2025
- November 10th, 2025
- November 11th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Angola (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Angola: http://www.bna.ao/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ANCEAOLUXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (25 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>AO0600440000067295030101 02</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of Payment code	The purpose of payment code consists of a 6 characters code (see Appendix XXVII). This code should be mentioned in the first line of the remittance information. The format to respect is the following /BENEFRES/AO/XXX.XX with XXX.XX denoting the relevant purpose of payment code.	6 characters	Mandatory	<RMTINF> <USTRD>/BENEFRES/AO/B03.02</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary NIF ID	The beneficiary taxpayer number needs to be provided in the first line of the remittance information. It is called the NIF number and consists of 10 characters for legal entities and if 14 characters for individuals. . The format to respect is the following /BENEFRES/AO/XXX.XX with XXX.XX denoting the relevant purpose of payment code (see previous row) and XXXXXXXXXX denoting the NIF (Taxpayer number).	10 or 14 digits	Mandatory	<RMTINF> <USTRD>/BENEFRES/AO/B03.02/1234567891</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ANCEAOLUXXX

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (25 characters)	Mandatory	:59:AO06004400006729503010102
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of Payment code	The purpose of payment code consists of a 6 characters code (see Appendix XXVII). This code should be mentioned in the first line of the remittance information. The format to respect is the following /BENEFRES/AO/XXX.XX with XXX.XX denoting the relevant purpose of payment code.	6 characters	Mandatory	:70:/BENEFRES/AO/B03.02
Beneficiary's Details	Beneficiary NIF ID	The beneficiary taxpayer number needs to be provided in the first line of the remittance information. It is called the NIF number and consists of 10 characters for legal entities and if 14 characters for individuals. . The format to respect is the following /BENEFRES/AO/XXX.XX with XXX.XX denoting the relevant purpose of payment code (see previous row) and XXXXXXXXXX denoting the NIF (Taxpayer number).	10 or 14 digits	Mandatory	:70:/BENEFRES/AO/B03.02/1234567891
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ANCEAOLUXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (25 characters)	Mandatory	ENREG.04 POSITION 12 à 45:AO06004400006729503010102
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of Payment code	The purpose of payment code consists of a 6 characters code (see Appendix XXVII). This code should be mentioned in the first line of the remittance information. The format to respect is the following /BENEFRES/AO/XXX.XX with XXX.XX denoting the relevant purpose of payment code.	6 characters	Mandatory	ENREG 07. POSITION 11 à 150:/BENEFRES/AO/B03.02
Beneficiary's Details	Beneficiary NIF ID	The beneficiary taxpayer number needs to be provided in the first line of the remittance information. It is called the NIF number and consists of 10 characters for legal entities and if 14 characters for individuals. . The format to respect is the following /BENEFRES/AO/XXX.XX with XXX.XX denoting the relevant purpose of payment code (see previous row) and XXXXXXXXXX denoting the NIF (Taxpayer number).	10 or 14 digits	Mandatory	ENREG 07. POSITION 11 à 150:/BENEFRES/AO/B03.02/1234567891
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Argentine peso (ARS) from France to Argentina

Overview

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Please note that payments to Judicial Accounts (Depositos Judiciales) are not supported. Salary/payroll payments are supported, provided that the remittance information clearly indicates the payment is for salary or payroll purposes. Please note that due to high volatility of the currency, payment will be rejected directly in case of missing or incorrect mandatory information, there will be no investigation to request missing/incorrect information. This may result in financial losses, please ensure accuracy and completeness when submitting payment instructions.

Public holidays in Argentina (*)

- January 1st, 2025
- March 3rd, 2025
- March 4th, 2025
- March 24th, 2025
- April 2nd, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- June 16th, 2025
- June 20th, 2025
- July 9th, 2025
- November 6th, 2025
- November 24th, 2025
- December 8th, 2025
- December 25th, 2025

Weekend in Argentina (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>XXXXARBAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	22 digits	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>1234567890123456789012</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Tax Payments	Tax ID	The beneficiary tax ID needs to be provided in the remittance information. For legal entities it's called the CUIT number, and for individuals, it's called CUIL number and both consists of 11 digits.	CUIT or CUIL	Mandatory	<RMTINF> <USTRD>11 digits</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://XXXXARBAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	22 digits	Mandatory	:59:1234567890123456789012
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Tax Payments	Tax ID	The beneficiary tax ID needs to be provided in the remittance information. For legal entities it's called the CUIT number, and for individuals, it's called CUIL number and both consists of 11 digits.	CUIT or CUIL	Mandatory	:70:11 digits
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:XXXXARBAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	22 digits	Mandatory	ENREG.04 POSITION 12 à 45:1234567890123456789012
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Tax Payments	Tax ID	The beneficiary tax ID needs to be provided in the remittance information. For legal entities it's called the CUIT number, and for individuals, it's called CUIL number and both consists of 11 digits.	CUIT or CUIL	Mandatory	ENREG 07. POSITION 11 à 150:11 digits
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Australian dollar (AUD) from France to Tuvalu

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in Tuvalu (*)

- January 1st, 2025
- January 26th, 2025
- January 27th, 2025
- April 18th, 2025
- April 21st, 2025
- April 25th, 2025
- June 9th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Tuvalu (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Australian Payments Clearing Association: http://apca.com.au
• Central bank of Australia: http://www.rba.gov.au

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>NABTTVTVXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://NABTTVTVXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:NABTTVTVXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Aruban florin (AWG) from France to Aruba

Overview

AWG is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Aruba** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Aruba (*)

- January 1st, 2025
- January 2nd, 2025
- March 3rd, 2025
- March 18th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 29th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Aruba (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Aruba: http://www.cbaruba.org/cba/home.do

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ARUBAWAXXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary's tax ID	The beneficiary tax ID is mandatory for all payments to ARUBA Tax Department (Departamento di Impuesto) and should be instructed into the remittence field.	Free text	Mandatory	<RMTINF> <USTRD>Tax ID</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ARUBAWAXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary's tax ID	The beneficiary tax ID is mandatory for all payments to ARUBA Tax Department (Departamento di Impuesto) and should be instructed into the remittence field.	Free text	Mandatory	:70:Tax ID
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ARUBAWAXXXX

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary's tax ID	The beneficiary tax ID is mandatory for all payments to ARUBA Tax Department (Departamento di Impuesto) and should be instructed into the remittence field.	Free text	Mandatory	ENREG 07. POSITION 11 à 150:Tax ID
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Azerbaijan manat (AZN) from France to Azerbaijan

Overview

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Public holidays in Azerbaijan (*)

- January 1st, 2025
- January 2nd, 2025
- January 20th, 2025
- March 10th, 2025
- March 19th, 2025
- March 20th, 2025
- March 21st, 2025
- March 31st, 2025
- April 1st, 2025
- May 9th, 2025
- May 28th, 2025
- June 6th, 2025
- June 16th, 2025
- June 26th, 2025
- November 10th, 2025
- December 31st, 2025

Weekend in Azerbaijan (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Azerbaijan: http://en.cbar.az/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BRESAZ22XXX</BIC> </FININSTNID> </CDTRAGT>
Bank Account	Beneficiary bank account held at the Central Bank	It's mandatory to mention the beneficiary's bank IBAN account held at the Central Bank.	IBAN (28 characters)	Mandatory	<CDTRAGT> <FININSTNID>AZ96AZEJ00000000001234567890</FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>AZ96AZEJ00000000001234567890</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank tax ID	The beneficiary bank tax ID (TIN) should be instructed into the remittence information field. The beneficiary bank tax must be instructed after the prefix /TIN/.	Tax ID	Mandatory	<RMTINF> <USTRD>/TIN/Beneficiary bank tax ID</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank BIK code	The 6 digits beneficiary bank BIK code should be instructed into the remittance information field. The code must be instructed after the prefix BIK/XXXXXX.	6 digits	Mandatory	<RMTINF> <USTRD>BIK/123456</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary's tax ID	The beneficiary tax ID (VOEN) is mandatory and should be instructed into the remittence field. The tax ID consists of 10 characters. The beneficiary's tax ID is not required if the beneficiary is na individual. The Tax ID must be instructed after the prefix /VOEN/.	10 digits	Mandatory	<RMTINF> <USTRD>/VOEN/1234567890</USTRD> </RMTINF>
Tax Payments	Budget level and classification code	For tax payments to the State Treasury Agency of Azerbaijan (CTREAZ22), a budget level Code (1 numerical-digit) and a classification code (6 numerical-digits) should be provided in the remittance information.	12 characters	Mandatory	<RMTINF> <USTRD>LC1 CC123456</USTRD> </RMTINF>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BRESAZ22XXX
Bank Account	Beneficiary bank account held at the Central Bank	It's mandatory to mention the beneficiary's bank IBAN account held at the Central Bank.	IBAN (28 characters)	Mandatory	:57D://AZ96AZEJ00000000001234567890
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	:59:AZ96AZEJ00000000001234567890
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank tax ID	The beneficiary bank tax ID (TIN) should be instructed into the remittence information field. The beneficiary bank tax must be instructed after the prefix /TIN/.	Tax ID	Mandatory	:70:/TIN/Beneficiary bank tax ID
Beneficiary Bank Details	Beneficiary bank BIK code	The 6 digits beneficiary bank BIK code should be instructed into the remittance information field. The code must be instructed after the prefix BIK/XXXXXX.	6 digits	Mandatory	:70:BIK/123456
Beneficiary's Details	Beneficiary's tax ID	The beneficiary tax ID (VOEN) is mandatory and should be instructed into the remittence field. The tax ID consists of 10 characters. The beneficiary's tax ID is not required if the beneficiary is na individual. The Tax ID must be instructed after the prefix /VOEN/.	10 digits	Mandatory	:70:/VOEN/1234567890
Tax Payments	Budget level and classification code	For tax payments to the State Treasury Agency of Azerbaijan (CTREAZ22), a budget level Code (1 numerical-digit) and a classification code (6 numerical-digits) should be provided in the remittance information.	12 characters	Mandatory	:70:LC1 CC123456
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre

(swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BRESAZ22XXX
Bank Account	Beneficiary bank account held at the Central Bank	It's mandatory to mention the beneficiary's bank IBAN account held at the Central Bank.	IBAN (28 characters)	Mandatory	ENREG.05 POSITION 151 À 161:AZ96AZEJ00000000001234567890
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	ENREG.04 POSITION 12 à 45:AZ96AZEJ00000000001234567890
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank tax ID	The beneficiary bank tax ID (TIN) should be instructed into the remittence information field. The beneficiary bank tax must be instructed after the prefix /TIN/.	Tax ID	Mandatory	ENREG 07. POSITION 11 à 150:/TIN/Beneficiary bank tax ID
Beneficiary Bank Details	Beneficiary bank BIK code	The 6 digits beneficiary bank BIK code should be instructed into the remittance information field. The code must be instructed after the prefix BIK/XXXXXX.	6 digits	Mandatory	ENREG 07. POSITION 11 à 150:BIK/123456
Beneficiary's Details	Beneficiary's tax ID	The beneficiary tax ID (VOEN) is mandatory and should be instructed into the remittence field. The tax ID consists of 10 characters. The beneficiary's tax ID is not required if the beneficiary is na individual. The Tax ID must be instructed after the prefix /VOEN/.	10 digits	Mandatory	ENREG 07. POSITION 11 à 150:/VOEN/1234567890
Tax Payments	Budget level and classification code	For tax payments to the State Treasury Agency of Azerbaijan (CTREAZ22), a budget level Code (1 numerical-digit) and a classification code (6 numerical-digits) should be provided in the remittance information.	12 characters	Mandatory	ENREG 07. POSITION 11 à 150:LC1 CC123456
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Bosnia and Herzegovina convertible mark (BAM) from France to Bosnia and Herzegovina

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Bosnia and Herzegovina (*)

- January 1st, 2025
- January 2nd, 2025
- May 1st, 2025
- May 2nd, 2025

Weekend in Bosnia and Herzegovina (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Bosnia-Herzegovina: http://www.cbbh.ba/?lang=en

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>HAABBA2BXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (20 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>BA393385804800211234</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://HAABBA2BXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (20 characters) or BBAN Format	Mandatory	:59:BA393385804800211234
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:HAABBA2BXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (20 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BA393385804800211234
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Barbadian dollar (BBD) from France to Barbados

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Barbados (*)

- January 1st, 2025
- January 21st, 2025
- April 18th, 2025
- April 21st, 2025
- April 28th, 2025
- May 1st, 2025
- June 9th, 2025
- August 1st, 2025
- August 4th, 2025
- December 1st, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Barbados (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Barbados: http://www.centralbank.org.bb/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>AMIBBBBBXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://AMIBBBBBXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:AMIBBBBBXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Bangladeshi taka (BDT) from France to Bangladesh

Overview

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

The beneficiary might be required to complete local documents to release the funds (“Form C”). The funds will only be released when all the required documents are approved.

If the beneficiary is a non-profit organization, pre-approval by the local NGO office is required in order to receive the funds.

Be aware payments related to certain types of income (such as export services, revenue from IT/software solutions, etc.) will involve a 10% income tax deduction at source. The tax will be settle directly by the receiving bank with the tax authority on behalf of the beneficiary.

Public holidays in Bangladesh (*)

- March 17th, 2025
- March 26th, 2025
- March 30th, 2025
- March 31st, 2025
- April 1st, 2025
- April 14th, 2025
- May 1st, 2025
- May 12th, 2025
- June 8th, 2025
- July 1st, 2025
- July 6th, 2025
- September 5th, 2025
- December 16th, 2025
- December 25th, 2025
- December 31st, 2025

Weekend in Bangladesh (*)

- Friday - Saturday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Bangladesh: http://www.bangladesh-bank.org/

The nationality of the beneficiary is mandatory for all payments made to any individuals in Bangladesh. If applicable, this information should be communicated into the remittance information. If the beneficiary is an institution (and not an individual), then it is not required to specify the nationality.

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABBLBDDHXXX</BIC> </FININSTNID> </CDTRAGT>
Local Clearing System	Routing number	The routing number consists in a 9 digits code. The code must be instructed after the prefix ROUTING NUM XXXXXXXXX	9 digits	Recommended	<RMTINF> <USTRD>ROUTING NUM 123456789</USTRD> </RMTINF>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank full name	The beneficiary bank full name needs to be provided in the remittance information.	Free message	Mandatory	<RMTINF> <USTRD>Beneficiary bank (branch) full name</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	<RMTINF> <USTRD>Beneficiary bank full address</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ABBLBDDHXXX
Local Clearing System	Routing number	The routing number consists in a 9 digits code. The code must be instructed after the prefix ROUTING NUM XXXXXXXXX	9 digits	Recommended	:70:ROUTING NUM 123456789
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank full name	The beneficiary bank full name needs to be provided in the remittance information.	Free message	Mandatory	:70:Beneficiary bank (branch) full name
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	:70:Beneficiary bank full address
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ABBLBDDHXXX
Local Clearing System	Routing number	The routing number consists in a 9 digits code. The code must be instructed after the prefix ROUTING NUM XXXXXXXXX	9 digits	Recommended	ENREG 07. POSITION 11 à 150:ROUTING NUM 123456789
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank full name	The beneficiary bank full name needs to be provided in the remittance information.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Beneficiary bank (branch) full name
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Beneficiary bank full address
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Bulgarian lev (BGN) from France to Bulgaria

Overview

Bulgaria will adopt the euro as its official currency on January 1st 2026. This means that the local currency of Bulgaria will change from bulgarian lev (BGN) to euro (EUR). BGN payments will not be accepted anymore as of that date. For more information on the migration, you can consult the website of the European Commission here : https://ec.europa.eu/commission/presscorner/detail/en/qanda_25_1751

The payment processing of this currency is considered to be highly standardized.

Public holidays in Bulgaria (*)

- January 1st, 2025
- March 3rd, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 6th, 2025
- May 26th, 2025
- September 8th, 2025
- September 22nd, 2025
- December 24th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Bulgaria (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

•For BGN payments to Bulgaria, SHA charge option is strongly recommended.
• In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed (eg EUR or BGN).
• For payments subject to the Payment Services Directive (PSD) with currency conversion, SHA charge option is also strongly recommended: indeed the final beneficiary will receive full amount (without any deduction)
• For more information concerning tax payments and the payment type codes: National Revenue Agency: http://portal.nap.bg/en/page?id=1
• Central bank of Bulgaria: http://www.bnb.bg/?toLang=_EN&toLang=_EN

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPABGSXXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>BG18RZBB91550123456789</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Tax Payments	Payment type code	The 6-digits payment type code which is defined by the Ministry of Finance and local regulation, needs to be provided in the remittance information. Additional information might be required.	6 digits	Mandatory	<RMTINF> <USTRD> PAYMENT CODE 110000</USTRD> </RMTINF>
Tax Payments	Bulstat code of the beneficiary	The 9-digits BULSTAT code is the tax identification number for Bulgarian legal entities. This information needs to be provided in the remittance information.	9 digits	Mandatory	<RMTINF> <USTRD>BULSTAT 175296952 -</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPABGSXXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	:59:BG18RZBB91550123456789
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Tax Payments	Payment type code	The 6-digits payment type code which is defined by the Ministry of Finance and local regulation, needs to be provided in the remittance information. Additional information might be required.	6 digits	Mandatory	:70: PAYMENT CODE 110000
Tax Payments	Bulstat code of the beneficiary	The 9-digits BULSTAT code is the tax identification number for Bulgarian legal entities. This information needs to be provided in the remittance information.	9 digits	Mandatory	:70:BULSTAT 175296952 -
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPABGSXXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	ENREG.04 POSITION 12 à 45:BG18RZBB91550123456789
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Tax Payments	Bulstat code of the beneficiary	The 9-digits BULSTAT code is the tax identification number for Bulgarian legal entities. This information needs to be provided in the remittance information.	9 digits	Mandatory	ENREG 07. POSITION 11 à 150:BULSTAT 175296952 -
Tax Payments	Payment type code	The 6-digits payment type code which is defined by the Ministry of Finance and local regulation, needs to be provided in the remittance information. Additional information might be required.	6 digits	Mandatory	ENREG 07. POSITION 11 à 150: PAYMENT CODE 110000

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Bahraini dinar (BHD) from France to Bahrain

Overview

The payment processing of this currency is considered to be relatively standardized.

This currency accepts three decimal places.

Public holidays in Bahrain (*)

- January 1st, 2025
- March 31st, 2025
- April 1st, 2025
- April 2nd, 2025
- May 1st, 2025
- June 7th, 2025
- June 8th, 2025
- June 9th, 2025
- July 6th, 2025
- July 7th, 2025
- December 16th, 2025
- December 17th, 2025

Weekend in Bahrain (*)

- Friday

Additional information

• Available charge option: OUR/SHA/BEN

• Central Bank of Bahrain: http://www.cbb.gov.bh/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPABHBWXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>BH02CITI00001077181611</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of payment code	The purpose of payment code consists of a 3 character code. The information can be mentionned in the regularoty field or in the remittance information. Any payment missing this information could face a delay or rejection. The information should be structured as follow: • For payments towards Bahrain or transiting through Bahrain: /BENEFRES/BH//PPC/ • For payments from Bahrain: /ORDERRES/BH//PPC/ Where 'PPC' has to be replaced by the correct 3-character purpose code that can be found in the purpose of payment codes list (see Appendix XVIII). Attention point: If a payment from/to Bahrain is made through a country which also requires an economic code, the information related to the country of destination must be disclosed in the field of regulatory information (/BENEFRES/ISO country code//PPC/), while the information from the other country must be communicated in the remittance information (/ORDERRES/ISO country code//PPC/).	3 digits	Mandatory	<RGLTRYRPTG> <DTLS> <INF>/BENEFRES/BH//COM/</INF> </DTLS> </RGLTRYRPTG>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPABHBWXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	:59:BH02CITI00001077181611
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of a 3 character code. The information can be mentionned in the regularoty field or in the remittance information. Any payment missing this information could face a delay or rejection. The information should be structured as follow: • For payments towards Bahrain or transiting through Bahrain: /BENEFRES/BH//PPC/ • For payments from Bahrain: /ORDERRES/BH//PPC/ Where 'PPC' has to be replaced by the correct 3-character purpose code that can be found in the purpose of payment codes list (see Appendix XVIII). Attention point: If a payment from/to Bahrain is made through a country which also requires an economic code, the information related to the country of destination must be disclosed in the field of regulatory information (/BENEFRES/ISO country code//PPC/), while the information from the other country must be communicated in the remittance information (/ORDERRES/ISO country code//PPC/).	3 digits	Mandatory	:77B:/BENEFRES/BH//COM/
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPABHBWXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	ENREG.04 POSITION 12 à 45:BH02CITI00001077181611
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	Purpose of payment code	The purpose of payment code consists of a 3 character code. The information can be mentionned in the regularoty field or in the remittance information. Any payment missing this information could face a delay or rejection. The information should be structured as follow: • For payments towards Bahrain or transiting through Bahrain: /BENEFRES/BH//PPC/ • For payments from Bahrain: /ORDERRES/BH//PPC/ Where 'PPC' has to be replaced by the correct 3-character purpose code that can be found in the purpose of payment codes list (see Appendix XVIII). Attention point: If a payment from/to Bahrain is made through a country which also requires an economic code, the information related to the country of destination must be disclosed in the field of regulatory information (/BENEFRES/ISO country code//PPC/), while the information from the other country must be communicated in the remittance information (/ORDERRES/ISO country code//PPC/).	3 digits	Mandatory	ENREG 07. POSITION 11 à 150:/BENEFRES/BH//COM/
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Burundi franc (BIF) from France to Burundi

Overview

BIF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Burundi** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Burundi (*)

- January 1st, 2025
- February 5th, 2025
- March 31st, 2025
- April 7th, 2025
- May 1st, 2025
- May 29th, 2025
- July 1st, 2025
- August 15th, 2025
- October 13th, 2025
- October 21st, 2025
- December 25th, 2025

Weekend in Burundi (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Burundi: http://www.brb.bi/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BCRBBIBIXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format (11 digits)	Mandatory	<CDTRACCT> <ID> <IBAN>BI12345678901234567890123456789012345</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BCRBBIBIXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format (11 digits)	Mandatory	:59:BI12345678901234567890123456789012345
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BCRBBIBIXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format (11 digits)	Mandatory	ENREG.04 POSITION 12 à 45:BI12345678901234567890123 45
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Bermudian dollar (BMD) from France to Bermuda

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Bermuda (*)

- January 1st, 2025
- April 18th, 2025
- May 23rd, 2025
- June 16th, 2025
- July 31st, 2025
- August 1st, 2025
- September 1st, 2025
- November 11th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Bermuda (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Monetary authority of Bermuda: http://www.bma.bm/SitePages/Home.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ATIDBMH1XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ATIDBMH1XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ATIDBMH1XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Brunei dollar (BND) from France to Brunei

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Brunei (*)

- January 1st, 2025
- January 29th, 2025
- February 24th, 2025
- March 17th, 2025
- March 31st, 2025
- April 1st, 2025
- April 2nd, 2025
- June 6th, 2025
- June 27th, 2025
- June 30th, 2025
- July 15th, 2025
- September 5th, 2025
- December 25th, 2025
- December 31st, 2025

Weekend in Brunei (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Monetary authority of Brunei: http://www.ambd.gov.bn/Home.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>SCBLBNBBXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://SCBLBNBBXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:SCBLBNBBXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Bolivian boliviano (BOB) from France to Bolivia

Overview

BOB is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Bolivia** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Payments cannot be executed - for the time being - towards following bank:
• Banco Fassil
If for any reason a payment is executed towards the beneficiary bank above, the payment will be cancelled.

Public holidays in Bolivia (*)

- January 1st, 2025
- January 22nd, 2025
- March 3rd, 2025
- March 4th, 2025
- April 18th, 2025
- May 1st, 2025
- June 19th, 2025
- July 16th, 2025
- August 6th, 2025
- December 25th, 2025

Weekend in Bolivia (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Bolivia: http://www.bcb.gob.bo/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BANIBOLXXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BANIBOLXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BANIBOLXXXX

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Brazilian real (BRL) from France to Brazil

Overview

BRL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Brazil** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Please note that payments to Cryptocurrency Companies, Broker Dealers as well as payments to football/soccer teams are not supported: hence these payments could be returned, with possible delay or fee deductions on the principal amount.

All payments to Brazil converted to local currency BRL, will incur on average a 0.38% IOF Tax (please note that the percentage can vary) on financial transactions in line with onshore regulations for FX transactions. This tax will be settled by our correspondent bank on behalf of the beneficiary with the relevant tax authority. Consequently, the beneficiary will receive the amount net of the IOF tax deduction.

Payments cannot be executed towards following beneficiary banks:
• Ourinvest Bank
• Maxima Bank
• Travelex
• Braza Bank
• Confidence Bank
• Bex Bank
If for any reason a payment is executed towards one of the above beneficiary banks, the payment will be cancelled.

Public holidays in Brazil (*)

- January 1st, 2025
- March 3rd, 2025
- March 4th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- June 19th, 2025
- November 20th, 2025
- December 25th, 2025
- December 31st, 2025

Weekend in Brazil (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Brazil: http://www.bcb.gov.br/?ENGLISH

IMPORTANT: Be aware that the Brazil Foreign Exchange Regulation is requesting from each beneficiary a onetime registration set-up to receive cross-border payments in local currency. If a beneficiary has not been registered yet, the payment will not be rejected, but the credit to the beneficiary is likely to be delayed. Based on the contact details provided in the remittance information of the payment, BNPP's local providers will contact & work with the beneficiary in Brazil to register him. Only once registration is complete, the FX and credit to their account can be executed. It's highly recommended that the remitter does reach out to his beneficiary to inform him that the payment has been initiated and that BNPP's local currency provider is going to contact him to complete the registration if it hasn't been done yet.
In addition, bear also in mind that every single payment done in local currency to Brazil needs to be supported by a document proving the purpose of the payment. This document will be asked by BNPP's local currency provider to the beneficiary. In order to comply legally, all supporting documents must reflect BRL amount and must match the amount in the payment instruction. Otherwise, transaction will be cancelled. This emphasizes again the importance to provide the complete beneficiary contact details within the remittance information.
Last but not least, when making local currency payments to entities domiciled in Brazil, it is expected that all beneficiaries are aware of documentation requirements both at registration and at FX / payment execution.

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPABRSPXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>BR1500000000000010932840814P2</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms. The beneficiary name must be instructed after the prefix /CONTCT/.	Free text	Mandatory	<CDTR> <NM>/CONTCT/ Mr Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary's tax ID	The beneficiary tax ID needs to be provided in the remittance information. For legal entities it's called the CNPJ number and consists of 14 characters. For individuals, it's called CPF number and consists of 11 characters. The tax ID details must be instructed after the prefix /CNPJ/ or /CPF/.	11 or 14 digits	Mandatory	<RMTINF> <USTRD>/CNPJ/ or /CPF/12345678901(234)</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number and email address	The beneficiary contact details (phone number and email address) needs to be provided in the remittance information. The contact details must be instructed after the prefix /EMAIL/ and /PHONE/.	Free text	Mandatory	<RMTINF> <USTRD>/PHONE/Phone number /EMAIL/email address</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPABRSPXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	:59:BR1500000000000010932840814P2
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms. The beneficiary name must be instructed after the prefix /CONTCT/.	Free text	Mandatory	:59:/CONTCT/ Mr Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary's Details	Beneficiary's tax ID	The beneficiary tax ID needs to be provided in the remittance information. For legal entities it's called the CNPJ number and consists of 14 characters. For individuals, it's called CPF number and consists of 11 characters. The tax ID details must be instructed after the prefix /CNPJ/ or /CPF/.	11 or 14 digits	Mandatory	:70:/CNPJ/ or /CPF/12345678901(234)
Beneficiary's Contact Details	Beneficiary's phone number and email address	The beneficiary contact details (phone number and email address) needs to be provided in the remittance information. The contact details must be instructed after the prefix /EMAIL/ and /PHONE/.	Free text	Mandatory	:70:/PHONE/Phone number /EMAIL/email address
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPABRSPXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	ENREG.04 POSITION 12 à 45:BR1500000000000010932840814P2
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms. The beneficiary name must be instructed after the prefix /CONTCT/.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:/CONTCT/ Mr Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary's tax ID	The beneficiary tax ID needs to be provided in the remittance information. For legal entities it's called the CNPJ number and consists of 14 characters. For individuals, it's called CPF number and consists of 11 characters. The tax ID details must be instructed after the prefix /CNPJ/ or /CPF/.	11 or 14 digits	Mandatory	ENREG 07. POSITION 11 à 150:/CNPJ/ or /CPF/12345678901(234)
Beneficiary's Contact Details	Beneficiary's phone number and email address	The beneficiary contact details (phone number and email address) needs to be provided in the remittance information. The contact details must be instructed after the prefix /EMAIL/ and /PHONE/.	Free text	Mandatory	ENREG 07. POSITION 11 à 150:/PHONE/Phone number /EMAIL/email address

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Bahamian dollar (BSD) from France to Bahamas

Overview

The payment processing of this currency is considered to be standardized.

Public holidays in Bahamas (*)

- January 1st, 2025
- January 10th, 2025
- April 18th, 2025
- April 21st, 2025
- June 6th, 2025
- June 9th, 2025
- July 10th, 2025
- August 4th, 2025
- October 13th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Bahamas (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Bahamas: http://www.centralbankbahamas.com/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BITCBSNSXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BITCBSNSXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BITCBSNSXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Botswana pula (BWP) from France to Botswana

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Botswana (*)

- January 1st, 2025
- January 2nd, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 29th, 2025
- July 1st, 2025
- July 21st, 2025
- July 22nd, 2025
- September 30th, 2025
- October 1st, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Botswana (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Botswana: http://www.bankofbotswana.bw/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BARCBWGXXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN (11 digits)</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank branch code	The 6 digits beneficiary bank branch code should be instructed into the remittance information field.	6 digits	Mandatory	<RMTINF> <USTRD>123456</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BARCBWGXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN (11 digits)
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank branch code	The 6 digits beneficiary bank branch code should be instructed into the remittance information field.	6 digits	Mandatory	:70:123456
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)
CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BARCBWGXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN (11 digits)
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank branch code	The 6 digits beneficiary bank branch code should be instructed into the remittance information field.	6 digits	Mandatory	ENREG 07. POSITION 11 à 150:123456
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Belize dollar (BZD) from France to Belize

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Belize (*)

- January 1st, 2025
- January 15th, 2025
- March 10th, 2025
- April 18th, 2025
- April 21st, 2025
- April 28th, 2025
- August 1st, 2025
- September 10th, 2025
- September 22nd, 2025
- October 13th, 2025
- November 19th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Belize (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Belize: https://www.centralbank.org.bz/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>LIBABZBZXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN (15 digits)</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Bank Details	Transit code	If the beneficiary's bank is Scotia Bank or one of its branches, a 5-digit transit code is mandatory and needs to be provided in the remittance information.	5 digits	Mandatory	<RMTINF> <USTRD>12345</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://LIBABZBZXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN (15 digits)
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Bank Details	Transit code	If the beneficiary's bank is Scotia Bank or one of its branches, a 5-digit transit code is mandatory and needs to be provided in the remittance information.	5 digits	Mandatory	:70:12345
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:LIBABZBZXXX

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN (15 digits)
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Bank Details	Transit code	If the beneficiary's bank is Scotia Bank or one of its branches, a 5-digit transit code is mandatory and needs to be provided in the remittance information.	5 digits	Mandatory	ENREG 07. POSITION 11 à 150:12345
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Canadian dollar (CAD) from France to Canada

Overview

The payment processing of this currency is considered to be highly standardized.

New regulation: as of June 2021, all Canadian banks should take reasonable measures to ensure the identification of the final beneficiary. As a consequence, all payments in all currencies towards Canada as well as all CAD payments (when the payment is handled by a Canadian bank, so irrespective of the destination country) now require the beneficiary address. The reasonable measures will vary from a Canadian bank to another, depending on their size, risk appetite and other variables which can result in a normal payment processing to a strict rejection.
A summary of the rules with examples of compliant addresses and common mistake is available in Appendix XXVIII

Public holidays in Canada (*)

- January 1st, 2025
- April 18th, 2025
- May 19th, 2025
- July 1st, 2025
- September 1st, 2025
- September 30th, 2025
- October 13th, 2025
- November 11th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Canada (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Canada:www.bankofcanada.ca/
• Canadian Payment Association: www.cdnpay.ca/imis15/eng/Publications/business_guides/eng/business/payme…
More payment information: https://www.payments.ca/resources/payment-guides/business-guides/wire transfers

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BCANCAXX</BIC> </FININSTNID> </CDTRAGT>
Local Clearing System	Local clearing code (CC code)	The Canadien "CC" code identifies a Canadien bank and enables the correct routing of payments in the domestic clearing . The CC code is a nine digit code which identifies the direct payment routing number (the first four digits) and the branch transit number (the last five digits). In certain cases, the CC code could be included within the domestic account number. Please ask to your beneficiary to indicate separately the CC code and the domestic account number. Be aware, the local clearing code is mandatory if the beneficiary bank is CIBC! For more information on format requirements in MT and MX, please see Appendix XXXII.	See Appendix	Recommended	<CLRSYSMMBID>See Appendix</CLRSYSMMBID>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BCANCAXX
Local Clearing System	Local clearing code (CC code)	The Canadien "CC" code identifies a Canadien bank and enables the correct routing of payments in the domestic clearing . The CC code is a nine digit code which identifies the direct payment routing number (the first four digits) and the branch transit number (the last five digits). In certain cases, the CC code could be included within the domestic account number. Please ask to your beneficiary to indicate separately the CC code and the domestic account number. Be aware, the local clearing code is mandatory if the beneficiary bank is CIBC! For more information on format requirements in MT and MX, please see Appendix XXXII.	See Appendix	Recommended	:57A://See Appendix
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BCANCAXX
Local Clearing System	Local clearing code (CC code)	The Canadien "CC" code identifies a Canadien bank and enables the correct routing of payments in the domestic clearing . The CC code is a nine digit code which identifies the direct payment routing number (the first four digits) and the branch transit number (the last five digits). In certain cases, the CC code could be included within the domestic account number. Please ask to your beneficiary to indicate separately the CC code and the domestic account number. Be aware, the local clearing code is mandatory if the beneficiary bank is CIBC! For more information on format requirements in MT and MX, please see Appendix XXXII.	See Appendix	Recommended	ENREG.05 POSITION 11 À 45:See Appendix
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Congolese franc (CDF) from France to Democratic Republic of Congo

Overview

CDF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Democratic Republic of Congo** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

In case of tax payments, please be aware the official tax document issued by the local tax authority will be requested to you to process the payment.

Public holidays in Democratic Republic of Congo (*)

- January 1st, 2025
- January 16th, 2025
- January 17th, 2025
- May 1st, 2025
- June 30th, 2025
- August 1st, 2025
- December 25th, 2025

Weekend in Democratic Republic of Congo (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of DR of Congo: http://www.bcc.cd/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BCDCCDKIXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	23 digits	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>12345678912345678912345</ID> </OTHR> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BCDCCDKIXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	23 digits	Mandatory	:59:12345678912345678912345
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)
CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BCDCCDKIXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	23 digits	Mandatory	ENREG.04 POSITION 12 à 45:12345678912345678912345
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Swiss franc (CHF) from France to Liechtenstein

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in Liechtenstein (*)

- January 1st, 2025
- January 2nd, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 29th, 2025
- June 9th, 2025
- August 1st, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Liechtenstein (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• According to the Commission Services, Titles III and IV of the PSD also apply to payment transactions made in Swiss Francs (CHF) within the EU/EEA countries, covering, amongst others, a transfer made in Swiss Francs between two PSPs both located in one Member State (e.g. France)
• Central bank of Switzerland: http://www.snb.ch/en/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BLFLLI2XXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (21 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>LI1212345123456789OAB</IBAN> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BLFLLI2XXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (21 characters)	Mandatory	:59:LI12123451234567890AB
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)
CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BLFLLI2XXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (21 characters)	Mandatory	ENREG.04 POSITION 12 à 45:LI1212345123456789OAB
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Chilean peso (CLP) from France to Chile

Overview

CLP is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Chile** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

If your beneficiary is a NGO, they may need to provide up-to-date registration documents in order to receive funds.

Public holidays in Chile (*)

- January 1st, 2025
- April 18th, 2025
- May 1st, 2025
- May 21st, 2025
- June 20th, 2025
- June 29th, 2025
- July 16th, 2025
- August 15th, 2025
- September 18th, 2025
- September 19th, 2025
- October 13th, 2025
- October 31st, 2025
- December 8th, 2025
- December 25th, 2025
- December 31st, 2025

Weekend in Chile (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Chile: http://www.bcentral.cl/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BADECLRMXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID, can be classified as RUT (Registro Unico Tributario) for corporate beneficiary or RUN (Rol Unico Nacional) for individual beneficiary, and needs to be provided in the remittance information. It consists of 7 or 8 digits and one character (letter or number).	7 or 8 digits + 1 character	Mandatory	<RMTINF> <USTRD>RUT:76086466-5</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BADECLRMXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID, can be classified as RUT (Registro Unico Tributario) for corporate beneficiary or RUN (RoI Unico Nacional) for individual beneficiary, and needs to be provided in the remittance information. It consists of 7 or 8 digits and one character (letter or number).	7 or 8 digits + 1 character	Mandatory	:70:RUT:76086466-5
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BADECLRMXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID, can be classified as RUT (Registro Unico Tributario) for corporate beneficiary or RUN (RoI Unico Nacional) for individual beneficiary, and needs to be provided in the remittance information. It consists of 7 or 8 digits and one character (letter or number).	7 or 8 digits + 1 character	Mandatory	ENREG 07. POSITION 11 à 150:RUT:76086466-5
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Chinese Yuan Renminbi (CNY) from France to China

Internal comment

The purpose of payment code should be specified in the bank to bank information field (F72) in the format below. Any additional information should be place after in Field 72 Line 1.
Structure to follow:
:72:/PAYT/DDDDD
ANY ADDITIONAL INFO.

Overview

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Payments in CNY toward mainland China are processed through the Chinese cross-border clearing system, called CIPS (Cross-border Interbank Payment System), which uses specific codes and information.

Cross-border payments in CNY towards mainland China are only authorised for capital, commercial and similar transactions.

Besides, cross-border payments in CNY from corporates outside China to individuals located in mainland China are possible, using one of the following purpose codes: /PAYT/02112, /PAYT/02114, /PAYT/02116 and /PAYT/02125.

Remittances between two non-corporate parties are not allowed. At least one of the parties (original remitter or ultimate beneficiary) of the payment must be corporate. Exception to this rule are self-transfer (with the same name) cross-border payments in CNY initiated by individual to own individual account located in mainland China are possible with the daily limit CNY80.000.

In order to avoid any payment delay or rejection when providing the full beneficiary address, please make sure to split the full beneficiary name and the full beneficiary address.

There are two options possible for MT format only:
• Field 59, Option F (59F) : use the structured format provided by option F.
• Field 59, No Option (59) : please add "ADD." just in front of the address.

There are two types of Yuan existing in China : CNY and CNH.

• CNY is the onshore Yuan which is only held/traded in mainland of China.
• CNH is the offshore Yuan which is traded outside of mainland China

The ISO currency code to be used will still be CNY for payments even if instructed offshore, despite the currency itself being held/transacted offshore.

Payments instructed in CNH will not be accepted.

When making a cross-border CNY payment (outside of China, i.e. CNH), it's essential to know that Hong Kong is the largest offshore market for trading this currency, therefore Hong Kong public holidays should be also considered when instructing such a payment besides the Chinese holidays. You can view Hong Kong public holidays by selecting the HKD currency in our Currency Guide.

Public holidays in China (*)

- January 1st, 2025
- January 28th, 2025
- January 29th, 2025
- January 30th, 2025
- January 31st, 2025
- February 3rd, 2025
- April 4th, 2025
- May 1st, 2025
- May 2nd, 2025
- May 5th, 2025
- June 2nd, 2025
- October 1st, 2025
- October 2nd, 2025
- October 3rd, 2025
- October 6th, 2025
- October 7th, 2025
- October 8th, 2025

Weekend in China (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of China: http://www.pbc.gov.cn/english/130437/index.html

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 to 11 Alph-numeric code	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABOCCNBJXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of payment code	The purpose of payment code is mandatory for regulatory reporting to the People's Bank of China and should be instructed in the remittance information. The format to follow is as follow: /PAYT/XXXXX where "XXXXX" is the correct 5 digit purpose of payment code, which can be found in the purpose of payment code list (see Appendix III).	/PAYT/ + 5 digits	Mandatory	<RMTINF> <USTRD>/PAYT/02114</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary's bank full address needs to be provided in the remittance information (exact branch location).	Free text	Recommended	<RMTINF> <USTRD>Beneficiary bank address</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 to 11 Alph-numeric code	Mandatory	:57A://ABOCCNBJXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code is mandatory for regulatory reporting to the People's Bank of China and should be instructed in the remittance information. The format to follow is as follow: /PAYT/XXXXX where "XXXXX" is the correct 5 digit purpose of payment code, which can be found in the purpose of payment code list (see Appendix III).	/PAYT/ + 5 digits	Mandatory	:70:/PAYT/02114

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary's bank full address needs to be provided in the remittance information (exact branch location).	Free text	Recommended	:70:Beneficiary bank address
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 to 11 Alph-numeric code	Mandatory	ENREG.05 POSITION 151 À 161:ABOCCNBJXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code is mandatory for regulatory reporting to the People's Bank of China and should be instructed in the remittance information. The format to follow is as follow: /PAYT/XXXXX where "XXXXX" is the correct 5 digit purpose of payment code, which can be found in the purpose of payment code list (see Appendix III).	/PAYT/ + 5 digits	Mandatory	ENREG 07. POSITION 11 à 150:/PAYT/02114
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary's bank full address needs to be provided in the remittance information (exact branch location).	Free text	Recommended	ENREG 07. POSITION 11 à 150:Beneficiary bank address
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Colombian peso (COP) from France to Colombia

Overview

COP is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Colombia** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

For payments below 10.000 USD equivalent, the final beneficiaries will be contacted to release the funds by filling an appropriate form onshore. While for payments above 10.000 USD equivalent, the beneficiary bank requires supporting documents to be filled out and presented on the day the transaction is closed for the funds to be credited. This emphasises the importance of adding the beneficiary's contact details in the payment instructions. In addition, in order to make sure that the relevant documents are at the disposal of the beneficiary bank in due time and that the credit value date can be respected, it helps if the beneficiary proactively reaches out to their bank to expedite the procedure.

IMPORTANT: Be aware that the Colombia Foreign Exchange Control Regulation is requesting from each beneficiary a onetime registration set-up to receive cross-border payments in local currency. Only once registration is complete, the FX and credit to their account can be executed. It's highly recommended that the remitter does reach out to his beneficiary to inform him that the pre-trade setup has been initiated and that BNPP's local currency provider is going to contact him to complete the registration. If a beneficiary has not been registered yet, the payment will not be rejected, but the credit to the beneficiary is likely to be delayed.

In addition, bear also in mind that every single payment done in local currency to Colombia needs to be supported by documents. These documents will be asked by BNPP's local currency provider to the beneficiary.

Public holidays in Colombia (*)

- January 1st, 2025
- January 6th, 2025
- March 24th, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- June 2nd, 2025
- June 23rd, 2025
- June 30th, 2025
- August 7th, 2025
- August 18th, 2025
- October 13th, 2025
- November 3rd, 2025
- November 17th, 2025

- December 8th, 2025
- December 25th, 2025
- December 31st, 2025

Weekend in Colombia (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Colombia: http://www.banrep.gov.co/en

Currently we can only support payments to the following local banks:
a) Banco AV Villas (only payments less than 10 000 USD equivalent) - BAVICOBB
b) Banco de Bogota - BBOGCOBB
c) Bancolombia - COLOCOBM
d) Banco de Occidente - OCCICOBCBO 2
e) Citibank - CITICOBB
f) Banco Caja Social BCSC (only payments less than 10 000 USD equivalent) - CASOCOBB
g) Banco Davivienda - CAFECOBB
h) Helm Bank (Banco de Credito - BCTOCOBB
i) BBVA Colombia - GEROCOBB
j) CorpBanca - BCTOCOBB
k) Banco GNB Sudameris - BSUDCOBB
l) Banco Colpatria (only payments less than 10 000 USD equivalent) - COLPCOBB
m) Banco Santander - SANTCOBBXXX

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPACOBBCLP</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID for corporates is called NIT (Número De Identificación Tributaria) and consists of 9 digits and one controle character. For individual beneficiaries, the cédula ID consist of 7 to 11 digits. The beneficiary's tax ID needs to be provided in the remittance information.	10 digits NIT or 7-11 digits cédula	Mandatory	<RMTINF> <USTRD>NIT:123456789-0</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number and email address	The beneficiary contact details (phone number and email address) needs to be mentioned in the remittance information.	Free message	Mandatory	<RMTINF> <USTRD>Phone number and email address</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPACOBBCLP
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID for corporates is called NIT (Número De Identificación Tributaria) and consists of 9 digits and one controle character. For individual beneficiaries, the cédula ID consist of 7 to 11 digits. The beneficiary's tax ID needs to be provided in the remittance information.	10 digits NIT or 7-11 digits cédula	Mandatory	:70:NIT:123456789-0
Beneficiary's Contact Details	Beneficiary's phone number and email address	The beneficiary contact details (phone number and email address) needs to be mentioned in the remittance information.	Free message	Mandatory	:70:Phone number and email address
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPACOBBCLP
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID for corporates is called NIT (Número De Identificación Tributaria) and consists of 9 digits and one controle character. For individual beneficiaries, the cédula ID consist of 7 to 11 digits. The beneficiary's tax ID needs to be provided in the remittance information.	10 digits NIT or 7-11 digits cédula	Mandatory	ENREG 07. POSITION 11 à 150:NIT:123456789-0
Beneficiary's Contact Details	Beneficiary's phone number and email address	The beneficiary contact details (phone number and email address) needs to be mentioned in the remittance information.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Phone number and email address
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Costa Rican colon (CRC) from France to Costa Rica

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Costa Rica (*)

- January 1st, 2025
- April 11th, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- July 25th, 2025
- August 15th, 2025
- September 15th, 2025
- December 1st, 2025
- December 25th, 2025

Weekend in Costa Rica (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Costa Rica: http://www.bccr.fi.cr/bccr_home_page/index.html

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BSNJCRSJXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>CR2301510841002601234 5</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID needs to be provided in the remittance information. The beneficiary's tax ID must be formatted as "TAXID" followed by numeric code of 10 or 12 digits as described below. There is no space between letters and numbers. If the beneficiary is an individual with costa rican nationality, the tax ID to provide is the "Cédula de Persona Física" which consists of 10 digits. A zero should be placed before the 9 digits of the ID number. Example: TAXID0123456789. If the beneficiary is an individual which is legally foreign registred, the taks ID to provide is the "DIMEX" (Documento de Identificación de Migración y Extranjería) which consists of 12 digits (as indicated in identification document). Example: TAXID123456789012. If the beneficiary is a legal entity/corporate, the tax ID to provide is the "Cédula de Persona Jurídica" which consists of 10 digits (as indicated in legal document). Example: TAXID1234567890.	TAXID + 10 or 12 digits	Mandatory	<RMTINF> <USTRD>TAXID0123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BSNJCRSJXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	:59:CR23015108410026012345
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID needs to be provided in the remittance information. The beneficiary's tax ID must be formatted as "TAXID" followed by numeric code of 10 or 12 digits as described below. There is no space between letters and numbers. If the beneficiary is an individual with costa rican nationality, the tax ID to provide is the "Cédula de Persona Física" which consists of 10 digits. A zero should be placed before the 9 digits of the ID number. Example: TAXID0123456789. If the beneficiary is an individual which is legally foreign registred, the taks ID to provide is the "DIMEX" (Documento de Identificación de Migración y Extranjería) which consists of 12 digits (as indicated in identification document). Example: TAXID123456789012. If the beneficiary is a legal entity/corporate, the tax ID to provide is the "Cédula de Persona Jurídica" which consists of 10 digits (as indicated in legal document). Example: TAXID1234567890.	TAXID + 10 or 12 digits	Mandatory	:70:TAXID0123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BSNJCRSJXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	ENREG.04 POSITION 12 à 45:CR23015108410026012345
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID needs to be provided in the remittance information. The beneficiary's tax ID must be formatted as "TAXID" followed by numeric code of 10 or 12 digits as described below. There is no space between letters and numbers. If the beneficiary is an individual with costa rican nationality, the tax ID to provide is the "Cédula de Persona Física" which consists of 10 digits. A zero should be placed before the 9 digits of the ID number. Example: TAXID0123456789. If the beneficiary is an individual which is legally foreign registred, the taks ID to provide is the "DIMEX" (Documento de Identificación de Migración y Extranjería) which consists of 12 digits (as indicated in identification document). Example: TAXID123456789012. If the beneficiary is a legal entity/corporate, the tax ID to provide is the "Cédula de Persona Jurídica" which consists of 10 digits (as indicated in legal document). Example: TAXID1234567890.	TAXID + 10 or 12 digits	Mandatory	ENREG 07. POSITION 11 à 150:TAXID0123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Cabo Verdean escudo (CVE) from France to Cape Verde

Overview

CVE is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Cape Verde** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Cape Verde (*)

- January 1st, 2025
- January 13th, 2025
- January 20th, 2025
- March 5th, 2025
- April 18th, 2025
- April 29th, 2025
- May 1st, 2025
- May 19th, 2025
- August 15th, 2025
- December 25th, 2025

Weekend in Cape Verde (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Cape Verde: http://www.bcv.cv/vEN/Pages/Homepage.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>CANBCVCVXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (25 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>CV64000500000020106543987</IBAN> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://CANBCVCVXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (25 characters) or BBAN Format	Mandatory	:59:CV64000500000020106543987
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:CANBCVCVXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (25 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:CV6400050000020106543987
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Czech koruna (CZK) from France to Czech Republic

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in Czech Republic (*)

- January 1st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 8th, 2025
- October 28th, 2025
- November 17th, 2025
- December 24th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Czech Republic (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed (eg EUR or CZK).
• Central bank of the Czech Republic: https://www.cnb.cz/en/index.html

In the case where structured remittance information is to be passed, it is important to note that this can be either one of the following, or a combination of:
• Variable code (1-10 digits) e.g. /VS/xxxxx
• Constant code (1-4 digits) e.g. /KS/xxxxx
• Specific code (1-10 digits) e.g. /SS/xxxxx
These codes shall be provided by the beneficiary.

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>GEBACZPPXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>CZ5508000000001234567899</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://GEBACZPPXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	:59:CZ5508000000001234567899
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:GEBACZPPXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	ENREG.04 POSITION 12 à 45:CZ5508000000001234567899
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Djiboutian franc (DJF) from France to Djibouti

Overview

DJF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Djibouti** but not allowed towards other countries.

The payment processing of this currency is considered to be relatively standardized.

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Please note that for the moment, we are unable to make payments to Dahabshil Bank International.

Public holidays in Djibouti (*)

- January 1st, 2025
- January 27th, 2025
- March 31st, 2025
- April 1st, 2025
- May 1st, 2025
- June 5th, 2025

Weekend in Djibouti (*)

- Friday - Saturday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Djibouti: http://banque-centrale.herokuapp.com/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ICDJDJJDXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>DJ2110002010010409909626754</IBAN> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ICDJDJJDXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	:59:DJ2110002010010409909626754
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre

(swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ICDJDJJDXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:DJ2110002010010409909626754
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Danish krone (DKK) from France to Greenland

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in Greenland (*)

- January 1st, 2025
- April 17th, 2025
- April 18th, 2025
- April 21st, 2025
- May 29th, 2025
- May 30th, 2025
- June 5th, 2025
- June 9th, 2025
- December 24th, 2025
- December 25th, 2025
- December 26th, 2025
- December 31st, 2025

Weekend in Greenland (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed (eg EUR or DKK).
• Central bank of Denmark: http://www.nationalbanken.dk/en/Pages/default.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>GRENGLGXXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (18 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>GL1212341234567891</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://GRENGLGXXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (18 characters)	Mandatory	:59:GL1212341234567891
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:GRENGLGXXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (18 characters)	Mandatory	ENREG.04 POSITION 12 à 45:GL1212341234567891
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Dominican peso (DOP) from France to Dominican Republic

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Dominican Republic (*)

- January 1st, 2025
- January 6th, 2025
- January 21st, 2025
- February 27th, 2025
- April 18th, 2025
- May 5th, 2025
- June 19th, 2025
- August 16th, 2025
- September 24th, 2025
- November 10th, 2025
- December 25th, 2025

Weekend in Dominican Republic (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of the Dominican Republic: http://www.bancentral.gov.do:8080/english/index-e.asp

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BAESDOS1XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>DO22ACAU00000000000123456789</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID (RNC - Registro Nacional de Contribuyentes (9 digits or more) or Registro Mercantil (7 digits or more) or Cédula (11 digits) or Passport Number) needs to be provided in the remittance information. For an individual: passport number or Cédula. For a legal entity: RNC code (Registro Nacional de Contribuyentes) or or Registro Mercantil.	7 digits or 9 digits or 11 digits	Mandatory	<RMTINF> <USTRD>12345678912</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BAESDOS1XXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	:59:DO22ACAU00000000000123456789
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID (RNC - Registro Nacional de Contribuyentes (9 digits or more) or Registro Mercantil (7 digits or more) or Cédula (11 digits) or Passport Number) needs to be provided in the remittance information. For an individual: passport number or Cédula. For a legal entity: RNC code (Registro Nacional de Contribuyentes) or or Registro Mercantil.	7 digits or 9 digits or 11 digits	Mandatory	:70:12345678912
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BAESDOS1XXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:DO22ACAU00000000000123456789
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID (RNC - Registro Nacional de Contribuyentes (9 digits or more) or Registro Mercantil (7 digits or more) or Cédula (11 digits) or Passport Number) needs to be provided in the remittance information. For an individual: passport number or Cédula. For a legal entity: RNC code (Registro Nacional de Contribuyentes) or or Registro Mercantil.	7 digits or 9 digits or 11 digits	Mandatory	ENREG 07. POSITION 11 à 150:12345678912
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Algerian dinar (DZD) from France to Algeria

Overview

DZD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Algeria** and we do not recommend sending **DZD** towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Public holidays in Algeria (*)

- January 1st, 2025
- January 12th, 2025
- March 31st, 2025
- April 1st, 2025
- May 1st, 2025
- July 6th, 2025

Weekend in Algeria (*)

- Friday - Saturday

Additional information

• Available charge option: OUR/SHA/BEN

• Additional information: FX activities in Algeria are heavily regulated and tightly controlled by the Algerian central bank.
• Central bank of Algeria: http://www.bank-of-algeria.dz/html/present.htm

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPADZALXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (26 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>DZ5800021000011130076532 39</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>+2131234567890</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPADZALXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (26 characters) or BBAN Format	Mandatory	:59:DZ5800021000011130076532 39
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:+2131234567890
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPADZALXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (26 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:DZ5800021000011300765323 9
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:+2131234567890
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Egyptian pound (EGP) from France to Egypt

Overview

EGP is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Egypt** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Due to a new legal opinion on local regulation which implies it is no longer possible for offshore banks to trade EGP currency, it consequently brings some limitations to our EGP offer:
• Incoming EGP payments to be converted and credited to accounts denominated in other currencies will be rejected
• Outgoing payments requiring FX int EGP: no change
• Incoming and outgoing EGP payment without a FX will also be rejected.

Public holidays in Egypt (*)

- January 1st, 2025
- January 7th, 2025
- March 31st, 2025
- April 1st, 2025
- April 20th, 2025
- April 21st, 2025
- April 25th, 2025
- May 1st, 2025
- June 5th, 2025
- July 1st, 2025
- July 23rd, 2025
- October 9th, 2025

Weekend in Egypt (*)

- Friday - Saturday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Egypt: http://www.cbe.org.eg/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>AFXMEGCAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>EG380019000500000000263180002</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://AFXMEGCAXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	:59:EG380019000500000000263180002
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:AFXMEGCAXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	ENREG.04 POSITION 12 à 45:EG3800190005000000000263180002
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Eritrean nakfa (ERN) from France to Eritrea

Overview

ERN is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Eritrea** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Public holidays in Eritrea (*)

- January 1st, 2025
- January 7th, 2025
- March 31st, 2025
- April 18th, 2025
- May 1st, 2025
- June 20th, 2025
- September 1st, 2025
- September 5th, 2025
- September 11th, 2025
- December 25th, 2025

Weekend in Eritrea (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>CBERERAIXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank and branch full name	The beneficiary bank name and branch name should be instructed into the remittance information field.	Free message	Mandatory	<RMTINF> <USTRD>Beneficiary bank and branch full name</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://CBERERAIXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank and branch full name	The beneficiary bank name and branch name should be instructed into the remittance information field.	Free message	Mandatory	:70:Beneficiary bank and branch full name
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:CBERERAIXXX

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank and branch full name	The beneficiary bank name and branch name should be instructed into the remittance information field.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Beneficiary bank and branch full name
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Ethiopian birr (ETB) from France to Ethiopia

Overview

ETB is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Ethiopia** but not allowed towards other countries.

Public holidays in Ethiopia (*)

- January 7th, 2025
- March 31st, 2025
- April 18th, 2025
- May 1st, 2025
- May 5th, 2025
- May 28th, 2025
- June 6th, 2025
- September 5th, 2025
- September 11th, 2025
- September 27th, 2025

Weekend in Ethiopia (*)

- Sunday

Additional information

• Available charge option: OUR/SHA/BEN

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABAYETAAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank and branch full name	The beneficiary bank name and branch name should be instructed into the remittance information field.	Free message	Mandatory	<RMTINF> <USTRD>Beneficiary bank and branch full name</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ABAYETAAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank and branch full name	The beneficiary bank name and branch name should be instructed into the remittance information field.	Free message	Mandatory	:70:Beneficiary bank and branch full name
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ABAYETAAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank and branch full name	The beneficiary bank name and branch name should be instructed into the remittance information field.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Beneficiary bank and branch full name
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

European euro (EUR) from France to Kosovo

Overview

The payment processing of this currency is considered to be standardized.

Today, all transactions in EUR between 2 countries with EUR as domestic currency must respect the SEPA regulation (Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Portugal, Slovenia, Slovakia, Spain and The Netherlands). As from November 2016, all transactions in EUR between 2 countries within the SEPA Area (see Appendix VII) must also respect the SEPA regulation. Payment transactions processed and settled through large-value payment systems, regardless of the amount, remain out of scope of the SEPA regulation.

Public holidays in Kosovo (*)

- January 1st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Kosovo (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed.
• More information about the Euro zone:
http://europa.eu/about-eu/basic-information/money/euro/
• European Central Bank: https://www.ecb.europa.eu/home/html/index.en.html

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>CBRKXKPRXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (20 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>XK051212012345678906</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://CBRKXKPRXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (20 characters) or BBAN Format	Mandatory	:59:XK051212012345678906
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:CBRKXKPRXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (20 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:XK051212012345678906
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Fijian dollar (FJD) from France to Fiji

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Fiji (*)

- January 1st, 2025
- April 18th, 2025
- April 21st, 2025
- September 5th, 2025
- October 10th, 2025
- October 22nd, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Fiji (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Fiji: http://www.rbf.gov.fj/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ANZBFJFXXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ANZBFJFXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ANZBFJFXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Pound sterling (GBP) from France to Jersey

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in Jersey (*)

- January 1st, 2025
- April 18th, 2025
- April 21st, 2025
- May 5th, 2025
- May 26th, 2025
- August 25th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Jersey (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of the United Kingdom : http://www.bankofengland.co.uk

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABNAJESHXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (22 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>GB12BICC12345612345678</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ABNAJESHXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (22 characters) or BBAN Format	Mandatory	:59:GB12BICC12345612345678
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ABNAJESHXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (22 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:GB12BICC12345612345678

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Georgian lari (GEL) from France to Georgia

Overview

GEL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Georgia** but not allowed towards other countries.

The payment processing of this currency is considered to be relatively standardized.

If the ordering customer is a NGO or charity, it may require KYC documentation and transaction-specific details—such as the source of funds.

Public holidays in Georgia (*)

- January 1st, 2025
- January 2nd, 2025
- January 7th, 2025
- March 3rd, 2025
- April 9th, 2025
- April 18th, 2025
- April 21st, 2025
- May 9th, 2025
- May 12th, 2025
- May 26th, 2025
- August 28th, 2025
- October 14th, 2025

Weekend in Georgia (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Georgia: https://www.nbg.gov.ge/index.php?m=2&lng=eng

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>CBASGE22XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>GE60NB0000000123456789</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://CBASGE22XXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	:59:GE60NB0000000123456789
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:CBASGE22XXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	ENREG.04 POSITION 12 à 45:GE60NB0000000123456789
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Ghanaian cedi (GHS) from France to Ghana

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Ghana (*)

- January 1st, 2025
- January 7th, 2025
- March 6th, 2025
- March 31st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- June 6th, 2025
- August 4th, 2025
- September 22nd, 2025
- December 5th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Ghana (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Ghana: http://www.bog.gov.gh/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BARCGHACXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank branch code	The beneficiary bank branch code should be instructed into the remittance information field.	Free message	Recommended	<RMTINF> <USTRD>Branch code</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BARCGHACXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank branch code	The beneficiary bank branch code should be instructed into the remittance information field.	Free message	Recommended	:70:Branch code
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BARCGHACXXX

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank branch code	The beneficiary bank branch code should be instructed into the remittance information field.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Branch code
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Gambian dalasi (GMD) from France to Gambia

Overview

GMD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Gambia** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Gambia (*)

- January 1st, 2025
- February 18th, 2025
- March 31st, 2025
- April 1st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 26th, 2025
- June 6th, 2025
- July 6th, 2025
- August 15th, 2025
- September 5th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Gambia (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Gambia: http://www.cbg.gm/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ACGAGMGFXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	18 digits	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>123456789123456789</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ACGAGMGFXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	18 digits	Mandatory	:59:123456789123456789
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ACGAGMGFXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	18 digits	Mandatory	ENREG.04 POSITION 12 à 45:123456789123456789
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Guinean franc (GNF) from France to Guinea

Overview

GNF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Guinea** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Guinea (*)

- January 1st, 2025
- March 27th, 2025
- March 31st, 2025
- April 21st, 2025
- May 1st, 2025
- June 6th, 2025
- August 15th, 2025
- September 5th, 2025
- October 2nd, 2025
- December 25th, 2025

Weekend in Guinea (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Guinea: http://www.bcrg-guinee.org/

The domestic account number (BBAN) is eighteen digits in Guinea. This account structure is made up of a bank/branch identifier (three digits), an agency code (three digits), a domestic account number (ten digits) and a key (two digits).

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>CCEIGNGNXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	18 digits	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>123456789012345678</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://CCEIGNGNXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	18 digits	Mandatory	:59:123456789012345678
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)
CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:CCEIGNGNXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	18 digits	Mandatory	ENREG.04 POSITION 12 à 45:123456789012345678
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Guatemalan quetzal (GTQ) from France to Guatemala

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Guatemala (*)

- January 1st, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- June 30th, 2025
- July 1st, 2025
- August 15th, 2025
- September 15th, 2025
- October 13th, 2025
- October 20th, 2025
- October 31st, 2025
- December 25th, 2025
- December 31st, 2025

Weekend in Guatemala (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Guatemala: http://www.banguat.gob.gt/default.asp?lang=2

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>AGROGTGCXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>GT20AGRO00000000001234567890</IBAN> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://AGROGTGCXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	:59:GT20AGRO00000000001234567890
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:AGROGTGCXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:GT20AGRO00000000001234567890
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Guyanese dollar (GYD) from France to Guyana

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Guyana (*)

- January 1st, 2025
- February 24th, 2025
- March 14th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 5th, 2025
- May 26th, 2025
- June 6th, 2025
- July 7th, 2025
- August 1st, 2025
- September 5th, 2025
- October 22nd, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Guyana (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Guyana: http://www.bankofguyana.org.gy/bog/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAGFGXXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Tax Payments	Funds to Guyana Authority	Funds paid to the Guyana Revenue Authority requires a reference in the following format: YYMMDD/RRRRRRRRRRR. The relevant reference should be obtained from the Guyana Revenu Authority.	YYMMDD/RRRRRRRRRRR	Mandatory	<RMTINF> <USTRD>YYMMDD/RRRRRRRRRRR</USTRD> </RMTINF>
Beneficiary's Bank Details	Transit code	The 8-digit transit Code enables to identify a bank branch and is required in order to route the payment. It should be instructed in the remittance information. This routing code consists of one cheque digit, four digits for the branch and three digits for the bank. A list with all the transit codes is available (see Appendix XXIV).	Free text	Mandatory	<RMTINF> <USTRD>12345678</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAGFGXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Tax Payments	Funds to Guyana Authority	Funds paid to the Guyana Revenue Authority requires a reference in the following format: YYMMDD/RRRRRRRRRRR. The relevant reference should be obtained from the Guyana Revenu Authority.	YYMMDD/RRRRRRRRRRR	Mandatory	:70:YYMMDD/RRRRRRRRRRR
Beneficiary's Bank Details	Transit code	The 8-digit transit Code enables to identify a bank branch and is required in order to route the payment. It should be instructed in the remittance information. This routing code consists of one cheque digit, four digits for the branch and three digits for the bank. A list with all the transit codes is available (see Appendix XXIV).	Free text	Mandatory	:70:12345678
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAGFGXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Tax Payments	Funds to Guyana Authority	Funds paid to the Guyana Revenue Authority requires a reference in the following format: YYMMDD/RRRRRRRRRRR. The relevant reference should be obtained from the Guyana Revenu Authority.	YYMMDD/RRRRRRRRRRR	Mandatory	ENREG 07. POSITION 11 à 150:YYMMDD/RRRRRRRRRRR
Beneficiary's Bank Details	Transit code	The 8-digit transit Code enables to identify a bank branch and is required in order to route the payment. It should be instructed in the remittance information. This routing code consists of one cheque digit, four digits for the branch and three digits for the bank. A list with all the transit codes is available (see Appendix XXIV).	Free text	Mandatory	ENREG 07. POSITION 11 à 150:12345678

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Hong Kong dollar (HKD) from France to Hong Kong

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in Hong Kong (*)

- January 1st, 2025
- January 29th, 2025
- January 30th, 2025
- January 31st, 2025
- April 4th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 5th, 2025
- July 1st, 2025
- October 1st, 2025
- October 7th, 2025
- October 29th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Hong Kong (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Hong Kong monetary authority: http://www.hkma.gov.hk/eng/index.shtml

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAHKHHXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAHKHHXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAHKHHXXX

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Honduran lempira (HNL) from France to Honduras

Overview

HNL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Honduras** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

In addition, a series of limitation applies:
• Individual to individual payments are not supported
• Payments from corporations to individuals must be pre-cleared before processing.
• Capital injection payments are not supported

Public holidays in Honduras (*)

- January 1st, 2025
- April 14th, 2025
- April 16th, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- September 15th, 2025
- October 1st, 2025
- October 2nd, 2025
- October 3rd, 2025
- December 25th, 2025

Weekend in Honduras (*)

- Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Honduras: http://www.bch.hn/eng/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ATTDHNTEXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>IBAN or BBAN</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID number needs to be provided in the remittance information . It consists of the Tarjeta de Identidad (13 digits) for individuals and the Registro Tributario Nacional (RTN + 14 digits) for corporates.	RTN + 14 digits or 10 digits	Mandatory	<RMTINF> <USTRD>RTN12345678901234</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary's account type	The beneficiary's type of account can be either "cuenta corriente" (checking account) or "cuenta de ahorro" (saving account). This information needs to be mentioned in the remittance information.	Free message	Mandatory	<RMTINF> <USTRD>Cuenta de ahorro</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ATTDHNTEXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	:59:IBAN or BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID number needs to be provided in the remittance information . It consists of the Tarjeta de Identidad (13 digits) for individuals and the Registro Tributario Nacional (RTN + 14 digits) for corporates.	RTN + 14 digits or 10 digits	Mandatory	:70:RTN12345678901234
Beneficiary's Details	Beneficiary's account type	The beneficiary's type of account can be either "cuenta corriente" (checking account) or "cuenta de ahorro" (saving account). This information needs to be mentioned in the remittance information.	Free message	Mandatory	:70:Cuenta de ahorro
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ATTDHNTEXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:IBAN or BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary's tax ID	The beneficiary's tax ID number needs to be provided in the remittance information . It consists of the Tarjeta de Identidad (13 digits) for individuals and the Registro Tributario Nacional (RTN + 14 digits) for corporates.	RTN + 14 digits or 10 digits	Mandatory	ENREG 07. POSITION 11 à 150:RTN12345678901234
Beneficiary's Details	Beneficiary's account type	The beneficiary's type of account can be either "cuenta corriente" (checking account) or "cuenta de ahorro" (saving account). This information needs to be mentioned in the remittance information.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Cuenta de ahorro
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Haitian gourde (HTG) from France to Haiti

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Haiti (*)

- January 1st, 2025
- January 2nd, 2025
- March 4th, 2025
- March 5th, 2025
- April 18th, 2025
- May 1st, 2025
- June 19th, 2025
- August 15th, 2025
- October 17th, 2025
- November 18th, 2025
- December 25th, 2025

Weekend in Haiti (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Haiti: http://www.brh.net/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAHTP1XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAHTP1XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAHTP1XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Hungarian forint (HUF) from France to Hungary

Overview

The payment processing of this currency is considered to be highly standardized.

Please instruct your HUF payments without decimals. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Hungary (*)

- January 1st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 2nd, 2025
- June 9th, 2025
- August 20th, 2025
- October 23rd, 2025
- October 24th, 2025
- December 24th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Hungary (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed (eg EUR or HUF).
• Central bank of Hungary: http://english.mnb.hu/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAHUHXXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>HU93116000060000000012345676</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAHUHXXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	:59:HU93116000060000000012345676
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAHUHXXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	ENREG.04 POSITION 12 à 45:HU93116000060000000012345676
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Indonesian rupiah (IDR) from France to Indonesia

Internal comment

It's mandatory to mention the SKN Number in tag 72
Beneficiary Type Code Value = 1 / 2 / 3 (1: Individual, 2: Corporate, 3: Government)
Beneficiary Status Code Value = 1 / 2 (1: Resident, 2: Non-Resident)
Example: 72:/ACC/BENEFRES/ID/SKN/21

Overview

IDR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Indonesia** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Indonesia (*)

- January 1st, 2025
- January 27th, 2025
- January 28th, 2025
- January 29th, 2025
- March 28th, 2025
- March 29th, 2025
- March 31st, 2025
- April 1st, 2025
- April 2nd, 2025
- April 3rd, 2025
- April 4th, 2025
- April 5th, 2025
- April 7th, 2025
- April 18th, 2025
- April 20th, 2025
- May 1st, 2025
- May 12th, 2025
- May 13th, 2025
- May 29th, 2025
- May 30th, 2025

- June 6th, 2025
- June 7th, 2025
- June 9th, 2025
- June 27th, 2025
- August 18th, 2025
- September 5th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Indonesia (*)

- Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Indonesia: http://www.bi.go.id/en/Default.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAIDJAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary's Details	Beneficiary SKN number	The SKN number needs to be mentioned on the first line of the remittance information or regulatory reporting field with format "/ACC/BENEFRES/ID/SKN/2*2**" where * BenefTypeCode value = 1 / 2/ 3 (1: Individual, 2: Corporate, 3: Government) ** BenefStatusCode value = 1 / 2 (1: Resident, 2: Non-Resident) Examples: /ACC/BENEFRES/ID/SKN/21 (for corporate resident) or /ACC/BENEFRES/ID/SKN/22 (for corporate non-resident). In above examples, "ID" is a fixed value that stands for "Indonesia" and not for a particular identification reference.	2 digits	Mandatory	<RMTINF> <USTRD>/ACC/BENEFRES/ID/SKN/21</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAIDJAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary SKN number	The SKN number needs to be mentioned on the first line of the remittance information or regulatory reporting field with format "/ACC/BENEFRES/ID/SKN/2*2**" where * BenefTypeCode value = 1 / 2/ 3 (1: Individual, 2: Corporate, 3: Government) ** BenefStatusCode value = 1 / 2 (1: Resident, 2: Non-Resident) Examples: /ACC/BENEFRES/ID/SKN/21 (for corporate resident) or /ACC/BENEFRES/ID/SKN/22 (for corporate non-resident). In above examples, "ID" is a fixed value that stands for "Indonesia" and not for a particular identification reference.	2 digits	Mandatory	:70:/ACC/BENEFRES/ID/SKN/21
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)
CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAIDJAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary SKN number	The SKN number needs to be mentioned on the first line of the remittance information or regulatory reporting field with format “/ACC/BENEFRES/ID/SKN/2*2**” where * BenefTypeCode value = 1 / 2/ 3 (1: Individual, 2: Corporate, 3: Government) ** BenefStatusCode value = 1 / 2 (1: Resident, 2: Non-Resident) Examples: /ACC/BENEFRES/ID/SKN/21 (for corporate resident) or /ACC/BENEFRES/ID/SKN/22 (for corporate non-resident). In above examples, "ID" is a fixed value that stands for "Indonesia" and not for a particular identification reference.	2 digits	Mandatory	ENREG 07. POSITION 11 à 150:/ACC/BENEFRES/ID/SKN/21
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Israeli new shekel (ILS) from France to Israel

Overview

The payment processing of this currency is considered to be highly standardized.

Please note that payments in transit via Israel with destination Palestine are forbidden.

Public holidays in Israel (*)

- March 14th, 2025
- April 13th, 2025
- May 1st, 2025
- June 2nd, 2025
- August 3rd, 2025
- September 23rd, 2025
- September 24th, 2025
- October 1st, 2025
- October 2nd, 2025
- October 7th, 2025
- October 12th, 2025
- October 14th, 2025

Weekend in Israel (*)

- Saturday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Israel: http://www.boi.org.il/en/Pages/Default.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>POALILITXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (23 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>IL170108000000012612345</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://POALILITXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (23 characters)	Mandatory	:59:IL170108000000012612345
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:Phone number

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:POALILITXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (23 characters)	Mandatory	ENREG.04 POSITION 12 à 45:IL170108000000012612345
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Indian rupee (INR) from France to India

Overview

INR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **India** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Public holidays in India (*)

- February 19th, 2025
- February 26th, 2025
- March 14th, 2025
- April 1st, 2025
- April 10th, 2025
- April 14th, 2025
- April 18th, 2025
- May 1st, 2025
- May 12th, 2025
- August 15th, 2025
- August 27th, 2025
- September 8th, 2025
- October 2nd, 2025
- November 5th, 2025
- December 25th, 2025

Weekend in India (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• List of Purpose code: http://www.rbi.org.in/scripts/PublicationReportDetails.aspx?ID=292
• List of IFSC code: http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?Id=2009
• For more information about the NEFT System and IFSC code:
http://www.rbi.org.in/scripts/FAQView.aspx?Id=60
• Central Bank of India: http://www.rbi.org.in/Scripts/AboutusDisplay.aspx

NGOs and individuals receiving charity/donation payments must open a specific account number called a FCRA

account. For those payments, it is mandatory to instruct New Delhi's Central Bank branch as the beneficiary bank. Payment will be rejected if the IFSC code or BIC code is not the one of New Delhi's Central Bank branch.
Additional documentation might be requested for certain type of payments. This additional documentation is called "FIRC" or "e-FIRC" for its electronic equivalent. These documents can only be provided by Indian banks.

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Local Clearing System	Local clearing code (IFSC code) or BIC	The IFSC code (Indian Financial System Code) is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system (National electronic funds transfer system) and is preferred as best practice in order to ensure the correct processing of the payment through the local clearing. The IFSC code is a 11 digits code. In case the IFSC Code is not provided, it's mandatory to mention the BIC SWIFT code (branch identifier included, if provided) and recommended to mention the exact branch location of the beneficiary bank in the remittance information. For more information on format requirements in MT and MX, please see Appendix XXXII.	See Appendix	Mandatory	<CLRSYSMMBID>See Appendix</CLRSYSMMBID>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary. PLEASE NOTE that the beneficiary address is mandatory if the beneficiary bank is Axis bank (AXISINBB).	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Beneficiary's and Remitter's details	Legal Entity Identifier (LEI)	For payments above 500 million INR, Legal Entity Identifier (LEI) of both the remitter and beneficiary should be populated in the remittance information. The LEI should be provided for non-individual entity only. If one of the party is retail, LEI should be provided only for corporate party. Each party's LEI can be stated as LEI–XXXXX where XXXXX is the 20-digits LEI.	LEI-20 digits	Mandatory	<RMTINF> <USTRD>LEI-12345678901234567890</USTRD> </RMTINF>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. We highly recommend that you use the exact purpose of payment matching the purpose code in Appendix 1. To apply funds in India, based on the detailed explanation, three questions must be answered: • What is the Purpose of remittance to identify the relevant regulation/code as per the enclose file • What is the relationship between the Remitter and Beneficiary • Whether the transaction would be repetitive in nature Note: the reason of payment must not start with the special character '/'. Some purpose codes require more clarity and information to be provided. We recommend that you already provide the requested information in the remittance information. If it is not possible, please note that na inquiry could be launched which may delay the payment. Please refer to Appendix I for exact information requested.	Free message	Mandatory	<RMTINF> <USTRD>Business and management consultancy and public relations services</USTRD> </RMTINF>
Payment Purpose	Purpose of payment code	The purpose of payment code should be mentioned in the remittance information. The format to respect is the following "PXXXX" where XXXX should be replaced by the relevant purpose of payment code. Please note that the purpose code mentioned by the ordering party should match the purpose code provided by the beneficiary. If you are not able to agree beforehand of the purpose code with your beneficiary or you are unsure of the purpose code to use, do not insert a purpose code but make sure to have a detailed free text explanation with the three questions answered related to the purpose of the payment. A list of most used purpose of payment codes is available at see Most common purpose codes. This list is built to help you, please note it is non-exhaustive. The full list of codes is also available (see Appendix I) Note: the purpose of payment code must not start with the special character '/' and it should be next to the purpose of payment description, in the same field.	P + 4 digits	Mandatory	<RMTINF> <USTRD>P1006</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Local Clearing System	Local clearing code (IFSC code) or BIC	The IFSC code (Indian Financial System Code) is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system (National electronic funds transfer system) and is preferred as best practice in order to ensure the correct processing of the payment through the local clearing. The IFSC code is a 11 digits code. In case the IFSC Code is not provided, it's mandatory to mention the BIC SWIFT code (branch identifier included, if provided) and recommended to mention the exact branch location of the beneficiary bank in the remittance information. For more information on format requirements in MT and MX, please see Appendix XXXII.	See Appendix	Mandatory	:57A://See Appendix
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary. PLEASE NOTE that the beneficiary address is mandatory if the beneficiary bank is Axis bank (AXISINBB).	Free text	Recommended	:59:Beneficiary address
Beneficiary's and Remitter's details	Legal Entity Identifier (LEI)	For payments above 500 million INR, Legal Entity Identifier (LEI) of both the remitter and beneficiary should be populated in the remittance information. The LEI should be provided for non-individual entity only. If one of the party is retail, LEI should be provided only for corporate party. Each party's LEI can be stated as LEI–XXXXX where XXXXX is the 20-digits LEI.	LEI-20 digits	Mandatory	:70:LEI-12345678901234567890
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. We highly recommend that you use the exact purpose of payment matching the purpose code in Appendix 1. To apply funds in India, based on the detailed explanation, three questions must be answered: • What is the Purpose of remittance to identify the relevant regulation/code as per the enclose file • What is the relationship between the Remitter and Beneficiary • Whether the transaction would be repetitive in nature Note: the reason of payment must not start with the special character '/'. Some purpose codes require more clarity and information to be provided. We recommend that you already provide the requested information in the remittance information. If it is not possible, please note that na inquiry could be launched which may delay the payment. Please refer to Appendix I for exact information requested.	Free message	Mandatory	:70:Business and management consultancy and public relations services

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Purpose of payment code	The purpose of payment code should be mentioned in the remittance information. The format to respect is the following "PXXXX" where XXXX should be replaced by the relevant purpose of payment code. Please note that the purpose code mentioned by the ordering party should match the purpose code provided by the beneficiary. If you are not able to agree beforehand of the purpose code with your beneficiary or you are unsure of the purpose code to use, do not insert a purpose code but make sure to have a detailed free text explanation with the three questions answered related to the purpose of the payment. A list of most used purpose of payment codes is available at see Most common purpose codes. This list is built to help you, please note it is non-exhaustive. The full list of codes is also available (see Appendix I) Note: the purpose of payment code must not start with the special character '/' and it should be next to the purpose of payment description, in the same field.	P + 4 digits	Mandatory	:70:P1006
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Local Clearing System	Local clearing code (IFSC code) or BIC	The IFSC code (Indian Financial System Code) is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system (National electronic funds transfer system) and is preferred as best practice in order to ensure the correct processing of the payment through the local clearing. The IFSC code is a 11 digits code. In case the IFSC Code is not provided, it's mandatory to mention the BIC SWIFT code (branch identifier included, if provided) and recommended to mention the exact branch location of the beneficiary bank in the remittance information. For more information on format requirements in MT and MX, please see Appendix XXXII.	See Appendix	Mandatory	ENREG.05 POSITION 11 À 45:See Appendix
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary. PLEASE NOTE that the beneficiary address is mandatory if the beneficiary bank is Axis bank (AXISINBB).	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Beneficiary's and Remitter's details	Legal Entity Identifier (LEI)	For payments above 500 million INR, Legal Entity Identifier (LEI) of both the remitter and beneficiary should be populated in the remittance information. The LEI should be provided for non-individual entity only. If one of the party is retail, LEI should be provided only for corporate party. Each party's LEI can be stated as LEI-XXXXX where XXXXX is the 20-digits LEI.	LEI-20 digits	Mandatory	ENREG 07. POSITION 11 à 150:LEI-12345678901234567890

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. We highly recommend that you use the exact purpose of payment matching the purpose code in Appendix 1. To apply funds in India, based on the detailed explanation, three questions must be answered: • What is the Purpose of remittance to identify the relevant regulation/code as per the enclose file • What is the relationship between the Remitter and Beneficiary • Whether the transaction would be repetitive in nature Note: the reason of payment must not start with the special character '/'. Some purpose codes require more clarity and information to be provided. We recommend that you already provide the requested information in the remittance information. If it is not possible, please note that na inquiry could be launched which may delay the payment. Please refer to Appendix I for exact information requested.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Business and management consultancy and public relations services
Payment Purpose	Purpose of payment code	The purpose of payment code should be mentioned in the remittance information. The format to respect is the following "PXXXX" where XXXX should be replaced by the relevant purpose of payment code. Please note that the purpose code mentioned by the ordering party should match the purpose code provided by the beneficiary. If you are not able to agree beforehand of the purpose code with your beneficiary or you are unsure of the purpose code to use, do not insert a purpose code but make sure to have a detailed free text explanation with the three questions answered related to the purpose of the payment. A list of most used purpose of payment codes is available at see Most common purpose codes. This list is built to help you, please note it is non-exhaustive. The full list of codes is also available (see Appendix I) Note: the purpose of payment code must not start with the special character '/' and it should be next to the purpose of payment description, in the same field.	P + 4 digits	Mandatory	ENREG 07. POSITION 11 à 150:P1006
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Jamaican dollar (JMD) from France to Jamaica

Overview

JMD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Jamaica** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Jamaica (*)

- January 1st, 2025
- March 5th, 2025
- April 18th, 2025
- April 21st, 2025
- May 23rd, 2025
- August 1st, 2025
- August 6th, 2025
- October 20th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Jamaica (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Jamaica: http://www.boj.org.jm/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>NOSCJMKNXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Bank Details	Beneficiary bank transit code	The 5 digit Transit Code (Branch Code) must precede the beneficiary account number if the payment is going to the one of the following banks: • Bank of Nova Scotia • First Global Bank • Citibank N.A. • Bank of Jamaica	Free text	Mandatory	<RMTINF> <USTRD>Beneficiary bank transit code</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://NOSCJMKNXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Bank Details	Beneficiary bank transit code	The 5 digit Transit Code (Branch Code) must precede the beneficiary account number if the payment is going to the one of the following banks: • Bank of Nova Scotia • First Global Bank • Citibank N.A. • Bank of Jamaica	Free text	Mandatory	:70:Beneficiary bank transit code
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre

(swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:NOSCJMKNXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Bank Details	Beneficiary bank transit code	The 5 digit Transit Code (Branch Code) must precede the beneficiary account number if the payment is going to the one of the following banks: • Bank of Nova Scotia • First Global Bank • Citibank N.A. • Bank of Jamaica	Free text	Mandatory	ENREG 07. POSITION 11 à 150:Beneficiary bank transit code
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Jordanian dinar (JOD) from France to Palestine

Overview

The payment processing of this currency is considered to be relatively standardized.

This currency accepts three decimal places.

Public holidays in Palestine (*)

- January 1st, 2025
- March 31st, 2025
- April 1st, 2025
- April 2nd, 2025
- May 1st, 2025
- May 25th, 2025
- June 5th, 2025
- June 8th, 2025
- June 9th, 2025
- December 25th, 2025

Weekend in Palestine (*)

- Friday - Saturday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Jordan: http://www.cbj.gov.jo/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>PINVPS22XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>PS12BICC12345678901234567890 1</IBAN> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 2 digits and has to be mentionned in the remittance information. A list with all purpose of payment codes is available (see Appendix X).	2 digits	Mandatory	<RMTINF> <USTRD>10</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://PINVPS22XXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	:59:PS12BICC123456789012345678901
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 2 digits and has to be mentionned in the remittance information. A list with all purpose of payment codes is available (see Appendix X).	2 digits	Mandatory	:70:10

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:PINVPS22XXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	ENREG.04 POSITION 12 à 45:PS12BICC123456789012345678901
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 2 digits and has to be mentionned in the remittance information. A list with all purpose of payment codes is available (see Appendix X).	2 digits	Mandatory	ENREG 07. POSITION 11 à 150:10
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Japanese yen (JPY) from France to Japan

Overview

The payment processing of this currency is considered to be highly standardized.

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Japan (*)

- January 1st, 2025
- January 2nd, 2025
- January 3rd, 2025
- January 13th, 2025
- February 11th, 2025
- February 24th, 2025
- March 20th, 2025
- April 29th, 2025
- May 5th, 2025
- May 6th, 2025
- July 21st, 2025
- August 11th, 2025
- September 15th, 2025
- September 23rd, 2025
- October 13th, 2025
- November 3rd, 2025
- November 24th, 2025
- December 31st, 2025

Weekend in Japan (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• In Japan, transfer fees for foreign transactions (without change) may be higher than in other countries because they are based on a percentage called "fee collection".
• Relevant for funds receipt in Japan. Please note that, according to the Bankers Association: “The Japanese government has required Japanese financial institutions, etc. to identify and verify customers under the Act on

prevention of transfer of criminal proceeds and the foreign exchange and foreign trade act, as part of countermeasures against money laundering activities and the financing of terrorism. Under these circumstances, banks will identify and verify customers when they open a new account and/or perform large cash transactions, domestic cash transfers of more than 100,000 yen and overseas remittances, etc. Banks are also required to report transactions that are suspected of being related to criminal proceeds by the Act. For more information please go to the website".

• Japanese Bankers Association: https://www.zenginkyo.or.jp/en/banks/banking_regulation/
• Central bank of Japan: http://www.boj.or.jp

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAJPJTXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Between 4 & 19 characters	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>1234567</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAJPJTXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Between 4 & 19 characters	Mandatory	:59:1234567
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAJPJTXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Between 4 & 19 characters	Mandatory	ENREG.04 POSITION 12 à 45:1234567
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Kenyan shilling (KES) from France to Kenya

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Kenya (*)

- January 1st, 2025
- March 31st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- June 2nd, 2025
- June 6th, 2025
- October 10th, 2025
- October 20th, 2025
- December 12th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Kenya (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Kenya: https://www.centralbank.go.ke/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BARCKENXXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of Payment code	The purpose of payment code is a requirement from the Central Bank of Kenya and should be instructed in the remittance information. The format to follow is: POP CODE XXXX where "XXXX" is the correct 3-4 alphanumeric purpose of payment code, which can be found in the purpose of payment code list (see Appendix XXIX).	3-4 alphanumeric	Mandatory	<RMTINF> <USTRD>POP CODE XXXX</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank branch code (KBA code)	The KBA code identifies a kenyan bank (branche) and consists of 5 digits. It should be provided into the remittance information with following prefix: "BANK CODE" or "BRANCH CODE". We advise to confirm this information with the beneficiary and a list of all branch codes is available for validation (see Appendix XXVI)	5 digits	Recommended	<RMTINF> <USTRD>BRANCH CODE 12345</USTRD> </RMTINF>
Tax Payments	E-SLIP tax number	For tax payments made to Kenya Revenue Authority (KRA), it's mandatory to provide in the remittance information a payment registration number, known as E-SLIP. The prexif "URN" should be added in front of the registration number .	URN + reference number	Mandatory	<RMTINF> <USTRD>URN + reference number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BARCKENXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of Payment code	The purpose of payment code is a requirement from the Central Bank of Kenya and should be instructed in the remittance information. The format to follow is: POP CODE XXXX where "XXXX" is the correct 3-4 alphanumeric purpose of payment code, which can be found in the purpose of payment code list (see Appendix XXIX).	3-4 alphanumeric	Mandatory	:70:POP CODE XXXX

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary Bank Details	Beneficiary bank branch code (KBA code)	The KBA code identifies a kenyan bank (branche) and consists of 5 digits. It should be provided into the remittance information with following prefix: "BANK CODE" or "BRANCH CODE". We advise to confirm this information with the beneficiary and a list of all branch codes is available for validation (see Appendix XXVI)	5 digits	Recommended	:70:BRANCH CODE 12345
Tax Payments	E-SLIP tax number	For tax payments made to Kenya Revenue Authority (KRA), it's mandatory to provide in the remittance information a payment registration number, known as E-SLIP. The prexif "URN" should be added in front of the registration number .	URN + reference number	Mandatory	:70:URN + reference number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BARCKENXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of Payment code	The purpose of payment code is a requirement from the Central Bank of Kenya and should be instructed in the remittance information. The format to follow is: POP CODE XXXX where "XXXX" is the correct 3-4 alphanumeric purpose of payment code, which can be found in the purpose of payment code list (see Appendix XXIX).	3-4 alphanumeric	Mandatory	ENREG 07. POSITION 11 à 150:POP CODE XXXX
Beneficiary Bank Details	Beneficiary bank branch code (KBA code)	The KBA code identifies a kenyan bank (branche) and consists of 5 digits. It should be provided into the remittance information with following prefix: "BANK CODE" or "BRANCH CODE". We advise to confirm this information with the beneficiary and a list of all branch codes is available for validation (see Appendix XXVI)	5 digits	Recommended	ENREG 07. POSITION 11 à 150:BRANCH CODE 12345
Tax Payments	E-SLIP tax number	For tax payments made to Kenya Revenue Authority (KRA), it's mandatory to provide in the remittance information a payment registration number, known as E-SLIP. The prexif "URN" should be added in front of the registration number .	URN + reference number	Mandatory	ENREG 07. POSITION 11 à 150:URN + reference number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Kyrgyzstani som (KGS) from France to Kyrgyzstan

Overview

KGS is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Kyrgyzstan** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

In some cases, the remitter may be required to provide supporting documentation indicating the purpose of each payment. In addition, please note that payments to individuals are permitted except where a payment is directly done to a landlord for rent of premises.

Public holidays in Kyrgyzstan (*)

- January 1st, 2025
- January 7th, 2025
- February 24th, 2025
- March 21st, 2025
- March 31st, 2025
- April 7th, 2025
- May 1st, 2025
- May 5th, 2025
- May 9th, 2025
- June 6th, 2025
- September 1st, 2025
- November 7th, 2025

Weekend in Kyrgyzstan (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Kyrgyzstan: http://www.nbkr.kg/index.jsp?lang=ENG

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>AJRAKG22XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	16 digits	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>1234567891234567</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 8 digits and has to be mentionned in the remittance information. A list with the purpose of payment codes is available (see Appendix XXIII). Please note the list is non-exhaustive and we recommend to contact beneficiary for the full list if needed. The code must be instructed after the prefix POP CODE XXXXXXXX.	8 digits	Mandatory	<RMTINF> <USTRD>POP CODE 12345678</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank BIK code	The 6 digits beneficiary bank BIK code should be instructed into the remittance information field. The code must be instructed after the prefix BIK/XXXXXX.	6 digits	Mandatory	<RMTINF> <USTRD>BIK/123456</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://AJRAKG22XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	16 digits	Mandatory	:59:1234567891234567
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 8 digits and has to be mentionned in the remittance information. A list with the purpose of payment codes is available (see Appendix XXIII). Please note the list is non-exhaustive and we recommend to contact beneficiary for the full list if needed. The code must be instructed after the prefix POP CODE XXXXXXXX.	8 digits	Mandatory	:70:POP CODE 12345678
Beneficiary Bank Details	Beneficiary bank BIK code	The 6 digits beneficiary bank BIK code should be instructed into the remittance information field. The code must be instructed after the prefix BIK/XXXXXX.	6 digits	Mandatory	:70:BIK/123456
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:AJRAKG22XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	16 digits	Mandatory	ENREG.04 POSITION 12 à 45:1234567891234567
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 8 digits and has to be mentionned in the remittance information. A list with the purpose of payment codes is available (see Appendix XXIII). Please note the list is non-exhaustive and we recommend to contact beneficiary for the full list if needed. The code must be instructed after the prefix POP CODE XXXXXXXX.	8 digits	Mandatory	ENREG 07. POSITION 11 à 150:POP CODE 12345678
Beneficiary Bank Details	Beneficiary bank BIK code	The 6 digits beneficiary bank BIK code should be instructed into the remittance information field. The code must be instructed after the prefix BIK/XXXXXX.	6 digits	Mandatory	ENREG 07. POSITION 11 à 150:BIK/123456
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Cambodian riel (KHR) from France to Cambodia

Overview

KHR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Cambodia** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Cambodia (*)

- January 1st, 2025
- January 7th, 2025
- April 14th, 2025
- April 15th, 2025
- April 16th, 2025
- May 1st, 2025
- May 12th, 2025
- May 14th, 2025
- June 18th, 2025
- September 24th, 2025
- October 15th, 2025
- October 29th, 2025

Weekend in Cambodia (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Cambodia: http://www.nbc.org.kh/english/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ACLBKHPPXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ACLBKHPPXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ACLBKHPPXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Comorian franc (KMF) from France to Comoros

Overview

KMF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Comoros** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Comoros (*)

- January 1st, 2025
- March 31st, 2025
- April 1st, 2025
- April 2nd, 2025
- May 1st, 2025
- June 6th, 2025
- June 7th, 2025
- June 27th, 2025
- July 7th, 2025
- September 5th, 2025
- November 12th, 2025

Weekend in Comoros (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of the Comoros: http://www.banque-comores.km/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BICCKMKMXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>KM4600005000010010904487431</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BICCKMKMXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	:59:KM4600005000010010904487431
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BICCKMKMXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:KM4600005000010010904487431
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

South Korean won (KRW) from France to South Korea

Overview

KRW is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **South Korea** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in South Korea (*)

- January 1st, 2025
- January 27th, 2025
- January 28th, 2025
- January 29th, 2025
- January 30th, 2025
- March 3rd, 2025
- May 1st, 2025
- May 5th, 2025
- May 6th, 2025
- June 6th, 2025
- August 15th, 2025
- October 3rd, 2025
- October 6th, 2025
- October 7th, 2025
- October 8th, 2025
- October 9th, 2025
- December 25th, 2025

Weekend in South Korea (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• The beneficiary, the beneficiary’s address and bank must be located in South Korea. The beneficiary’s account

has to be KRW denominated and must be opened in South Korea.
• Central bank of South Korea: http://eng.bok.or.kr/eng/engMain.action

Transactions above 20,000.00 USD equivalent can only be executed if the purpose for KRW payment falls under one of the following two categories:
• Paying for Current Trades*
• Reinsurance Claim

Payments falling under above categories are allowed in principle but we cannot exclude rejections on Korean side. Please ask your beneficiary if the payment in KRW is allowed, before initiating it.

Relevant supporting documentation should be submitted in order to verify its true purpose. The requested documentation is in most cases provided by the beneficiary, emphasizing the need to provide beneficiary contact details in the remittance information (field 70). It is possible that the remitting bank will also be contacted for documentation. In addition, transactions above 20,000.00 USD equivalent for personal purposes, or so called 'Capital Trade', cannot be executed.

*'Current Trades' category includes the following - trade related transactions, salary, student payments and taxs payment. Below, some examples of acceptable documents for each purpose of payment:
• Trade Related Payment: Invoices (PI/CI), Contract, etc
• Salary: Salary Statement, etc.
• Student Payment: University/School Fee Details, Tuition Statement, etc.
• Tax: Tax Bill

Capital Trade category includes the following : Living expenses, donations, gifts, rent.

According to Korean local law, payments for Foreign Direct Investment (FDI), Capital, Mergers and Acquisitions (M&A), Share dividend, Loan or Investment are not allowed to be executed in KRW. For such payment, please initiate your payment in another currency than KRW, irrespective of the beneficiary account currency. The bank is not responsible for any conversion in KRW at beneficiary bank side.

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAKRSEXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of purchasing goods (cosmetics) invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number and email address	The beneficiary contact details (phone number and email address) needs to be provided in the remittance information. The e-mail address can be removed in case there are insufficient characters available in the remittance information.	Free message	Mandatory	<RMTINF> <USTRD>Phone number + email address</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAKRSEXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of purchasing goods (cosmetics) invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number and email address	The beneficiary contact details (phone number and email address) needs to be provided in the remittance information. The e-mail address can be removed in case there are insufficient characters available in the remittance information.	Free message	Mandatory	:70:Phone number + email address
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAKRSEXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of purchasing goods (cosmetics) invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number and email address	The beneficiary contact details (phone number and email address) needs to be provided in the remittance information. The e-mail address can be removed in case there are insufficient characters available in the remittance information.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Phone number + email address
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Kuwaiti dinar (KWD) from France to Kuwait

Overview

The payment processing of this currency is considered to be relatively standardized.

This currency accepts three decimal places.

Public holidays in Kuwait (*)

- January 1st, 2025
- January 2nd, 2025
- January 30th, 2025
- February 25th, 2025
- February 26th, 2025
- February 27th, 2025
- March 30th, 2025
- March 31st, 2025
- April 1st, 2025
- June 5th, 2025
- June 8th, 2025
- June 9th, 2025
- June 26th, 2025
- September 4th, 2025

Weekend in Kuwait (*)

- Friday - Saturday

Additional information

• Available charge option: OUR/SHA/BEN

• Central Bank of Kuwait: http://new.cbk.gov.kw/en/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAKWKWXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (30 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>KW81CBKU0000000000001234560101</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 4 characters and has to be mentionned in the remittance information. A list with all purpose of payment codes is available (see Appendix XXX). The purpose of payment code must be instructed as per the following example /BENEFRES/KW//POP/ABCD where ABCD is purpose code.	4 Characters	Mandatory	<RMTINF> <USTRD>/BENEFRES/KW//POP/XXXX</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAKWKWXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (30 characters)	Mandatory	:59:KW81CBKU0000000000001234560101
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 4 characters and has to be mentionned in the remittance information. A list with all purpose of payment codes is available (see Appendix XXX). The purpose of payment code must be instructed as per the following example /BENEFRES/KW//POP/ABCD where ABCD is purpose code.	4 Characters	Mandatory	:70:/BENEFRES/KW//POP/XXXX
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAKWKWXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (30 characters)	Mandatory	ENREG.04 POSITION 12 à 45:KW81CBKU00000000000001234560101
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 4 characters and has to be mentionned in the remittance information. A list with all purpose of payment codes is available (see Appendix XXX). The purpose of payment code must be instructed as per the following example /BENEFRES/KW//POP/ABCD where ABCD is purpose code.	4 Characters	Mandatory	ENREG 07. POSITION 11 à 150:/BENEFRES/KW//POP/XXXX
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Phone number

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Cayman Islands dollar (KYD) from France to Cayman Islands

Overview

The payment processing of this currency is considered to be relatively standardized.

Payments cannot be executed towards the beneficiary bank : Banco C6 S.A. – CSIXKYKYXXX.

Public holidays in Cayman Islands (*)

- January 1st, 2025
- January 27th, 2025
- March 5th, 2025
- April 18th, 2025
- April 21st, 2025
- May 5th, 2025
- May 19th, 2025
- May 28th, 2025
- June 9th, 2025
- July 7th, 2025
- November 10th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Cayman Islands (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Monetary authority of Cayman Islands: http://www.cimoney.com.ky/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABCBKYKXXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ABCBKYKXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ABCBKYKXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Kazakhstani tenge (KZT) from France to Kazakhstan

Overview

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

To avoid payment delays, we recommend to follow a specific structure in the remittance information:
• The 1st line should contain the purpose of payment
• The 2nd line should contain the BIN/IIN code
• The 3rd line should contain the EKNP code
• The 4th line should contain the KBK code (only for tax payments)

Public holidays in Kazakhstan (*)

- January 1st, 2025
- January 2nd, 2025
- January 7th, 2025
- March 10th, 2025
- March 21st, 2025
- March 24th, 2025
- March 25th, 2025
- May 1st, 2025
- May 7th, 2025
- May 9th, 2025
- June 6th, 2025
- July 7th, 2025
- September 1st, 2025
- December 16th, 2025
- December 17th, 2025

Weekend in Kazakhstan (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• According to the Central bank's Article 19: "The Obligation to Submit Information and Documents:
1. Residents, and non-residents performing activities in the Republic of Kazakhstan, shall be required to submit reports, information, and documents on their currency operations to the currency regulation and control authorities and to currency control agents in fulfilment of requirements established by this Law.

2. Residents and non-residents shall be required, when so requested by authorised banks, to state the purpose of payments and transfers of money in currency operations carried out through them, and to submit documents supporting the stated purposes of money transfers and payments in fulfilment of requirements established by this Law."

• Public services and information online: http://egov.kz/wps/portal/index

• For the BCC codes, please find the list here:
http://egov.kz/wps/portal/Content?contentPath=/egovcontent/bus_tax_finance&lang=en

• Central Bank of Kazakhstan: http://www.nationalbank.kz

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>LARIKZKAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (20 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>KZ563190000012344567</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary BIN/INN code	The 12-digits fiscal code, BIN - Business Identification Number or IIN - Individual Identification Number, needs to be included in the remittance information. The structure should be the prefix BIN or IIN, followed by a space, followed by the 9 digits code.	BIN or IIN + 12 digits	Mandatory	<RMTINF> <USTRD>BIN 123456789</USTRD> </RMTINF>
Payment Purpose	EKNP code	The 10-digit EKNP code should be included in the remittance information. This code consists of the EKNP prefix, followed by a space, followed by KOD (2-digit remitter code), a KBE (2-digit beneficiary code), "KZT" and KNP (3-digit Purpose of Payment Code) - (see Appendix XIV).	10 digits	Mandatory	<RMTINF> <USTRD>EKNP 1122KZT333</USTRD> </RMTINF>
Budget Classification Code	KBK code	In case of tax payments, it is mandatory to provide a 6-digit KBK code in the remittance information. It corresponds to a budget classification code.	6 digits	Mandatory	<RMTINF> <USTRD>123456</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://LARIKZKAXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (20 characters)	Mandatory	:59:KZ563190000012344567
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary BIN/INN code	The 12-digits fiscal code, BIN - Business Identification Number or IIN - Individual Identification Number, needs to be included in the remittance information. The structure should be the prefix BIN or IIN, followed by a space, followed by the 9 digits code.	BIN or IIN + 12 digits	Mandatory	:70:BIN 123456789
Payment Purpose	EKNP code	The 10-digit EKNP code should be included in the remittance information. This code consists of the EKNP prefix, followed by a space, followed by KOD (2-digit remitter code), a KBE (2-digit beneficiary code), "KZT" and KNP (3-digit Purpose of Payment Code) - (see Appendix XIV).	10 digits	Mandatory	:70:EKNP 1122KZT333
Budget Classification Code	KBK code	In case of tax payments, it is mandatory to provide a 6-digit KBK code in the remittance information. It corresponds to a budget classification code.	6 digits	Mandatory	:70:123456
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:LARIKZKAXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (20 characters)	Mandatory	ENREG.04 POSITION 12 à 45:KZ563190000012344567
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary BIN/INN code	The 12-digits fiscal code, BIN - Business Identification Number or IIN - Individual Identification Number, needs to be included in the remittance information. The structure should be the prefix BIN or IIN, followed by a space, followed by the 9 digits code.	BIN or IIN + 12 digits	Mandatory	ENREG 07. POSITION 11 à 150:BIN 123456789
Payment Purpose	EKNP code	The 10-digit EKNP code should be included in the remittance information. This code consists of the EKNP prefix, followed by a space, followed by KOD (2-digit remitter code), a KBE (2-digit beneficiary code), "KZT" and KNP (3-digit Purpose of Payment Code) - (see Appendix XIV).	10 digits	Mandatory	ENREG 07. POSITION 11 à 150:EKNP 1122KZT333
Budget Classification Code	KBK code	In case of tax payments, it is mandatory to provide a 6-digit KBK code in the remittance information. It corresponds to a budget classification code.	6 digits	Mandatory	ENREG 07. POSITION 11 à 150:123456
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Lao kip (LAK) from France to Laos

Overview

LAK is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Laos** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Laos (*)

- January 1st, 2025
- March 10th, 2025
- April 16th, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- July 21st, 2025
- December 2nd, 2025

Weekend in Laos (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Lao People’s Democratic Republic: http://www.bol.gov.la/english/index1.php

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>AYUDLALAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://AYUDLALAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:AYUDLALAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Lebanese pound (LBP) from France to Lebanon

Overview

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Please be aware payments less than 1 million LBP are not supported.

Public holidays in Lebanon (*)

- January 1st, 2025
- January 6th, 2025
- February 14th, 2025
- March 25th, 2025
- March 31st, 2025
- April 1st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- June 6th, 2025
- June 7th, 2025
- June 27th, 2025
- August 15th, 2025
- September 5th, 2025
- November 22nd, 2025
- December 25th, 2025
- December 31st, 2025

Weekend in Lebanon (*)

- Saturday

Additional information

• Available charge options: OUR
BEN can only be used for payments greater than LBP 15 000

• Central bank of Lebanon: http://www.bdl.gov.lb/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ALCVLBBEXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>LB92000700000000123123456123</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ALCVLBBEXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	:59:LB92000700000000123123456123
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ALCVLBBEXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	ENREG.04 POSITION 12 à 45:LB92000700000000123123456123
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Sri Lankan rupee (LKR) from France to Sri Lanka

Overview

The payment processing of this currency is considered to be relatively standardized.

Please note that payments for less than 500 LKR cannot be processed.

Public holidays in Sri Lanka (*)

- January 15th, 2025
- February 4th, 2025
- March 31st, 2025
- April 14th, 2025
- April 18th, 2025
- May 1st, 2025
- June 6th, 2025
- September 5th, 2025
- October 22nd, 2025
- December 25th, 2025

Weekend in Sri Lanka (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Sri Lanka: http://www.cbsl.gov.lk/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>AMNALKLXXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://AMNALKLXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:AMNALKLXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Lesotho loti (LSL) from France to Lesotho

Overview

LSL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Lesotho** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Lesotho (*)

- January 1st, 2025
- March 11th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 29th, 2025
- July 17th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Lesotho (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Lesotho: http://www.centralbank.org.ls/home/default.php

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>LESHLSMMXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://LESHLSMMXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:LESHLSMMXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Moroccan dirham (MAD) from France to Morocco

Overview

MAD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are not allowed outside of **Morocco**. However, for **MAD** convertible, if the ordering/beneficiary party are non-resident, they can send **MAD** instructions outside of **Morocco**. Note : those payments are subject to additional controls, which could lead to delays or rejections.

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Morocco (*)

- January 1st, 2025
- January 14th, 2025
- March 31st, 2025
- April 1st, 2025
- May 1st, 2025
- June 27th, 2025
- July 30th, 2025
- August 14th, 2025
- August 20th, 2025
- August 21st, 2025
- September 5th, 2025
- September 6th, 2025
- November 6th, 2025
- November 18th, 2025

Weekend in Morocco (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Morocco: http://www.bkam.ma/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BCMAMAMCXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format. ATTENTION: for domestic transaction (MAD payments from Morocco to Morocco), it is mandatory to use the domestic account number (24 caracters). It's important that the BBAN of the beneficiary complies with the local account format of the destination country.	IBAN (28 characters) or BBAN (24 characters) Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>MA6401151900000120500053492l</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. In particular the following elements must be considered: • The reason of payment must be clear and give a total visibility on the operation (e.g.) • It can be completed by technical references related to bills, contracts, ... • It should avoid global information such as < settlement invoices >, < prepayment > Ignoring these rules might lead to payment or cover rejection.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BCMAMAMCXXX

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format. ATTENTION: for domestic transaction (MAD payments from Morocco to Morocco), it is mandatory to use the domestic account number (24 caracters). It's important that the BBAN of the beneficiary complies with the local account format of the destination country.	IBAN (28 characters) or BBAN (24 characters) Format	Mandatory	:59:MA6401151900000120500053492 1
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. In particular the following elements must be considered: • The reason of payment must be clear and give a total visibility on the operation (e.g.) • It can be completed by technical references related to bills, contracts, ... • It should avoid global information such as < settlement invoices >, < prepayment > Ignoring these rules might lead to payment or cover rejection.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BCMAMAMCXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format. ATTENTION: for domestic transaction (MAD payments from Morocco to Morocco), it is mandatory to use the domestic account number (24 caracters). It's important that the BBAN of the beneficiary complies with the local account format of the destination country.	IBAN (28 characters) or BBAN (24 characters) Format	Mandatory	ENREG.04 POSITION 12 à 45:MA6401151900000120500053492 1
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. In particular the following elements must be considered: • The reason of payment must be clear and give a total visibility on the operation (e.g.) • It can be completed by technical references related to bills, contracts, ... • It should avoid global information such as < settlement invoices >, < prepayment > Ignoring these rules might lead to payment or cover rejection.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Malagasy ariary (MGA) from France to Madagascar

Overview

MGA is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Madagascar** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Madagascar (*)

- January 1st, 2025
- April 21st, 2025
- May 1st, 2025
- May 29th, 2025
- June 9th, 2025
- June 26th, 2025
- August 15th, 2025
- December 25th, 2025

Weekend in Madagascar (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Madagascar: http://www.banque-centrale.mg/index.php?id

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABMGMGMGXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>MG4600005030071289421016045</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ABMGMGMGXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	:59:MG4600005030071289421016045
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ABMGMGMGXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:MG4600005030071289421016045
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Mongolian tugrik (MNT) from France to Mongolia

Overview

MNT is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Mongolia** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Mongolia (*)

- January 1st, 2025
- January 29th, 2025
- January 30th, 2025
- January 31st, 2025
- March 8th, 2025
- May 12th, 2025
- July 11th, 2025
- July 12th, 2025
- July 14th, 2025
- July 15th, 2025
- December 29th, 2025

Weekend in Mongolia (*)

- Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Mongolia: http://www.mongolbank.mn/eng/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ANODMNUBXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (20 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>MN121234123456789123</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ANODMNUBXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (20 characters)	Mandatory	:59:MN121234123456789123
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ANODMNUBXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (20 characters)	Mandatory	ENREG.04 POSITION 12 à 45:MN1212341234567891 23
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Macanese pataca (MOP) from France to Macau

Overview

The payment processing of this currency is considered to be standardized.

Additional information

- Available charge option: OUR/SHA/BEN
- Monetary authority of Macao: http://www.amcm.gov.mo/eIndex.htm

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BBPIMOMXXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BBPIMOMXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BBPIMOMXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Mauritanian ouguiya (MRU) from France to Mauritania

Overview

MRU is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Mauritania** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

The below type of payments cannot be facilitated in MRU currency and must be made in hard currency:
• Payments made toward the fishing and mining industries
• Payments related to exports

Public holidays in Mauritania (*)

- January 1st, 2025
- April 1st, 2025
- May 1st, 2025
- May 25th, 2025
- June 27th, 2025
- September 5th, 2025
- November 28th, 2025
- December 25th, 2025

Weekend in Mauritania (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BMCAMRMRXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (27 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>MR1300020001010000123456753</IBAN> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BMCAMRMRXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (27 characters)	Mandatory	:59:MR1300020001010000123456753
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre

(swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BMCAMRMRXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (27 characters)	Mandatory	ENREG.04 POSITION 12 à 45:MR1300020001010000123456753
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Mauritian rupee (MUR) from France to Mauritius

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Mauritius (*)

- January 1st, 2025
- January 2nd, 2025
- January 29th, 2025
- February 1st, 2025
- February 12th, 2025
- February 26th, 2025
- March 12th, 2025
- March 31st, 2025
- May 1st, 2025
- August 27th, 2025
- October 22nd, 2025
- November 1st, 2025
- December 25th, 2025

Weekend in Mauritius (*)

- Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Mauritius: https://www.bom.mu/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABCKMUMUXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (30 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>MU43BOMM0101123456789101000MUR</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ABCKMUMUXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (30 characters)	Mandatory	:59:MU43BOMM0101123456789101000MUR
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ABCKMUMUXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (30 characters)	Mandatory	ENREG.04 POSITION 12 à 45:MU43BOMM0101123456789101000MUR
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Maldivian rufiyaa (MVR) from France to Maldives

Overview

MVR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Maldives** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Maldives (*)

- January 1st, 2025
- March 1st, 2025
- March 31st, 2025
- April 1st, 2025
- April 2nd, 2025
- May 1st, 2025
- June 5th, 2025
- June 7th, 2025
- June 8th, 2025
- July 26th, 2025
- July 27th, 2025
- August 25th, 2025
- September 24th, 2025
- November 3rd, 2025
- November 11th, 2025
- December 31st, 2025

Weekend in Maldives (*)

- Friday

Additional information

• Available charge option: OUR/SHA/BEN

• Monetary authority of Maldives: http://www.mma.gov.mv/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BCEYMVMVXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BCEYMVMVXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)
CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BCEYMVMVXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Malawian kwacha (MWK) from France to Malawi

Overview

The payment processing of this currency is considered to be standardized.

Public holidays in Malawi (*)

- January 1st, 2025
- January 15th, 2025
- March 3rd, 2025
- March 31st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 14th, 2025
- July 7th, 2025
- October 15th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Malawi (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Malawi: https://www.rbm.mw/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>CDHIMWMWXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://CDHIMWMWXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:CDHIMWMWXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Mexican peso (MXN) from France to Mexico

Overview

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

If you wish to send a payment to BANCO NACIONAL DE MEXICO, please be aware the BIC BNMXMXMMCVT will cease to exist on November 29th 2024. As of November 30th all payments instructed with the BIC BNMXMXMMCVT as beneficiary bank will be rejected. All clients having an account with BANCO NACIONAL DE MEXICO using this BIC will be migrated. Please liaise with your beneficiary to identify the correct BIC code and account number to be used as of this date and prepare for the migration by updating your payment instructions.

The MXN is a very sensitive currency due to the complexity of the Mexican payment system. We advise to strictly follow the guidelines in order to avoid payment rejection and to validate with your beneficiary every mandatory information.

Public holidays in Mexico (*)

- January 1st, 2025
- February 3rd, 2025
- March 17th, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- September 16th, 2025
- November 17th, 2025
- December 12th, 2025
- December 25th, 2025

Weekend in Mexico (*)

- Saturday - Sunday

Additional information

Available charge option: OUR/SHA/BEN. To make sure your payment isn’t delayed, we do recommend to use “OUR” charges. In case “SHA/BEN” charges are instructed, be aware this might slightly impact crediting value date at beneficiary side.

• Central bank of Mexico: http://www.banxico.org.mx/

The beneficiary account number in Mexico is called the CLABE account and consists of 18 digits for corporate and individuals. The structure of the CLABE account is as follows: the first 3 digits are associated with the bank code,

the next 3 digits with the agency code, the next 11 digits with the account number and the last digit corresponding to the control key.
CLABE: BBBG GGCC CCCC CCCC CK (B = Bank, G = Branch, C = Account number, K = Control number).
The CLABE can be obtained from the beneficiary's bank.

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABNAMXMMXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	18 numeric digits (not letters allowed)	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>123456789123456789</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ABNAMXMMXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	18 numeric digits (not letters allowed)	Mandatory	:59:123456789123456789
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ABNAMXMMXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	18 numeric digits (not letters allowed)	Mandatory	ENREG.04 POSITION 12 à 45:123456789123456789
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Malaysian ringgit (MYR) from France to Malaysia

Overview

MYR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Malaysia** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

For regulatory reasons, it is not possible to make MYR payments to beneficiaries holding an account in Labuan territory.

Public holidays in Malaysia (*)

- January 1st, 2025
- January 29th, 2025
- January 30th, 2025
- February 1st, 2025
- February 11th, 2025
- March 18th, 2025
- March 31st, 2025
- April 1st, 2025
- May 1st, 2025
- May 12th, 2025
- May 31st, 2025
- June 2nd, 2025
- June 7th, 2025
- June 27th, 2025
- September 1st, 2025
- September 5th, 2025
- September 15th, 2025
- September 16th, 2025
- October 20th, 2025
- December 25th, 2025

Weekend in Malaysia (*)

- Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Malaysia: http://www.bnm.gov.my/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAMYKAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Up to 20 digits	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of Payment code	The purpose of payment code consists of 5 characters and has to be mentionned in the remittance information. The format to respect is the following “POP” + space + 5-digit Purpose Code + space + Purpose Description. A list with all purpose of payment codes is available (see Appendix XXV). The POP code is highly recommended (even if not mandatory) as some banks could reject the transaction in case the code is missing	POP + space + 5-digit Purpose Code + space + Purpose Description	Recommended	<RMTINF> <USTRD>POP 21120 Pension, Gratuity</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAMYKAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Up to 20 digits	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of Payment code	The purpose of payment code consists of 5 characters and has to be mentionned in the remittance information. The format to respect is the following “POP” + space + 5-digit Purpose Code + space + Purpose Description. A list with all purpose of payment codes is available (see Appendix XXV). The POP code is highly recommended (even if not mandatory) as some banks could reject the transaction in case the code is missing	POP + space + 5-digit Purpose Code + space + Purpose Description	Recommended	:70:POP 21120 Pension, Gratuity
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAMYKAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Up to 20 digits	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of Payment code	The purpose of payment code consists of 5 characters and has to be mentionned in the remittance information. The format to respect is the following “POP” + space + 5-digit Purpose Code + space + Purpose Description. A list with all purpose of payment codes is available (see Appendix XXV). The POP code is highly recommended (even if not mandatory) as some banks could reject the transaction in case the code is missing	POP + space + 5-digit Purpose Code + space + Purpose Description	Recommended	ENREG 07. POSITION 11 à 150:POP 21120 Pension, Gratuity
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Mozambican metical (MZN) from France to Mozambique

Overview

The payment processing of this currency is considered to be standardized.

Please note that Capital payments are not supported: hence these payments could be returned, with possible delay or fee deductions on the principal amount.

Public holidays in Mozambique (*)

- January 1st, 2025
- February 3rd, 2025
- April 7th, 2025
- April 18th, 2025
- May 1st, 2025
- June 25th, 2025
- September 8th, 2025
- September 25th, 2025
- November 10th, 2025
- December 25th, 2025

Weekend in Mozambique (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Mozambique: http://www.bancomoc.mz/Default_en.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABMZMZMAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (25 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>MZ59000301080016367102371</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary tax ID	The beneficiary tax ID is also known as the Taxpayer Single Identification Number or NUIT code. This 9 digits code should be instructed in the remittance information and be preceded by the prefix "NUIT" (a space is required between the prefix and the 9 digits code).	NUIT + 9 digits	Mandatory	<RMTINF> <USTRD>NUIT 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ABMZMZMAXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (25 characters) or BBAN Format	Mandatory	:59:MZ59000301080016367102371
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary tax ID	The beneficiary tax ID is also known as the Taxpayer Single Identification Number or NUIT code. This 9 digits code should be instructed in the remittance information and be preceded by the prefix "NUIT" (a space is required between the prefix and the 9 digits code).	NUIT + 9 digits	Mandatory	:70:NUIT 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ABMZMZMAXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (25 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:MZ5900030108001636710237 1
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary tax ID	The beneficiary tax ID is also known as the Taxpayer Single Identification Number or NUIT code. This 9 digits code should be instructed in the remittance information and be preceded by the prefix "NUIT" (a space is required between the prefix and the 9 digits code).	NUIT + 9 digits	Mandatory	ENREG 07. POSITION 11 à 150:NUIT 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Namibian dollar (NAD) from France to Namibia

Overview

NAD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Namibia** and we do not recommend sending **NAD** towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Public holidays in Namibia (*)

- January 1st, 2025
- March 21st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 5th, 2025
- May 26th, 2025
- May 29th, 2025
- August 26th, 2025
- December 10th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Namibia (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Namibia: https://www.bon.com.na/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BAPANANXXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	<RMTINF> <USTRD>Beneficiary bank full address</USTRD> </RMTINF>
Tax Payments	Tax number and purpose of the tax	For tax payments to The Receiver of Revenue the remitter will need to provide their tax number (TIN) per their tax certificate. The tax number must be provided in the remittance information along with the purpose of the tax (e.g., income tax, VAT, Withholding Tax, Stamp Duty, etc.). The prefix 'TIN', 'Tax' or 'Tax ID' must be included before the tax number.	TIN + Tax number + Purpose of the tax	Mandatory	<RMTINF> <USTRD>TIN "Tax number" + Income tax</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BAPANANXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	:70:Beneficiary bank full address
Tax Payments	Tax number and purpose of the tax	For tax payments to The Receiver of Revenue the remitter will need to provide their tax number (TIN) per their tax certificate. The tax number must be provided in the remittance information along with the purpose of the tax (e.g., income tax, VAT, Withholding Tax, Stamp Duty, etc.). The prefix 'TIN', 'Tax' or 'Tax ID' must be included before the tax number.	TIN + Tax number + Purpose of the tax	Mandatory	:70:TIN "Tax number" + Income tax

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BAPANANXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Beneficiary bank full address
Tax Payments	Tax number and purpose of the tax	For tax payments to The Receiver of Revenue the remitter will need to provide their tax number (TIN) per their tax certificate. The tax number must be provided in the remittance information along with the purpose of the tax (e.g., income tax, VAT, Withholding Tax, Stamp Duty, etc.). The prefix 'TIN', 'Tax' or 'Tax ID' must be included before the tax number.	TIN + Tax number + Purpose of the tax	Mandatory	ENREG 07. POSITION 11 à 150:TIN "Tax number" + Income tax
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Nigerian naira (NGN) from France to Nigeria

Overview

The payment processing of this currency is considered to be relatively standardized.

Please take into account that Individual-to-Individual payments are not permitted.

Public holidays in Nigeria (*)

- January 1st, 2025
- March 31st, 2025
- April 1st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- June 6th, 2025
- June 12th, 2025
- September 5th, 2025
- October 1st, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Nigeria (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Nigeria: http://www.cenbank.org/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABNGNGLAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	10 digits (NUBAN Format)	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>1234567890</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ABNGNGLAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	10 digits (NUBAN Format)	Mandatory	:59:1234567890
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ABNGNGLAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	10 digits (NUBAN Format)	Mandatory	ENREG.04 POSITION 12 à 45:1234567890

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Nicaraguan cordoba (NIO) from France to Nicaragua

Overview

NIO is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Nicaragua** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Nicaragua (*)

- January 1st, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- May 30th, 2025
- July 19th, 2025
- August 1st, 2025
- August 10th, 2025
- September 15th, 2025
- September 16th, 2025
- December 8th, 2025
- December 25th, 2025

Weekend in Nicaragua (*)

- Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Nicaragua: http://www.bcn.gob.ni/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ATTDNIMAXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (32 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>NI92BAMC00000000000000009876342</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ATTDNIMAXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (32 characters) or BBAN Format	Mandatory	:59:NI92BAMC00000000000000009876342
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ATTDNIMAXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (32 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:NI92BAMC00000000000000009876342
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Norwegian krone (NOK) from France to Norway

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in Norway (*)

- January 1st, 2025
- April 17th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 29th, 2025
- June 9th, 2025
- December 24th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Norway (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed (eg EUR or NOK).
• Central bank of Norway: http://www.norges-bank.no/en/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPANOKKXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (15 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>NO8330001234567</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPANOKKXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (15 characters)	Mandatory	:59:NO8330001234567
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPANOKKXXX

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (15 characters)	Mandatory	ENREG.04 POSITION 12 à 45:NO8330001234567
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Nepalese rupee (NPR) from France to Nepal

Overview

NPR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Nepal** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

It's important to note that payments to Nepalese nationals can be done only in NPR. Trade Related payments (import and export) and Capital Injection are currently not supported.

As per the directive by the Central Bank of Nepal, the beneficiary may have to provide supporting documentation to their bank for payments in favour of NGOs.

Public holidays in Nepal (*)

- January 14th, 2025
- January 29th, 2025
- January 30th, 2025
- February 19th, 2025
- February 26th, 2025
- February 28th, 2025
- March 31st, 2025
- April 14th, 2025
- May 1st, 2025
- May 12th, 2025
- September 19th, 2025

Weekend in Nepal (*)

- Saturday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Nepal: http://www.nrb.org.np/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ACDENPKAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	<RMTINF> <USTRD>Beneficiary bank full address</USTRD> </RMTINF>
Beneficiary's Details	Permanent account number of the beneficiary	The PAN number of the beneficiary consists of 9 digits and is only mandatory in following two case scenarios: 1) A payment towards an individual, a corporate or equivalent in Nepal which is related to services for social media content or for software development. 2) A payment towards an individual in Nepal which is related to any consultancy service. The PAN number is a unique identification number issued by the Inland Revenu Department (IRD) and should be populated in the remittance information with the prefix 'PAN'. Such payments would involve a 5% advance Income Tax that the local correspondents will settle on behalf of the beneficiary to the tax authority.	PAN + 9 digits	Mandatory	<RMTINF> <USTRD>PAN 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ACDENPKAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	:70:Beneficiary bank full address
Beneficiary's Details	Permanent account number of the beneficiary	The PAN number of the beneficiary consists of 9 digits and is only mandatory in following two case scenarios: 1) A payment towards an individual, a corporate or equivalent in Nepal which is related to services for social media content or for software development. 2) A payment towards an individual in Nepal which is related to any consultancy service. The PAN number is a unique identification number issued by the Inland Revenu Department (IRD) and should be populated in the remittance information with the prefix 'PAN'. Such payments would involve a 5% advance Income Tax that the local correspondents will settle on behalf of the beneficiary to the tax authority.	PAN + 9 digits	Mandatory	:70:PAN 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ACDENPKAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Beneficiary bank full address
Beneficiary's Details	Permanent account number of the beneficiary	The PAN number of the beneficiary consists of 9 digits and is only mandatory in following two case scenarios: 1) A payment towards an individual, a corporate or equivalent in Nepal which is related to services for social media content or for software development. 2) A payment towards an individual in Nepal which is related to any consultancy service. The PAN number is a unique identification number issued by the Inland Revenu Department (IRD) and should be populated in the remittance information with the prefix 'PAN'. Such payments would involve a 5% advance Income Tax that the local correspondents will settle on behalf of the beneficiary to the tax authority.	PAN + 9 digits	Mandatory	ENREG 07. POSITION 11 à 150:PAN 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

New Zealand dollar (NZD) from France to New Zealand

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in New Zealand (*)

- January 1st, 2025
- January 2nd, 2025
- February 6th, 2025
- April 18th, 2025
- April 21st, 2025
- April 25th, 2025
- June 2nd, 2025
- June 20th, 2025
- October 27th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in New Zealand (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of New Zealand: http://www.rbnz.govt.nz/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BUTWNZ21XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BUTWNZ21XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BUTWNZ21XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Omani rial (OMR) from France to Oman

Overview

The payment processing of this currency is considered to be relatively standardized.

This currency accepts three decimal places.

Public holidays in Oman (*)

- January 27th, 2025
- March 31st, 2025
- April 1st, 2025
- June 5th, 2025
- June 8th, 2025
- June 9th, 2025

Weekend in Oman (*)

- Friday - Saturday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Oman: http://www.cbo-oman.org/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>AUBOOMRUXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (23 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>OM0402800000123456789O1</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://AUBOOMRUXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (23 characters)	Mandatory	:59:OM0402800000123456789O1
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:AUBOOMRUXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (23 characters)	Mandatory	ENREG.04 POSITION 12 à 45:OM04028000012345678901
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Peruvian sol (PEN) from France to Peru

Overview

PEN is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Peru** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Public holidays in Peru (*)

- January 1st, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- July 23rd, 2025
- July 28th, 2025
- July 29th, 2025
- August 6th, 2025
- October 8th, 2025
- November 1st, 2025
- December 8th, 2025
- December 9th, 2025
- December 25th, 2025
- December 31st, 2025

Weekend in Peru (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Peru: http://www.bcrp.gob.pe/home.html

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>AZTKPEPLXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	20 digits (CCI Format)	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>12345678912345678912</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary tax ID	The beneficiary tax ID needs to be provided in the remittance information. • For a company it is a Peruvian RUC Tax ID (Registro Unico de Contribuyente – 11 digits). Example : RUC 12345678901 • For an individual it is a Peruvian DNI Tax ID (Documento Nacional De Indentidad – 8 digits). Example : DNI 12345678. • When the beneficiary is a non Peruvian tax resident or company (without DNI or RUC), the beneficiary's Tax ID from the country where they are registered for tax should be provided. Example: TAX ID 123456789012345.	8 or 11 digits or Foreign Format	Mandatory	<RMTINF> <USTRD>DNI 12345678</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://AZTKPEPLXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	20 digits (CCI Format)	Mandatory	:59:12345678912345678912
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary's Details	Beneficiary tax ID	The beneficiary tax ID needs to be provided in the remittance information. • For a company it is a Peruvian RUC Tax ID (Registro Unico de Contribuyente – 11 digits). Example : RUC 12345678901 • For an individual it is a Peruvian DNI Tax ID (Documento Nacional De Indentidad – 8 digits). Example : DNI 12345678. • When the beneficiary is a non Peruvian tax resident or company (without DNI or RUC), the beneficiary's Tax ID from the country where they are registered for tax should be provided. Example: TAX ID 123456789012345.	8 or 11 digits or Foreign Format	Mandatory	:70:DNI 12345678
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:AZTKPEPLXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	20 digits (CCI Format)	Mandatory	ENREG.04 POSITION 12 à 45:12345678912345678912
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary tax ID	The beneficiary tax ID needs to be provided in the remittance information. • For a company it is a Peruvian RUC Tax ID (Registro Unico de Contribuyente – 11 digits). Example : RUC 12345678901 • For an individual it is a Peruvian DNI Tax ID (Documento Nacional De Indentidad – 8 digits). Example : DNI 12345678. • When the beneficiary is a non Peruvian tax resident or company (without DNI or RUC), the beneficiary's Tax ID from the country where they are registered for tax should be provided. Example: TAX ID 123456789012345.	8 or 11 digits or Foreign Format	Mandatory	ENREG 07. POSITION 11 à 150:DNI 12345678
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Papua New Guinean kina (PGK) from France to Papua New Guinea

Overview

PGK is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Papua New Guinea** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Papua New Guinea (*)

- January 1st, 2025
- February 26th, 2025
- April 18th, 2025
- April 21st, 2025
- June 9th, 2025
- July 23rd, 2025
- August 26th, 2025
- September 16th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Papua New Guinea (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Papua New Guinea: http://www.bankpng.gov.pg/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ANZBPGPXXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ANZBPGPXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ANZBPGPXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Philippine peso (PHP) from France to Philippines

Overview

PHP is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Philippines** and we do not recommend sending **PHP** towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

In some cases, the remitter may be required to provide supporting documentation indicating the purpose of each payment.

Public holidays in Philippines (*)

- January 1st, 2025
- January 9th, 2025
- April 1st, 2025
- April 9th, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- May 12th, 2025
- June 6th, 2025
- June 12th, 2025
- August 21st, 2025
- August 25th, 2025
- October 31st, 2025
- December 8th, 2025
- December 24th, 2025
- December 25th, 2025
- December 30th, 2025
- December 31st, 2025

Weekend in Philippines (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central Bank of Philippines: http://www.bsp.gov.ph/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>PHCBPHMCXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 4 digits and has to be mentionned in the remittance information. A list with all purpose of payment codes is available (see Appendix XXXIV).	4 digits	Recommended	<RMTINF> <USTRD>POP 1234</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://PHCBPHMCXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 4 digits and has to be mentionned in the remittance information. A list with all purpose of payment codes is available (see Appendix XXXIV).	4 digits	Recommended	:70:POP 1234
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:PHCBPHMCXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 4 digits and has to be mentionned in the remittance information. A list with all purpose of payment codes is available (see Appendix XXXIV).	4 digits	Recommended	ENREG 07. POSITION 11 à 150:POP 1234
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Pakistani rupee (PKR) from France to Pakistan

Overview

PKR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Pakistan** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Besides the inherent complexity of payment formatting, the beneficiaries might be contacted by the beneficiary/correspondent bank and requested to complete a document (e.g. Form R) to release the funds.

Per local regulations we are unable to support donation and charity payments to individual beneficiary accounts

Be aware payments related to certain types of income (such as export services, revenue from IT/software solutions, etc.) will involve a 1% income tax deduction at source. The tax will be settle directly by the receiving bank with the tax authority on behalf of the beneficiary.

Public holidays in Pakistan (*)

- January 1st, 2025
- February 5th, 2025
- March 23rd, 2025
- March 31st, 2025
- April 1st, 2025
- May 1st, 2025
- July 6th, 2025
- July 7th, 2025
- August 14th, 2025
- November 9th, 2025
- December 25th, 2025

Weekend in Pakistan (*)

- Friday - Saturday

Additional information

• Available charge option: OUR/SHA/BEN

• It is important to note that the beneficiary needs to complete an Inward remittance form indicating the purpose of remittance. This form can be found on the State Bank of Pakistan (central bank of Pakistan) website. For this reason, the beneficiary’s number phone is important.

• Central bank of Pakistan: http://www.sbp.org.pk/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>AIINPKKAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>PK36SCBL0000001123456702</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank full name	The beneficiary bank full name needs to be provided in the remittance information.	Free message	Mandatory	<RMTINF> <USTRD>Beneficiary bank (branch) full name</USTRD> </RMTINF>
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	<RMTINF> <USTRD>Beneficiary bank full address</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Phone # + phone number	Recommended	<RMTINF> <USTRD>Phone # +922111111111</USTRD> </RMTINF>
Beneficiary's and Remitter's details	Beneficiary's and Remitter's ID	The beneficiary's and remitter's Ids need to be provided on line 2 of the remittance information: • The beneficiary's identity number with the following prefix " BUID" which needs to be preceded by the "Phone #" • The remitter's identity number (unique ID) with the following prefix "RUID". Please note that a space isn't required between the prefix and the Identity Number. Below, you'll find examples of possible ID's: • For individuals: CNIC or SNIC (Computerized National Identity Card/ Smart National Identity Card Number) or any other unique ID. Examples: 'BUID 1111145561111' • For corporates: NTN (National Tax Number) or Entity Registration No. Example: 'BUID 0003456-2'.	Relevant Tax Format	Mandatory	<RMTINF> <USTRD>BUID NTN 0003456-2 - RUID 1234567890</USTRD> </RMTINF>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://AIINPKKAXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	:59:PK36SCBL0000001123456702
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank full name	The beneficiary bank full name needs to be provided in the remittance information.	Free message	Mandatory	:70:Beneficiary bank (branch) full name
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	:70:Beneficiary bank full address
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Phone # + phone number	Recommended	:70:Phone # +922111111111
Beneficiary's and Remitter's details	Beneficiary's and Remitter's ID	The beneficiary's and remitter's Ids need to be provided on line 2 of the remittance information: • The beneficiary's identity number with the following prefix " BUID" which needs to be preceded by the "Phone #" • The remitter's identity number (unique ID) with the following prefix "RUID". Please note that a space isn't required between the prefix and the Identity Number. Below, you'll find examples of possible ID's: • For individuals: CNIC or SNIC (Computerized National Identity Card/ Smart National Identity Card Number) or any other unique ID. Examples: 'BUID 1111145561111' • For corporates: NTN (National Tax Number) or Entity Registration No. Example: 'BUID 0003456-2'.	Relevant Tax Format	Mandatory	:70:BUID NTN 0003456-2 - RUID 1234567890
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre

(swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:AIINPKKAXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	ENREG.04 POSITION 12 à 45:PK36SCBL0000001123456702
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary Bank Details	Beneficiary bank full name	The beneficiary bank full name needs to be provided in the remittance information.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Beneficiary bank (branch) full name
Beneficiary Bank Details	Beneficiary bank full address	The beneficiary bank full address needs to be provided in the remittance information (exact branch location).	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Beneficiary bank full address
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Phone # + phone number	Recommended	ENREG 07. POSITION 11 à 150:Phone # +922111111111
Beneficiary's and Remitter's details	Beneficiary's and Remitter's ID	The beneficiary's and remitter's Ids need to be provided on line 2 of the remittance information: • The beneficiary's identity number with the following prefix " BUID" which needs to be preceded by the "Phone #" • The remitter's identity number (unique ID) with the following prefix "RUID". Please note that a space isn't required between the prefix and the Identity Number. Below, you'll find examples of possible ID's: • For individuals: CNIC or SNIC (Computerized National Identity Card/ Smart National Identity Card Number) or any other unique ID. Examples: 'BUID 1111145561111' • For corporates: NTN (National Tax Number) or Entity Registration No. Example: 'BUID 0003456-2'.	Relevant Tax Format	Mandatory	ENREG 07. POSITION 11 à 150:BUID NTN 0003456-2 - RUID 1234567890
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Polish zloty (PLN) from France to Poland

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in Poland (*)

- January 1st, 2025
- January 6th, 2025
- April 21st, 2025
- May 1st, 2025
- June 19th, 2025
- August 15th, 2025
- November 1st, 2025
- November 11th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Poland (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed (eg EUR or PLN).
• Central bank of Poland: http://www.nbp.pl/homen.aspx?f=/srodeken.htm

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAPLPXXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>PL10105000997603123456789123</IBAN> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAPLPXXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	:59:PL10105000997603123456789123
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAPLPXXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (28 characters)	Mandatory	ENREG.04 POSITION 12 à 45:PL10105000997603123456789123
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Paraguayan guarani (PYG) from France to Paraguay

Overview

PYG is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Paraguay** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

The beneficiaries might be contacted by the beneficiary/correspondent bank to release the funds.

Public holidays in Paraguay (*)

- January 1st, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- May 14th, 2025
- May 15th, 2025
- June 12th, 2025
- August 15th, 2025
- September 29th, 2025
- December 8th, 2025
- December 25th, 2025
- December 31st, 2025

Weekend in Paraguay (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• It is important to note that the beneficiary’s account must be PYG denominated. The beneficiary may be contacted for proper identification.
• Central bank of Paraguay: https://www.bcp.gov.py/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNITPYPAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary tax ID	The beneficiary tax ID needs to be provided in the remittance information. For individuals, it's the "Cedula de Identidad" code and a passport number for non-residents. For corporates, it's the prefix "800" plus 6-digit RUC code (Registro Unico de Contribuyente).	Relevant tax ID format	Mandatory	<RMTINF> <USTRD>RUC 80013889-9</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNITPYPAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary tax ID	The beneficiary tax ID needs to be provided in the remittance information. For individuals, it's the "Cedula de Identidad" code and a passport number for non-residents. For corporates, it's the prefix "800" plus 6-digit RUC code (Registro Unico de Contribuyente).	Relevant tax ID format	Mandatory	:70:RUC 80013889-9

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNITPYPAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary tax ID	The beneficiary tax ID needs to be provided in the remittance information. For individuals, it's the "Cedula de Identidad" code and a passport number for non-residents. For corporates, it's the prefix "800" plus 6-digit RUC code (Registro Unico de Contribuyente).	Relevant tax ID format	Mandatory	ENREG 07. POSITION 11 à 150:RUC 80013889-9
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Qatari riyal (QAR) from France to Qatar

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Qatar (*)

- January 1st, 2025
- January 2nd, 2025
- February 11th, 2025
- March 2nd, 2025
- March 31st, 2025
- April 1st, 2025
- April 2nd, 2025
- April 3rd, 2025
- June 5th, 2025
- June 8th, 2025
- June 9th, 2025
- December 18th, 2025

Weekend in Qatar (*)

- Friday - Saturday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Qatar: http://www.qcb.gov.qa

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAQAQAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>QA54QNBA000000000000693123456</IBAN> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 5 characters and has to be mentioned in the remittance information. A list with all purpose of payment codes is available (see Appendix XXXII). The purpose of payment code must be instructed as per the following example /BENEFRES/QA//XXXXX where XXXXX is purpose code.	5 Characters	Mandatory	<RMTINF> <USTRD>/BENEFRES/QA//XXXXX/</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAQAQAXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	:59:QA54QNBA00000000000000693123456
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 5 characters and has to be mentioned in the remittance information. A list with all purpose of payment codes is available (see Appendix XXXII). The purpose of payment code must be instructed as per the following example /BENEFRES/QA//XXXXX where XXXXX is purpose code.	5 Characters	Mandatory	:70:/BENEFRES/QA//XXXXX/
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAQAQAXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (29 characters)	Mandatory	ENREG.04 POSITION 12 à 45:QA54QNBA00000000000000693123456
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 5 characters and has to be mentioned in the remittance information. A list with all purpose of payment codes is available (see Appendix XXXII). The purpose of payment code must be instructed as per the following example /BENEFRES/QA//XXXXX where XXXXX is purpose code.	5 Characters	Mandatory	ENREG 07. POSITION 11 à 150:/BENEFRES/QA//XXXXX/
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Phone number

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Romanian leu (RON) from France to Romania

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in Romania (*)

- January 1st, 2025
- January 2nd, 2025
- January 6th, 2025
- January 7th, 2025
- January 24th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- June 1st, 2025
- June 9th, 2025
- August 15th, 2025
- November 30th, 2025
- December 1st, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Romania (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed (eg EUR or RON).
• Central bank of Romania: http://www.bnro.ro/National-Bank-of-Romania-1144.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>FTSBROBUXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>RO09BCYP0000001234567890</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Beneficiary fiscal code	In case of tax payments, additional information is required such as the beneficiary's fiscal code called the "CUI code" and needs to be provided into the remittance information.	CUI + 8 digits	Mandatory	<RMTINF> <USTRD>CUI 88605951</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://FTSBROBUXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	:59:RO09BCYP0000001234567890
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary fiscal code	In case of tax payments, additional information is required such as the beneficiary's fiscal code called the "CUI code" and needs to be provided into the remittance information.	CUI + 8 digits	Mandatory	:70:CUI 88605951
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:FTSBROBUXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	ENREG.04 POSITION 12 à 45:RO09BCYP0000001234567890
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Beneficiary fiscal code	In case of tax payments, additional information is required such as the beneficiary's fiscal code called the "CUI code" and needs to be provided into the remittance information.	CUI + 8 digits	Mandatory	ENREG 07. POSITION 11 à 150:CUI 88605951
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Serbian dinar (RSD) from France to Serbia

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Serbia (*)

- January 1st, 2025
- January 2nd, 2025
- January 7th, 2025
- February 17th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 2nd, 2025
- November 11th, 2025

Weekend in Serbia (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Serbia: http://www.nbs.rs/internet/english/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>DBDBRSBGXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>RS3510500812312312317 3</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 3 digits. It has to be mentionned in the remittance information (see Appendix IX).	3 digits	Mandatory	<RMTINF> <USTRD>712</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://DBDBRSBGXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	:59:RS35105008123123123173
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 3 digits. It has to be mentionned in the remittance information (see Appendix IX).	3 digits	Mandatory	:70:712
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre

(swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:DBDBRSBGXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (22 characters)	Mandatory	ENREG.04 POSITION 12 à 45:RS35105008123123123173
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code	The purpose of payment code consists of 3 digits. It has to be mentionned in the remittance information (see Appendix IX).	3 digits	Mandatory	ENREG 07. POSITION 11 à 150:712
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Rwandan franc (RWF) from France to Rwanda

Overview

The payment processing of this currency is considered to be relatively standardized.

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Rwanda (*)

- January 1st, 2025
- January 2nd, 2025
- February 3rd, 2025
- March 31st, 2025
- April 7th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- June 6th, 2025
- July 1st, 2025
- July 4th, 2025
- August 1st, 2025
- August 15th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Rwanda (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Rwanda: https://www.bnr.rw/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BKIGRWRWXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BKIGRWRWXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)
CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BKIGRWRWXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Saudi Arabian riyal (SAR) from France to Saudi Arabia

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Saudi Arabia (*)

- February 22nd, 2025
- March 30th, 2025
- March 31st, 2025
- April 1st, 2025
- June 5th, 2025
- June 7th, 2025
- June 8th, 2025
- September 23rd, 2025

Weekend in Saudi Arabia (*)

- Friday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Saudi Arabia: http://www.sama.gov.sa/sites/samaen/Pages/Home.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPASARIXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>SA4420000001234567891234</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPASARIXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	:59:SA4420000001234567891234
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPASARIXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	ENREG.04 POSITION 12 à 45:SA4420000001234567891234
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Solomon Islands dollar (SBD) from France to Solomon Islands

Overview

The payment processing of this currency is considered to be standardized.

Public holidays in Solomon Islands (*)

- January 1st, 2025
- April 18th, 2025
- April 21st, 2025
- July 7th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Solomon Islands (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Solomon Islands: http://www.cbsi.com.sb/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ANZBSBSBXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ANZBSBSBXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ANZBSBSBXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Seychellois rupee (SCR) from France to Seychelles

Overview

SCR is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Seychelles** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Seychelles (*)

- January 1st, 2025
- January 2nd, 2025
- April 19th, 2025
- April 21st, 2025
- May 1st, 2025
- June 18th, 2025
- June 19th, 2025
- June 30th, 2025
- November 1st, 2025
- December 8th, 2025
- December 25th, 2025

Weekend in Seychelles (*)

- Friday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Seychelles: http://www.cbs.sc/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>MCBLSCSCXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (31 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>SC52BAHL01031234567890123456USD</IBAN> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://MCBLSCSCXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (31 characters) or BBAN Format	Mandatory	:59:SC52BAHL01031234567890123456USD
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:MCBLSCSCXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (31 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:SC52BAHL01031234567890123456USD
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Swedish krona (SEK) from France to Sweden

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in Sweden (*)

- January 1st, 2025
- January 6th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 29th, 2025
- June 6th, 2025
- June 20th, 2025
- December 24th, 2025
- December 25th, 2025
- December 26th, 2025
- December 31st, 2025

Weekend in Sweden (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• In principle, for payments subject to the Payment Services Directive (PSD) and without currency conversion, only shared charges are allowed (eg EUR or SEK).
• Central bank of Sweden: http://www.riksbank.se/en/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>FTSBSESSXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>SE7280000810340009783242</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://FTSBSESSXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	:59:SE7280000810340009783242
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:FTSBSESSXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	ENREG.04 POSITION 12 à 45:SE7280000810340009783242
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Singapore dollar (SGD) from France to Singapore

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in Singapore (*)

- January 1st, 2025
- January 29th, 2025
- January 30th, 2025
- March 31st, 2025
- April 18th, 2025
- May 1st, 2025
- May 12th, 2025
- October 20th, 2025
- December 25th, 2025

Weekend in Singapore (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central Bank of Singapore: http://www.mas.gov.sg/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPASGSGXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPASGSGXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPASGSGXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Sierra Leonean leone (SLE) from France to Sierra Leone

Overview

SLE is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Sierra Leone** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

The currency SLL is disabled. You are are able to send your payments with the currency code "SLE".

Public holidays in Sierra Leone (*)

- January 1st, 2025
- February 18th, 2025
- April 18th, 2025
- April 21st, 2025
- April 28th, 2025
- May 1st, 2025
- June 6th, 2025
- September 5th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Sierra Leone (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Sierra Leone: http://www.bsl.gov.sl/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABSFSLFRXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ABSFSLFRXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ABSFSLFRXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Surinamese dollar (SRD) from France to Suriname

Overview

SRD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Suriname** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in Suriname (*)

- January 1st, 2025
- January 29th, 2025
- March 14th, 2025
- March 31st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- June 6th, 2025
- July 1st, 2025
- October 10th, 2025
- October 22nd, 2025
- November 25th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Suriname (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Suriname: http://www.cbvs.sr/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>FBNASRPAXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://FBNASRPAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:FBNASRPAXXX

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Sao Tome and Principe dobra (STN) from France to São Tomé and Príncipe

Overview

STN is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **São Tomé and Príncipe** but not allowed towards other countries.

The payment processing of this currency is considered to be standardized.

Public holidays in São Tomé and Príncipe (*)

- January 1st, 2025
- March 3rd, 2025
- May 1st, 2025
- September 30th, 2025
- December 25th, 2025

Weekend in São Tomé and Príncipe (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Sao Tome and Principe: http://www.bcstp.st/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>INOISTSTXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (25 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>ST23000200000289355710148</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://INOISTSTXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (25 characters) or BBAN Format	Mandatory	:59:ST2300020000289355710148
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)
CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:INOISTSTXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (25 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:ST2300020000028935571014 8
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Swazi lilangeni (SZL) from France to Swaziland

Overview

SZL is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Swaziland** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Public holidays in Swaziland (*)

- January 1st, 2025
- April 18th, 2025
- April 19th, 2025
- April 21st, 2025
- April 25th, 2025
- May 1st, 2025
- May 29th, 2025
- July 22nd, 2025
- September 1st, 2025
- September 6th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Swaziland (*)

- Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Swaziland: http://www.centralbank.org.sz/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>NESWSZMXXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://NESWSZMXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:NESWSZMXXXX

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Thai baht (THB) from France to Thailand

Overview

The payment processing of this currency is considered to be relatively standardized.

Transfers equal to or greater than THB 5 million require supporting documentation indicating the purpose and exact amount of each payment. Supporting documentation includes a copy of the invoice or request for settlement, or a letter on signed letterhead describing reason for transfer. The supporting documentation will be requested to the beneficiary before releasing the funds.

Public holidays in Thailand (*)

- January 1st, 2025
- February 12th, 2025
- April 7th, 2025
- April 14th, 2025
- April 15th, 2025
- May 1st, 2025
- May 5th, 2025
- May 12th, 2025
- June 2nd, 2025
- June 3rd, 2025
- July 10th, 2025
- July 28th, 2025
- August 11th, 2025
- August 12th, 2025
- October 13th, 2025
- October 23rd, 2025
- December 5th, 2025
- December 10th, 2025
- December 31st, 2025

Weekend in Thailand (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Thailand: https://www.bot.or.th/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPATHBKXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. It is possible also to add to the description a purpose code (see Appendix V)	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses – invoice n° 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPATHBKXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. It is possible also to add to the description a purpose code (see Appendix V)	Free message	Mandatory	:70:Payment of travel expenses – invoice n° 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPATHBKXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved. It is possible also to add to the description a purpose code (see Appendix V)	Free message	Mandatory	NEW-NEW-NEWPayment of travel expenses – invoice n° 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Tunisian dinar (TND) from France to Tunisia

Overview

TND is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are not allowed outside of **Tunisia**. However, for **TND** convertible, if the ordering/beneficiary party are non-resident, they can send **TND** instructions outside of **Tunisia**. Note : those payments are subject to additional controls, which could lead to delays or rejections.

This currency accepts three decimal places.

Public holidays in Tunisia (*)

- January 1st, 2025
- March 20th, 2025
- March 31st, 2025
- April 1st, 2025
- April 9th, 2025
- May 1st, 2025
- June 6th, 2025
- June 26th, 2025
- July 25th, 2025
- August 13th, 2025
- September 4th, 2025
- October 15th, 2025
- December 17th, 2025

Weekend in Tunisia (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central Bank of Tunisia: http://www.bct.gov.tn/bct/siteprod/index.jsp

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>NOAFTNTTXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>TN5904018104004942712345</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	Purpose of payment code & activity code of the debtor	The economic code has four characters and the activity code has one (see Appendix XXII). These two codes must be communicated in the following format: //TUN/XXXX/Y// where "XXXX" is the economic code and "Y" is the originator's activity code. These two codes must appear on the first line of the regulatory field of the payment instructions. For retail payments, the activity code is not required. The format to respect is //TUN/XXXX//. For payments originating from BNPP France accounts or for which the economic code and the activity code cannot be indicated in the regulatory field, they must be specified on the first line of the remittance information. In the case of payments related to foreign trade (code 0111), the domiciliation number of the ordering party must be mentioned on the second line of the regulatory field. This domiciliation number must be provided in the following format: //TCEX/#domiciliation number//. For payments from BNPP France accounts or for which this domiciliation number cannot be indicated in the regulatory field, it must be specified on the second line of the remittance information.	//TUN/XXXX/Y//	Mandatory	<RGLTRYRPTG> <DTLS> <INF> //TUN/1123/K//</INF> </DTLS> </RGLTRYRPTG>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://NOAFTNTTXXX

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	:59:TN5904018104004942712345
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code & activity code of the debtor	The economic code has four characters and the activity code has one (see Appendix XXII). These two codes must be communicated in the following format: //TUN/XXXX/Y// where "XXXX" is the economic code and "Y" is the originator's activity code. These two codes must appear on the first line of the regulatory field of the payment instructions. For retail payments, the activity code is not required. The format to respect is //TUN/XXXX//. For payments originating from BNPP France accounts or for which the economic code and the activity code cannot be indicated in the regulatory field, they must be specified on the first line of the remittance information. In the case of payments related to foreign trade (code 0111), the domiciliation number of the ordering party must be mentioned on the second line of the regulatory field. This domiciliation number must be provided in the following format: //TCEX/#domiciliation number//. For payments from BNPP France accounts or for which this domiciliation number cannot be indicated in the regulatory field, it must be specified on the second line of the remittance information.	//TUN/XXXX/Y//	Mandatory	:77B: //TUN/1123/K//
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:NOAFTNTTXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (24 characters)	Mandatory	ENREG.04 POSITION 12 à 45:TN5904018104004942712345
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	Purpose of payment code & activity code of the debtor	The economic code has four characters and the activity code has one (see Appendix XXII). These two codes must be communicated in the following format: //TUN/XXXX/Y// where "XXXX" is the economic code and "Y" is the originator's activity code. These two codes must appear on the first line of the regulatory field of the payment instructions. For retail payments, the activity code is not required. The format to respect is //TUN/XXXX//. For payments originating from BNPP France accounts or for which the economic code and the activity code cannot be indicated in the regulatory field, they must be specified on the first line of the remittance information. In the case of payments related to foreign trade (code 0111), the domiciliation number of the ordering party must be mentioned on the second line of the regulatory field. This domiciliation number must be provided in the following format: //TCEX/#domiciliation number//. For payments from BNPP France accounts or for which this domiciliation number cannot be indicated in the regulatory field, it must be specified on the second line of the remittance information.	//TUN/XXXX/Y//	Mandatory	ENREG 07. POSITION 11 à 150: //TUN/1123/K//
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Tongan pa’anga (TOP) from France to Tonga

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Tonga (*)

- January 1st, 2025
- April 18th, 2025
- April 21st, 2025
- April 25th, 2025
- June 2nd, 2025
- July 4th, 2025
- September 17th, 2025
- November 3rd, 2025
- December 8th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Tonga (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Tonga: http://www.reservebank.to/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ANZBTONNXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ANZBTONNXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ANZBTONNXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Turkish lira (TRY) from France to Turkey

Overview

The payment processing of this currency is considered to be highly standardized.

Please be advised that if you plan to send payments in TRY on the day before the Sugar Feast (the celebration of the end of the Ramadan), it is possible that the Central Bank of Turkey will set the Cut-off Time earlier. Please make sure your payments are sent in due time to avoid potential delays.

Public holidays in Turkey (*)

- January 1st, 2025
- March 31st, 2025
- April 1st, 2025
- April 23rd, 2025
- May 1st, 2025
- May 19th, 2025
- June 6th, 2025
- June 9th, 2025
- July 15th, 2025
- October 29th, 2025

Weekend in Turkey (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central Bank of Turkey: http://www.tcmb.gov.tr/wps/wcm/connect/tcmb+en/tcmb+en

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>TEBUTRISXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (26 characters)	Mandatory	<CDTRACCT> <ID> <IBAN>TR3200100099999901234567890</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://TEBUTRISXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (26 characters)	Mandatory	:59:TR3200100099999901234567890
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:TEBUTRISXXX
Beneficiary Account Number	IBAN Account	An IBAN, or international bank account number, is a standard international numbering system developed to identify an overseas bank account. The number starts with a two-digit country code, then two numbers, followed by several more alphanumeric characters.	IBAN (26 characters)	Mandatory	ENREG.04 POSITION 12 à 45:TR3200100099999901234567890
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Trinidad and Tobago dollar (TTD) from France to Trinidad and Tobago

Overview

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Payments to Scotia Bank require an additionnal 5-digit transit code attached to the 7-digit account number. Therefore, the beneficiary account number consists of a total of 12 digits.

Public holidays in Trinidad and Tobago (*)

- January 1st, 2025
- March 3rd, 2025
- March 4th, 2025
- March 31st, 2025
- April 18th, 2025
- April 21st, 2025
- May 30th, 2025
- June 19th, 2025
- August 1st, 2025
- September 1st, 2025
- September 24th, 2025
- October 22nd, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Trinidad and Tobago (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Trinidad and Tobago: http://www.central-bank.org.tt/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>TTUTTTP1XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN (12 digits)</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://TTUTTTP1XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN (12 digits)
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:TTUTTTP1XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN (12 digits)
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

New Taiwan dollar (TWD) from France to Taiwan

Overview

TWD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Taiwan** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

For all payments towards Taiwan, the final beneficiary will be contacted by his bank to submit the Inward Remittance declaration and supporting documentation indicating the purpose of the remittance. If the amount of the transaction exceeds TWD 500.000 or equivalent, the beneficiary will also be asked to complete an additional FX declaration form in order to authorize the release of funds. This emphasizes the importance of adding the beneficiary's telephone numbers/contact details in the remittance information. To facilitate the process, it is recommended that the remitter inform the beneficiary of incoming payments.

TWD payments to beneficiaries holding accounts with Chunghwa Post are now supported.

Public holidays in Taiwan (*)

- January 1st, 2025
- January 27th, 2025
- January 28th, 2025
- January 29th, 2025
- February 28th, 2025
- April 3rd, 2025
- April 4th, 2025
- May 1st, 2025
- May 30th, 2025
- October 6th, 2025
- October 10th, 2025

Weekend in Taiwan (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• For more information, please see the exchange control regulations in Taiwan: http://www.cbc.gov.tw/ct.asp?xItem=857&CtNode=481&mp=2
• Central bank of Taiwan: http://www.cbc.gov.tw/mp2.html

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BKTWTWTPXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary contact details (phone number) needs to be provided in the remittance information.	Free text	Mandatory	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BKTWTWTPXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary contact details (phone number) needs to be provided in the remittance information.	Free text	Mandatory	:70:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BKTWTWTPXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary contact details (phone number) needs to be provided in the remittance information.	Free text	Mandatory	ENREG 07. POSITION 11 à 150:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Tanzanian shilling (TZS) from France to Tanzania

Overview

TZS is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Tanzania** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Public holidays in Tanzania (*)

- January 1st, 2025
- March 31st, 2025
- April 1st, 2025
- April 7th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- June 6th, 2025
- July 7th, 2025
- August 8th, 2025
- September 5th, 2025
- October 14th, 2025
- December 9th, 2025

Weekend in Tanzania (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Tanzania: https://www.bot-tz.org/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BARCTZTZ</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Tax Payments	Tax identification number (TIN)	It's recommended to provide the tax identification number (TIN) in the remittence information field for tax revenu payments to the Tanzanian Revenu Authority.	Local TIN Format	Recommended	<RMTINF> <USTRD>TIN Number</USTRD> </RMTINF>
Payment Purpose	Control Number	Tax payments and transfers in favor of a government institution, agency, authority, hospital, school and university require a 12-digit Control Number. This would also apply to all government payments including tax payments made to the Tanzania Revenue Authority (TRA – TARATZTZ) and the Bank of Tanzania (Bank of Tanzania –TANZTZTX). The beneficiary is responsible for obtaining the Control Number from their bank. This requirement should be instructed in the first line of remittance information. The rest of the information to be provided in the remittance should be instructed in next lines.	/ROC/ + 12 digits	Mandatory	<RMTINF> <USTRD>/ROC/123456789012</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 digits	Mandatory	:57A://BARCTZTZ
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Tax Payments	Tax identification number (TIN)	It's recommended to provide the tax identification number (TIN) in the remittence information field for tax revenu payments to the Tanzanian Revenu Authority.	Local TIN Format	Recommended	:70:TIN Number
Payment Purpose	Control Number	Tax payments and transfers in favor of a government institution, agency, authority, hospital, school and university require a 12-digit Control Number. This would also apply to all government payments including tax payments made to the Tanzania Revenue Authority (TRA – TARATZTZ) and the Bank of Tanzania (Bank of Tanzania –TANZTZTX). The beneficiary is responsible for obtaining the Control Number from their bank. This requirement should be instructed in the first line of remittance information. The rest of the information to be provided in the remittance should be instructed in next lines.	/ROC/ + 12 digits	Mandatory	:70:/ROC/123456789012
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 digits	Mandatory	ENREG.05 POSITION 151 À 161:BARCTZTZ
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Tax Payments	Tax identification number (TIN)	It's recommended to provide the tax identification number (TIN) in the remittence information field for tax revenu payments to the Tanzanian Revenu Authority.	Local TIN Format	Recommended	ENREG 07. POSITION 11 à 150:TIN Number
Payment Purpose	Control Number	Tax payments and transfers in favor of a government institution, agency, authority, hospital, school and university require a 12-digit Control Number. This would also apply to all government payments including tax payments made to the Tanzania Revenue Authority (TRA – TARATZTZ) and the Bank of Tanzania (Bank of Tanzania –TANZTZTX). The beneficiary is responsible for obtaining the Control Number from their bank. This requirement should be instructed in the first line of remittance information. The rest of the information to be provided in the remittance should be instructed in next lines.	/ROC/ + 12 digits	Mandatory	ENREG 07. POSITION 11 à 150:/ROC/123456789012

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Ugandan shilling (UGX) from France to Uganda

Overview

UGX is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Uganda** but not allowed towards other countries.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Uganda (*)

- January 1st, 2025
- March 31st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- June 3rd, 2025
- June 6th, 2025
- June 9th, 2025
- October 9th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Uganda (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central Bank of Uganda: https://www.bou.or.ug/bou/home.html

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ABCFUGKAXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Tax Payments	Payment registration number	For tax payments, it's mandatory to provide in the remittance information a payment registration number, known as PRN. The PRN code consists of 13 digits.	PRN + 13 digits	Mandatory	<RMTINF> <USTRD>PRN1234567890123</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ABCFUGKAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Tax Payments	Payment registration number	For tax payments, it's mandatory to provide in the remittance information a payment registration number, known as PRN. The PRN code consists of 13 digits.	PRN + 13 digits	Mandatory	:70:PRN1234567890123

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ABCFUGKAXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Tax Payments	Payment registration number	For tax payments, it's mandatory to provide in the remittance information a payment registration number, known as PRN. The PRN code consists of 13 digits.	PRN + 13 digits	Mandatory	ENREG 07. POSITION 11 à 150:PRN1234567890123
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

United States dollar (USD) from France to American Virgin Islands

Overview

The payment processing of this currency is considered to be highly standardized.

Public holidays in American Virgin Islands (*)

- January 1st, 2025
- January 20th, 2025
- February 17th, 2025
- May 26th, 2025
- June 19th, 2025
- July 4th, 2025
- September 1st, 2025
- October 13th, 2025
- November 11th, 2025
- November 27th, 2025
- December 25th, 2025

Weekend in American Virgin Islands (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

You can check the ABA code of the beneficiary's bank on the Central Bank site in the USA at the following address: https://www.frbservices.org/resources/routing-number-directory?_gl=1*1adp0i8*_gcl_au*OTg4NjYxNzI5LjE3NDc0MTcwMDk.

• Central bank of the United States of America:
http://www.federalreserve.gov/faqs/about_12594.htm

Please be advised that in some cases the OUR fee option doesn’t work as expected. We remind you that a payment processed with an OUR fee option is a payment where the full amount is supposed to be credited to the beneficiary without deductions. Usually the OUR option is preserved throughout the payment chain and the full amount reaches the beneficiary. However, the US intermediary of the beneficiary banks may convert the OUR charge code to 'SHA' (shared cost system): as a result, fees may be deducted from the principal amount, which means the beneficiary will not receive the original instructed amount.

In case the beneficiary is inside of USA, OUR charge code will not be maintained as the local clearing does not allow OUR, so potentially the principal amount will be impacted.

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>CITIVIV1XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://CITIVIV1XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:CITIVIV1XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Uruguayan peso (UYU) from France to Uruguay

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Uruguay (*)

- January 1st, 2025
- January 6th, 2025
- March 3rd, 2025
- March 4th, 2025
- April 17th, 2025
- April 18th, 2025
- May 1st, 2025
- June 19th, 2025
- July 18th, 2025
- August 25th, 2025
- December 25th, 2025
- December 31st, 2025

Weekend in Uruguay (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Uruguay: http://www.bcu.gub.uy/Paginas/Default.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BBVAUYMMXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Details	Identification number of the beneficiary	The identification number for individuals is the "NDI" (Numero de Documento de Identidad) that is 6-8 digits length and for companies the "RUT" number, that is 12 digits length, which should be instructed in the remittance information.	Local NDI/RUT format	Mandatory	<RMTINF> <USTRD>NDI or RUT</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BBVAUYMMXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Identification number of the beneficiary	The identification number for individuals is the "NDI" (Numero de Documento de Identidad) that is 6-8 digits length and for companies the "RUT" number, that is 12 digits length, which should be instructed in the remittance information.	Local NDI/RUT format	Mandatory	:70:NDI or RUT
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BBVAUYMMXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Details	Identification number of the beneficiary	The identification number for individuals is the "NDI" (Numero de Documento de Identidad) that is 6-8 digits length and for companies the "RUT" number, that is 12 digits length, which should be instructed in the remittance information.	Local NDI/RUT format	Mandatory	ENREG 07. POSITION 11 à 150:NDI or RUT
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Vietnamese dong (VND) from France to Vietnam

Overview

VND is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards **Vietnam** and we do not recommend sending **VND** towards other countries.

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Payments cannot be made to Foreign Indirect Investment Accounts (FIIAs). In some cases, the beneficiaries might be required to sign documents to authorize the release of fund.
In addition, in Vietnam, the name order is the following: surname (1), middle name (2) and first name (3). Please make sure to follow this structure when instructing the beneficiary name to avoid payment delay/rejection.
Besides, instructions with Mr/Mrs/Ms in the beneficiary name should be removed in order to avoid payment delay.

Public holidays in Vietnam (*)

- January 1st, 2025
- January 27th, 2025
- January 28th, 2025
- January 29th, 2025
- January 30th, 2025
- January 31st, 2025
- April 7th, 2025
- April 30th, 2025
- May 1st, 2025
- September 2nd, 2025

Weekend in Vietnam (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• A lot of beneficiaries hold a USD account locally (common practice in Vietnam). Please ensure that the beneficiary’s account number given by the customer is a VND account and not a USD account.
• Central bank of Vietnam: http://www.sbv.gov.vn/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAVNVXXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Tax Payments	Tax code, tax chapter and item number	In case of tax payments, the tax code, tax chapter and item number are mandatory and should be added to the remittance information.	Local tax format	Mandatory	<RMTINF> <USTRD>Tax code + Tax chapter + item number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAVNVXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Tax Payments	Tax code, tax chapter and item number	In case of tax payments, the tax code, tax chapter and item number are mandatory and should be added to the remittance information.	Local tax format	Mandatory	:70:Tax code + Tax chapter + item number

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAVNVXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Tax Payments	Tax code, tax chapter and item number	In case of tax payments, the tax code, tax chapter and item number are mandatory and should be added to the remittance information.	Local tax format	Mandatory	ENREG 07. POSITION 11 à 150:Tax code + Tax chapter + item number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Vanuatu vatu (VUV) from France to Vanuatu

Overview

The payment processing of this currency is considered to be relatively standardized.

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Vanuatu (*)

- January 1st, 2025
- February 21st, 2025
- March 5th, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- May 29th, 2025
- July 24th, 2025
- July 30th, 2025
- August 15th, 2025
- October 6th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Vanuatu (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Vanuatu: http://www.rbv.gov.vu/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ANZBVUVXXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ANZBVUVXXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ANZBVUVXXXX

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Samoan tala (WST) from France to Samoa

Overview

The payment processing of this currency is considered to be relatively standardized.

Public holidays in Samoa (*)

- January 1st, 2025
- January 2nd, 2025
- April 18th, 2025
- April 21st, 2025
- May 12th, 2025
- June 2nd, 2025
- August 11th, 2025
- October 13th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Samoa (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Samoa: http://www.cbs.gov.ws/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ANZBWSWWXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ANZBWSWWXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ANZBWSWWXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Central African CFA franc (XAF) from France to Chad

Overview

XAF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are not allowed outside of the Central African States.This currency is used in following countries: Cameroon, Central African Republic, Chad, Equatorial Guinea, Gabon and Republic of the Congo.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

In some cases, the beneficiaries might be required to sign documents to authorise the release of funds.

Public holidays in Chad (*)

- January 1st, 2025
- April 18th, 2025
- May 1st, 2025
- May 20th, 2025
- May 29th, 2025
- August 15th, 2025
- December 25th, 2025

Weekend in Chad (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Central Africa States: https://www.beac.int/index.php/accueil

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC> UNAFTDNDXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>TD8960002000010271091600876</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A:// UNAFTDNDXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	:59:TD8960002000010271091600876
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:Phone number

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161: UNAFTDNDXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:TD8960002000010271091600876
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

East Caribbean dollar (XCD) from France to Saint Vincent en de Grenadines

Overview

XCD is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards the Eastern Caribbean and we do not recommend sending XCD towards other countries. This currency is used in following countries: Anguilla, Antigua & Barbuda, Dominica, Grenada, Montserrat, Saint Kitts & Nevis, Saint Lucia and Saint Vincent & Grenadines.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Public holidays in Saint Vincent en de Grenadines (*)

- January 1st, 2025
- January 2nd, 2025
- April 18th, 2025
- April 21st, 2025
- May 5th, 2025
- June 9th, 2025
- August 4th, 2025
- August 5th, 2025
- September 16th, 2025
- September 19th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Saint Vincent en de Grenadines (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Eastern Caribbean: http://www.eccb-centralbank.org/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>NCBVVC22XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://NCBVVC22XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:NCBVVC22XXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Caribbean guilder (XCG) from France to Sint Maarten (Dutch part)

Overview

The payment processing of this currency is considered to be relatively standardized.

Additional information

- Available charge option: OUR/SHA/BEN
- Central bank of Netherlands Antilles: http://www.centralbank.cw

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>WISBSXSMXXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://WISBSXSMXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:WISBSXSMXXX
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

West African CFA franc (XOF) from France to Togo

Overview

XOF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are not allowed outside of the West African States. This currency is used in following countries: Benin, Burkina Faso, Guinea-Bissau, Ivory Coast, Mali, Niger, Senegal and Togo.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Togo (*)

- January 1st, 2025
- April 21st, 2025
- May 1st, 2025
- May 29th, 2025
- June 6th, 2025
- June 9th, 2025
- August 7th, 2025
- August 15th, 2025
- December 25th, 2025

Weekend in Togo (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of West African States: http://www.bceao.int/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>ORBKTGTGXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>TG53TG0090604310346500445621</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://ORBKTGTGXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	:59:TG53TG0090604310346500445621
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:Phone number

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:ORBKTGTGXXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (28 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:TG53TG0090604310346500445621
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

CFP franc (XPF) from France to Wallis and Futuna

Overview

XPF is considered to be a restricted currency, which implies an inherent limitation to the tradability of this currency. Fund transfers in this currency are allowed towards the French overseas territories in the Pacific but not allowed towards other countries. This currency is used in following countries: French Polynesia, New Caledonia, Wallis and Futuna.

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

This currency has no decimal. In case you instruct a payment in this currency with decimals, it can be either rejected or rounded.

Public holidays in Wallis and Futuna (*)

- January 1st, 2025
- April 18th, 2025
- April 21st, 2025
- May 1st, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in Wallis and Futuna (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>WAFTWF21XXX</BIC> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	<CDTRACCT> <ID> <IBAN>FR7630006000011234567890189</IBAN> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://WAFTWF21XXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	:59:FR7630006000011234567890189
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)
CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:WAFTWF21XXX
Beneficiary Account Number	IBAN or BBAN Account	Either the IBAN or BBAN account of the beneficiary can be used to instruct the payment. However, it's strongly recommended to use IBAN format.	IBAN (27 characters) or BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:FR7630006000011234567890189
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

South African rand (ZAR) from France to South Africa

Overview

The payment processing of this currency is considered to be highly standardized.

It is important to note that this currency is also accepted in Lesotho, Swaziland & Namibia which are CMA Countries (Common Monetary Area).

A summary of the Local Clearing in XML and MT101 format with examples is available in Appendix XXXII.

Public holidays in South Africa (*)

- January 1st, 2025
- March 21st, 2025
- April 18th, 2025
- April 21st, 2025
- April 28th, 2025
- May 1st, 2025
- June 16th, 2025
- August 9th, 2025
- September 24th, 2025
- December 16th, 2025
- December 25th, 2025
- December 26th, 2025

Weekend in South Africa (*)

- Saturday - Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of South Africa: https://www.resbank.co.za/Pages/default.aspx

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BNPAZAJJXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Local Clearing System	Local clearing code (ZA code)	The South African national clearing code (a six digit code), known as the ZA code, identifies a bank branch and enables the correct routing of the payment in the domestic clearing. In certain cases, the clearing code could be included within the domestic account number. Please ask to your beneficiary to indicate separately this code and the domestic account number. List of local clearing codes & BIC SWIFT codes are available (see Appendix XIX) A summary of the Local Clearing in XML and MT101 format with examples is available in overview.	See Appendix	Recommended	<CLRSYSMMBID>See Appendix</CLRSYSMMBID>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>BBAN</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	<RMTINF> <USTRD>Phone number</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BNPAZAJJXXX
Local Clearing System	Local clearing code (ZA code)	The South African national clearing code (a six digit code), known as the ZA code, identifies a bank branch and enables the correct routing of the payment in the domestic clearing. In certain cases, the clearing code could be included within the domestic account number. Please ask to your beneficiary to indicate separately this code and the domestic account number. List of local clearing codes & BIC SWIFT codes are available (see Appendix XIX) A summary of the Local Clearing in XML and MT101 format with examples is available in overview.	See Appendix	Recommended	:57A://See Appendix
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	:59:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	:59:Beneficiary address

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	:70:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	:70:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BNPAZAJJXXX
Local Clearing System	Local clearing code (ZA code)	The South African national clearing code (a six digit code), known as the ZA code, identifies a bank branch and enables the correct routing of the payment in the domestic clearing. In certain cases, the clearing code could be included within the domestic account number. Please ask to your beneficiary to indicate separately this code and the domestic account number. List of local clearing codes & BIC SWIFT codes are available (see Appendix XIX) A summary of the Local Clearing in XML and MT101 format with examples is available in overview.	See Appendix	Recommended	ENREG.05 POSITION 11 À 45://See Appendix
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	Local BBAN Format	Mandatory	ENREG.04 POSITION 12 à 45:BBAN
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Mandatory	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Beneficiary's Contact Details	Beneficiary's phone number	The beneficiary's phone number needs to be provided in the remittance information.	Free message	Recommended	ENREG 07. POSITION 11 à 150:Phone number
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Zambian kwacha (ZMW) from France to Zambia

Overview

The payment processing of this currency is considered to be complex (multiple information to be provided and complex processing).

Public holidays in Zambia (*)

- January 1st, 2025
- March 8th, 2025
- March 12th, 2025
- April 18th, 2025
- April 19th, 2025
- April 21st, 2025
- April 28th, 2025
- May 1st, 2025
- May 26th, 2025
- July 7th, 2025
- July 8th, 2025
- August 4th, 2025
- October 18th, 2025
- October 24th, 2025
- December 25th, 2025

Weekend in Zambia (*)

- Sunday

Additional information

• Available charge option: OUR/SHA/BEN

• Central bank of Zambia: http://www.boz.zm/

Guidelines

Pain 001

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	<CDTRAGT> <FININSTNID> <BIC>BARCZMLXXXX</BIC> </FININSTNID> </CDTRAGT>

Data	Specification	Description	Format	Mandatory / recommended	Example Pain 001
Local Clearing System	Local clearing code	Clearing code mandatory for ZMW payments towards Barclays Bank Zambia. The clearing code consists of 6 digits.	6 digits	Mandatory	<CDTRAGT> <FININSTNID> <CLRSYSMMBID> <MMBID>123456</MMBID> </CLRSYSMMBID> </FININSTNID> </CDTRAGT>
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	13 digits	Mandatory	<CDTRACCT> <ID> <OTHR> <ID>1234567891234</ID> </OTHR> </ID> </CDTRACCT>
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	<CDTR> <NM>Jon Appelseed</NM> </CDTR>
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	<CDTR> <PSTLADR> <ADRLINE>Beneficiary address</ADRLINE> </PSTLADR> </CDTR>
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	<RMTINF> <USTRD>Payment of travel expenses invoice n 123456789</USTRD> </RMTINF>
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	<RGLTRYRPTG> <DTLS> <CD>BAPA code</CD> </DTLS> </RGLTRYRPTG>

MT101

Data	Specification	Description	Format	Mandatory / recommended	Example MT101 *
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	:57A://BARCZMLXXXX
Local Clearing System	Local clearing code	Clearing code mandatory for ZMW payments towards Barclays Bank Zambia. The clearing code consists of 6 digits.	6 digits	Mandatory	:57A://123456
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	13 digits	Mandatory	:59:1234567891234
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	:59:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	:59:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	:70:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	:77B:BAPA code

For additional information concerning the MT101 Format Specifications, please consult Knowledge Centre (swift.com)

CFONB

Data	Specification	Description	Format	Mandatory / recommended	Example CFONB
BIC Code of the Beneficiary Bank	SWIFT BIC Code	The BIC is used for addressing / routing messages.	8 or 11 digits	Mandatory	ENREG.05 POSITION 151 À 161:BARCZMLXXXX
Local Clearing System	Local clearing code	Clearing code mandatory for ZMW payments towards Barclays Bank Zambia. The clearing code consists of 6 digits.	6 digits	Mandatory	ENREG.05 POSITION 11 À 45:123456
Beneficiary Account Number	Domestic account number	It's important that the domestic account number of the beneficiary complies with the local account format of the destination country.	13 digits	Mandatory	ENREG.04 POSITION 12 à 45:1234567891234
Beneficiary Name	Beneficiary's full legal name	The full legal beneficiary name needs to be written out in full, without initials, abbreviations or acronyms.	Free text	Mandatory	ENREG.04 POSITION 46 à 80:Jon Appelseed
Beneficiary Address	Beneficiary's physical full address	In principal a full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. Please note each country has its own specificities in terms of address, we strongly advise to check with your beneficiary.	Free text	Recommended	ENREG 04. POSITION 81 à 182:Beneficiary address
Payment Purpose	Detailed purpose of payment	A clear reason / purpose of payment consists of a full written description (in English) of the nature of payment and needs to be provided in the remittance information avoiding abbreviations. For example, providing an invoice number without guiding text is considered as insufficient and can result in errors or delays. In addition, in case of payments linked to goods shipped via maritime transport, it is highly recommended to indicate the list of vessels (name + IMO number) involved.	Free message	Mandatory	ENREG 07. POSITION 11 à 150:Payment of travel expenses invoice n 123456789
Payment Purpose	BAPA code	In order to feed the economic balance of payments, a purpose of payment code is mandatory for payments between a resident and non-resident (eg: payments from France to another country), where the amount is above 50 000 EUR (or equivalent). The purpose of the payment is given through the BAPA code which is required by the bank of France (see Appendix XXI).	BAPA Format	Mandatory	ENREG.04 POSITION 242 à 244:BAPA code

Appendice I : but des codes de paiement (INR)

LISTE DES CODES D'USAGE À DES FINS DE RÉCEPTION EN INDE

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION
00	Compte de capital	P0017	Recettes dues à la vente d'actifs non financiers non produits (vente d'actifs incorporels comme des brevets, des droits d'auteur, des marques de commerce, etc., terres acquises par le gouvernement, utilisation des ressources naturelles) – Gouvernement
		P0019	Recettes dues à la vente d'actifs non financiers non produits (vente d'actifs incorporels comme les brevets, les droits d'auteur, les marques de commerce, etc., utilisation des ressources naturelles) – Non Gouvernement
		P0028	Recettes de transfert de capital (paiements de garantie, subvention d'investissement accordée par le gouvernement/organisation internationale, demandes exceptionnellement importantes d'assurance non-vie, y compris les réclamations découlant d'une calamité naturelle) - Gouvernement
		P0029	Recettes de transfert de capital (paiements de garantie, subvention d'investissement accordée par le gouvernement non gouvernemental, demandes d'assurance non-vie exceptionnellement importantes, y compris les réclamations découlant d'une calamité naturelle) – Non gouvernement
		P0099	Autres recettes en capital non incluses ailleurs
	Compte financier		
	Investissement étranger direct	P0003	Rapatriement des investissements directs indiens à l'étranger (par succursales et filiales et associés en propriété exclusive) en actions
		P0004	Rapatriement des investissements directs indiens à l'étranger (par des succursales et des filiales et associés en propriété exclusive) dans des instruments de dette
		P0005	Rapatriement des investissements indiens à l'étranger dans l'immobilier
		P0006	Investissement étranger direct effectué par des investisseurs étrangers en Inde en actions
		P0007	Investissement étranger direct effectué par des investisseurs étrangers en Inde dans des instruments de dette.
		P0008	Investissement étranger direct effectué par des investisseurs étrangers en Inde dans l'immobilier
	Investissement de portefeuille étranger	P0001	Rapatriement des investissements du portefeuille indien à l'étranger en capitaux propres (actions)
		P0002	Rapatriement des investissements du portefeuille indien à l'étranger dans des instruments de dette.
		P0009	Investissement de portefeuille étranger effectué par des investisseurs étrangers en Inde en actions
		P0010	Investissement de portefeuille étranger effectué par des investisseurs étrangers en Inde dans des instruments de dette.
	Emprunts commerciaux externes	P0011	Remboursement des prêts accordés aux non-résidents
		P0012	Prêts à long et moyen terme, dont l'échéance initiale est supérieure à un an, des non-résidents en Inde (emprunts commerciaux externes)
	Crédits à court terme	P0013	Prêts à court terme d'une échéance initiale jusqu'à un an entre les non-résidents et l'Inde (Crédit commercial à court terme)
	Capital bancaire	P0014	Reçus o/a Dépôts non résidents (FCNR(B)/NR(E)RA, etc.) {Les AD devraient les déclarer même si les fonds ne sont pas « échangés » en roupies}
		P0015	Prêts et découverts pris par les AD pour leur propre compte (Tout montant de prêt crédité sur le compte NOSTRO qui ne peut pas être échangé en roupies doit également être déclaré)
		P0016	Achat d'une devise étrangère contre une autre devise
	Dérivés financiers et autres	P0020	Reçus en compte des paiements de marge, du paiement des primes et du montant du règlement, etc. dans le cadre d'opérations dérivées financières
		P0021	Reçus en compte de la vente d'actions dans le cadre de l'option d'achat d'actions des employés
		P0022	Recettes dues à d'autres investissements dans les ADR/DTS
	Assistance extérieure	P0024	Aide extérieure reçue par l'Inde, par exemple des prêts multilatéraux et bilatéraux reçus par le gouvernement de l'Inde dans le cadre d'accords avec d'autres gouvernements / institutions internationales
		P0025	Remboursements reçus en raison de l'aide extérieure prolongée par l'Inde
01	Exports (of Goods)	P0101	Valeur des factures d'exportation négociées/ achetées/actualisées, etc. (couvertes par la copie GR/PP/SOFTEX/EC des factures d'expédition, etc.) – Autres que le Népal et le Bhoutan
		P0102	Réalisation des factures d'exportation (en ce qui concerne les marchandises) envoyées en recouvrement (valeur totale de la facture) – Autres que le Népal et le Bhoutan
		P0104	Recettes contre l'exportation de marchandises non couvertes par la copie GR/PP/SOFTEX/CE de la facture d'expédition, etc. (dans le cadre du commerce intermédiaire/de transit, c'est-à-dire des exportations de pays tiers passant par l'Inde
		P0105	Factures d'exportation (en ce qui concerne les marchandises) envoyées en recouvrement – autres que le Népal et le Bhoutan
		P0106	Conversion des factures d'exportation en retard du NPD au mode de recouvrement
		P0107	Réalisation des factures d'exportation npd (valeur totale à déclarer) – autres que le Népal et le Bhoutan

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION
		P0108	Marchandises vendues dans le cadre d'un commerce / Reçu contre la partie exportatrice du commerce*
		P0109	Réalisation des exportations vers le Népal et le Bhoutan, le cas échéant
02	Transport	P0201	Recettes des tarifs excédentaires fret/passagers par les compagnies maritimes indiennes opérant à l'étranger
		P0202	Recettes des dépenses d'exploitation des compagnies maritimes étrangères opérant en Inde
		P0205	Recettes de la location opérationnelle (avec équipage) – Compagnies maritimes
		P0207	Recettes des tarifs excédentaires fret/passagers par les compagnies aériennes indiennes opérant à l'étranger
		P0208	Recettes des frais d'exploitation des compagnies aériennes étrangères opérant en Inde
		P0211	Recettes de la location opérationnelle (avec équipage) – Compagnies aériennes
		P0214	Recettes d'autres services de transport (débardage, surestaries, frais de manutention portuaire, etc.). (Compagnies maritimes)
		P0215	Recettes d'autres services de transport (débardage, surestaries, frais de manutention portuaire, etc.). (Compagnies aériennes)
		P0216	Recettes des tarifs de fret -Compagnies maritimes opérant à l'étranger
		P0217	Recettes du tarif passagers par les compagnies maritimes indiennes opérant à l'étranger
		P0218	Autres recettes des compagnies maritimes
		P0219	Recettes des tarifs de fret par les comapgnies aériennes indiennes opérant à l'étranger
		P0220	Recettes du tarif passagers - Compagnies aériennes
		P0221	Autres recettes des compagnies aériennes
		P0222	Recettes des marchandises sous d'autres modes de transport (voies navigables intérieures, routes, chemins de fer, transports par pipeline et autres)
		P0223	Recettes du tarif passager dans d'autres modes de transport (voies navigables intérieures, routes, chemins de fer et autres)
		P0224	Services postaux et de messagerie par avion
		P0225	Services postaux et de messagerie par mer
		P0226	Services postaux et de messageries par d'autres moyens
03	Voyage	P0301	Achats via les voyages (Inclut les achats en vente libre, par les hôtels, emporiums, institutions, etc.) ainsi que le montant reçu par les virements TT/SWIFT ou le débit sur le compte non résident
		P0302	Voyages d'affaires
		P0304	Voyage pour un traitement médical, y compris les CT achetés par les hôpitaux
		P0305	Voyage pour l'éducation
		P0306	Autres recettes de voyage
		P0308	Devises étrangères cédés par les touristes indiens de retour
05	Services de construction	P0501	Recettes en raison des services relatifs au coût de construction de projets en Inde
		P0502	Recettes dues aux travaux de construction effectués à l'étranger par des entreprises indiennes
06	Services d'assurance et de retraite	P0601	Prime d'assurance-vie à l'exception de l'assurance temporaire
		P0602	Assurance fret – relative à l'importation à l'exportation de marchandises
		P0603	Autres primes d'assurance générale, y compris la prime de réassurance; et prime d'assurance-vie temporaire
		P0605	Services auxiliaire y compris commission sur l'assurance
		P0607	Reçus en raison des services auxiliaires (commission sur l'assurance)
		P0608	Recettes en raison du règlement des réclamations.
		P0609	Services de garantie standardisés
		P0610	Prime pour les fonds de pension
		P0611	Les droits périodiques à pension, par exemple les paiements mensuels trimestriels ou annuels des montants des pensions par les sociétés indiennes de fonds de pension.
		P0612	Invocation de garanties standardisées
07	Services financiers	P0701	Intermédiation financière à l'exception des services bancaires d'investissement – Frais bancaires, frais de recouvrement, frais de LC, etc.
		P0702	Banque d'investissement – courtage, sous commission d'écritures
		P0703	Services auxiliaires – frais d'exploitation et de réglementation, services de garde, services de dépôt, etc.
08	Services de télécommunication, d'informatique et d'information	P0801	Conseil/mise en oeuvre de matériel
		P0802	Conseil/mise en oeuvre de logiciels (autres que ceux couverts sous forme SOFTEX)

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION
		P0803	Base de données, frais de traitement des données
		P0804	Réparation et maintenance d'ordinateurs et de logiciels
		P0805	Services des agences de presse
		P0806	Autres services d'information - abonnement aux journaux, périodiques, etc.
		P0807	Exportations de logiciels hors site
		P0808	Services de télécommunication, y compris les services de messagerie électronique et les services de messagerie vocale
		P0809	Services par satellite, y compris navette spatiale et fusées, etc.
09	Services par satellite, y compris navette spatiale et fusées, etc.	P0901	Services franchisés
		P0902	Recettes pour l'utilisation, par le biais d'accords de licence, d'originaux ou de prototypes produits (tels que manuscrits et films), de brevets, de droits d'auteur, de marques de commerce, de procédés industriels, de franchises, etc.
10	Autres services aux entreprises	P1002	Services liés au commerce – commission sur les exportations et les importations
		P1003	Services de location opérationnelle (autres que la location financière) sans équipage d'exploitation, y compris location d'affrètement- Compagnies aériennes
		P1004	Services juridiques
		P1005	Comptabilité, audit, services de tenue de livres
		P1006	Services de conseil en affaires et en gestion et services de relations publiques
		P1007	Publicité, commerce équitable
		P1008	Services de recherche et développement
		P1009	Services architecturaux
		P1010	Services agricoles comme la protection contre les insectes et les maladies, l'augmentation des rendements des récoltes, les services forestiers.
		P1011	Envois de fonds vers l'intérieur pour l'entretien des bureaux en Inde
		P1013	Services environnementaux
		P1014	Services d'ingénierie
		P1015	Services de consultation fiscale
		P1016	Service d'études de marché et de sondages d'opinion publique
		P1017	Services d'édition et d'impression
		P1018	Services miniers comme l'analyse des services de traitement sur place des minerais, etc.
		P1019	Services d'agent de la commission
		P1020	Services de commerce de gros et de détail
		P1021	Services de location opérationnelle (autres que la location financière) sans équipage d'exploitation, y compris les sociétés de location d'affrètement- Compagnies maritimes
		P1022	Autres services techniques, y compris les services scientifiques et spatiaux
		P1099	Autres services non inclus ailleurs
11	Services personnels, culturels et récréatifs	P1101	Services audiovisuels et connexes comme les services de production, de distribution et de projection de bandes cinématographiques et vidéo
		P1103	Services de production, de distribution et de transmission de radio et de télévision
		P1104	Services de divertissement
		P1105	Musées, bibliothèques et services d'archives
		P1106	Services de loisirs et d'activités sportives
		P1107	Services éducatifs (p. ex. frais reçus pour les cours par coorespondance offerts aux non-résidents par les établissements indiens)
		P1108	Service de santé (reçus en raison des services fournis par les hôpitaux indiens, les médecins, les infirmières, les services paramédicaux et similaires, etc. rendus à distance ou sur place)
		P1109	Autres services personnels, culturels et récréatifs
12	Gouvernement non inclus ailleurs	P1201	Entretien des ambassades étrangères en Inde.
		P1203	Maintien d'institutions internationales telles que les bureaux de la mission du FMI, de la Banque mondiale, de l'UNICEF, etc. en Inde.
13	Revenu secondaire	P1301	Envois de fonds intérieurs de non-résidents indiens vers l'entretien familial et les économies.
		P1302	Dons et dons personnels (certificat FCRA requis)
		P1303	Dons à des institutions religieuses et caritatives en Inde (certificat FCRA requis)

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION
		P1304	Subventions et dons aux gouvernements et aux institutions caritatives établies par les gouvernements (certificat FCRA requis)
		P1306	Reçus / Remboursement des impôts
		P1307	Recettes dues aux transferts de migrants, y compris les effets personnels
14	Revenu primaire	P1401	Rémunération des employés
		P1403	Envois de fonds vers des intérêts sur les prêts accordés aux non-résidents (prêts ST/MT/LT)
		P1405	Envois de fonds vers les recettes d'intérêts des AD pour leur propre compte (sur les investissements).
		P1408	Envoi de fonds intérieur des bénéfices par les succursales des entreprises indiennes d'IED (y compris les succursales bancaires) opérant à l'étranger.
		P1409	Envois de fonds étrangers de dividendes (sur actions et actions de fonds d'investissement) par Indian FDI Enterprises, autres que les succursales, opérant à l'étranger
		P1410	Envois de fonds à l'étranger en raison du paiement d'intérêts par des entreprises indiennes d'IED opérant à l'étranger à leur société mère en Inde.
		P1411	Envoi de fonds intérieur des revenus d'intérêts en raison de l'investissement de portefeuille effectué à l'étranger par l'Inde
		P1412	Envoi de fonds intérieur de dividendes en raison de l'investissement de portefeuille effectué à l'étranger par l'Inde sur des actions de fonds d'actions et d'investissement
		P1499	Autres recettes
15	Autres	P1501	Remboursement /remises en raison des importations
		P1502	Inversion des entrées erronées, remboursement du montant remis pour les non-importations.
		P1503	Envois de fonds (reçus) par les résidents dans le cadre du processus d'appel d'offres international.
		P1505	Exportations réputées (exportations entre ZES, ZFE et zones tarifaires intérieures)
16	Services d'entretien et de réparation	P1601	Recettes en raison des services d'entretien et de réparation rendus pour les navires, navires, bateaux, navires de guerre, etc.
		P1602	Receipts of maintenance and repair services rendered for aircrafts, Space shuttles, Rockets, military aircrafts, etc.
17	Services de fabrication	P1701	Recettes en raison du traitement des marchandises

Appendix I: Purpose of Payment Codes (INR)

LIST OF PURPOSE CODES FOR RECEIPT PURPOSES IN INDIA

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
00	Capital Account	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	
	Financial account			
	Foreign Direct investment	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	" This needs to be provided along with the remittance a. REGISTERED NAME OF THE REMITTER/INVESTOR b. REGISTRTION NUMBER c. REGISTERED ADDRESS d. NAME OF THE REMITTERS BANK e. REMITTER'S BANK ACCOUNT NUMBER f. PERIOD OF BANKING RELATIONSHIP WITH THE REMITTER. "
		P0007	Foreign Direct Investment made by overseas Investors in India in debt instruments.	"This needs to be provided along with the remittance a. REGISTERED NAME OF THE REMITTER/INVESTOR b. REGISTRTION NUMBER c. REGISTERED ADDRESS d. NAME OF THE REMITTERS BANK e. REMITTER'S BANK ACCOUNT NUMBER f. PERIOD OF BANKING RELATIONSHIP WITH THE REMITTER. "
		P0008	Foreign Direct Investment made by overseas Investors in India in real estate	
	Foreign Portfolio Investment	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.	
	External commercial Borrowings	P0011	Repayment of loans extended to Non-Residents	"If Beneficiary is an Individual - Relationship to be mentioned in the SWIFT as per RBI list i.e. What is the Relationship between remitter and beneficiary Definition of family RBI guidance at the end of appendix, other than this - not allowed"

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P0012	Long & medium term loans, with original maturity of above one year, from Non-Residents to India (External Commercial Borrowings)	
	Short term credits	P0013	Short term loans with original maturity upto one year from Non-Residents to India (Short-term Trade Credit)	
	Banking Capital	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	
	Financial Derivatives and Others	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	
	External Assistance	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	
01	Exports (of Goods)	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	
		P0106	Conversion of overdue export bills from NPD to collection mode.	
		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	
02	Transportation	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	
		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	
03	Travel	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)	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P0302	Business travel	
		P0304	Travel for medical treatment including TCs purchased by hospitals	
		P0305	Travel for education including TCs purchased by educational	
		P0306	Other travel receipts	
		P0308	Foreign Currencies/TCs surrendered by returning Indian tourists	
05	Construction Services	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	
06	Insurance and Pension Services	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	Receipts on account of Auxiliary services (commission on insurance).	
		P0608	Receipts on account of settlement of claims.	
		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	
07	Financial Services	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.	
08	Telecommunication, Computer & Information Services	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.	
09	Charges for the use of intellectual property n.i.e	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.	
10	Other Business Services	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	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		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	
		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	
11	Personal, Cultural & Recreational services	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	
12	Government, not included elsewhere (G.n.i.e.)	P1201	Maintenance of foreign embassies in India.	
		P1203	Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India.	
13	Secondary Income	P1301	Inward remittance from Indian non-residents towards family maintenance and savings.	"Relationship to be mentioned in the SWIFT as per RBI list i.e. What is the Relationship between remitter and beneficiary Definition of family RBI guidance at the end of appendix, other than this - not allowed"
		P1302	Personal gifts and donations (FCRA certificate required)	"If Beneficiary is an Individual - Relationship to be mentioned in the SWIFT as per RBI list i.e. What is the Relationship between remitter and beneficiary Definition of family RBI guidance at the end of appendix, other than this - not allowed If Beneficiary is a Non - Individual - In field 57A - if the IFSC code states SBININBB104/INSBIN0000691 then the remitter is required to provide FCRA registration number of the beneficiary in the swift If FCRA registration number is not mentioned then the beneficiary bank (BNPP India) will send a swift to the remitting bank requesting the remitter to provide the valid FCRA registration number of the beneficiary"

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P1303	Donations to religious and charitable institutions in India(FCRA certificate required)	"If Beneficiary is a Non - Individual - In field 57A - if the IFSC code states SBININBB104/INSBIN0000691 then the remitter is required to provide FCRA registration number of the beneficiary in the swift If FCRA registration number is not mentioned then the beneficiary bank (BNPP India) will send a swift to the remitting bank requesting the remitter to provide the valid FCRA registration number of the beneficiary"
		P1304	Grants and donations to governments and charitable institutions established by the governments (FCRA certificate required)	"If Beneficiary is a Non - Individual - In field 57A - if the IFSC code states SBININBB104/INSBIN0000691 then the remitter is required to provide FCRA registration number of the beneficiary in the swift If FCRA registration number is not mentioned then the beneficiary bank (BNPP India) will send a swift to the remitting bank requesting the remitter to provide the valid FCRA registration number of the beneficiary"
		P1306	Receipts / Refund of taxes	
		P1307	Receipts on account of migrant transfers including Personal Effects	
14	Primary Income	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	
15	Others	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)	
16	Maintenance and repair services n.i.e	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.	
17	Manufacturing services	P1701	Receipts on account of processing of goods	

* - ‘Merchanting’ here refers to purchase/sale of goods from/to a non-resident combined with subsequent resale of the same goods to another non-resident without goods being present in the compiling economy (resident’s economy). Essentially, goods transaction would be termed as ‘merchanting’ if goods acquired do not enter the territory of the compiling (resident’s) economy and secondly, goods being acquired do not undergo any transformation before being resold or repurchased

Definition of "relative" as given in Section 6 of Companies Act, 2013.

A person shall be deemed to be a relative of another, if, and only if:

(a) they are members of a Hindu undivided family; or

(b) they are husband and wife; or

(c) the one is related to the other in the manner indicated in Schedule IA (as under)

1. Father.

2. Mother (including step-mother).

3. Son (including stepson).

4. Son's wife.

5. Daughter (including step-daughter).

6. Father's father.

7. Father's mother.

8. Mother's mother.

9. Mother's father.

10. Son's son.

11. Son's son's wife.

12. Son's daughter.

13. Son's daughter's husband.

14. Daughter's husband.

15. Daughter's son.

16. Daughter's son's wife.

17. Daughter's daughter.

18. Daughter's daughter's husband.

19. Brother (including step-brother).

20. Brother's wife.

21. Sister (including step-sister).

22. Sister's husband.

Appendix II: Purpose of Payment Code (RUB) - VO Code

TYPE CODE**		TRANSACTION TYPE NAME
01		**FX transactions by Residents in the non-cash form**
01	010	Selling by Residents of foreign currencies for Russian Roubles
01	030	Purchases by Residents of foreign currencies for Russian Roubles
01	040	Selling (purchasing) by Residents of one foreign currency for another foreign currency
02		**FX transactions by Non-Residents in the non-cash form**
02	010	Purchases by Non-Residents, of Russian Roubles for foreign currencies
02	020	Selling by Non-Residents, of Russian Roubles for foreign currencies
10		**Settlements between Residents and Non-Residents while conducting foreign trade transactions relating to exports of goods from the Russian Federation, including aircraft, sea and inland navigation ships and space equipment**
10	100	Settlements by Non-Residents in the form of advance payments to Residents for goods to be exported from the Russian Federation, including exports under commission fee contracts (agent contracts, assignment contracts) (advance payment), except for settlements described in Group 22 of this List
10	200	Settlements by Non-Residents where Residents allows for a deferred payment for goods to be exported from the Russian Federation including exports under commission fee contracts (agent contracts, assignment contracts) (deferred payment), except for settlements described in Group 22 of this List
10	800	Settlements by Residents in favour of Non-Residents, in connection with the return of superfluous monetary funds relating to exports of goods from the Russian Federation, except for settlements described under VO Code 22800
11		**Settlements between Residents and Non-Residents while conducting foreign trade transactions relating to imports of goods to the Russian Federation, including aircraft, sea and inland navigation ships and space equipment**
11	100	Settlements by Residents in the form of advance payments to Non-Residents for goods to be imported to the Russian Federation, including imports under commission fee contracts (agent contracts, assignment contracts) (advance payment), except for settlements described in Group 23 of this List
11	200	Settlements by Residents where Non-Residents allows for a deferred payment for goods to be imported to the Russian Federation including imports under commission fee contracts (agent contracts, assignment contracts) (deferred payment), except for settlements described in Group 23 of this List
11	900	Settlements by Non-Residents in favour of Residents, in connection with the return of superfluous monetary funds relating to imports of goods to the Russian Federation, except for settlements described under VO Code 23900
12		**Settlements between Residents and Non-Residents for goods sold without being imported to the Russian Federation**
12	050	Settlements by Non-Residents in favour of Residents, for goods sold outside of the Russian Federation without being imported to the Russian Federation, except for settlements described under VO Codes 22110, 22210, 22300
12	060	Settlements by Residents in favour of Non-Residents, for goods sold outside of the Russian Federation without being imported to the Russian Federation, except for settlements described under VO Codes 23110, 23210, 23300
12	800	Settlements by Residents in favour of Non-Residents, relating to the return of superfluous monetary funds while selling goods outside of the Russian Federation, except for settlements described under VO Code 22800
12	900	Settlements by Non-Residents in favour of Residents, relating to the return of superfluous monetary funds while selling goods outside of the Russian Federation, except for settlements described under VO Code 23900
13		**Settlements between Residents and Non-Residents for sales of goods in the Russian Federation**
13	010	Settlements by Non-Residents in favour of Residents, for goods being sold in the Russian Federation, except for settlements described under VO Codes 22110, 22210, 22300
13	020	Settlements by Residents in favour of Non-Residents, for goods being sold in the Russian Federation, except for settlements described under VO Codes 23110, 23210, 23300
13	800	Settlements by Residents in favour of Non-Residents, relating to the return of superfluous monetary funds while selling goods in the Russian Federation, except for settlements described under VO Code 22800
13	900	Settlements by Non-Residents in favour of Residents, relating to the return of superfluous monetary funds while selling goods in the Russian Federation, except for settlements described under VO Code 23900
20		**Settlements between Residents and Non-Residents while conducting foreign trade transactions where Residents fulfil works, render services, provide information or outcomes of intellectual activities including exclusive rights thereon, as well as under rent contracts for movable and/or immovable property except for financial rent (leasing) contracts**
20	100	Settlements by Non-Residents in the form of downpayment for works fulfilled, services rendered, information or outcomes of intellectual activities including exclusive rights thereon provided, by Residents, including fulfilment of such obligations under commission fee contracts (agent contracts, assignment contracts) (advance payment), except for settlements described under VO Code 20400, settlements described under Group 22 of this List, and settlements relating to paying out remuneration to resident brokers under brokerage services contracts (Group 58 of this List)
20	200	Settlements by Non-Residents for works fulfilled, services rendered, information or outcomes of intellectual activities including exclusive rights thereon provided, by Residents, including fulfilment of such obligations under commission fee contracts (agent contracts, assignment contracts) (deferred payment), except for settlements described under VO Code 20400, settlements described under Group 22 of this List, and settlements relating to paying out remuneration to resident brokers under brokerage services contracts (Group 58 of this List)
20	300	Settlements by Non-Residents in favour of Residents under rent contracts for movable and/or immovable property except for financial rent (leasing) contracts
20	400	Settlements by non-resident consignors (commission principals, principals) in favour of resident commission agents (consignees, attorneys) in connection with payments for purchases from the third parties, of goods, works, services, information, and results of intellectual activity including exclusive rights thereto, for the benefit of Non-Residents, in conformity with commission contracts (agency contracts), except for settlements described under Group 58 of this List

TYPE CODE**		TRANSACTION TYPE NAME
20	500	Payments of resident commission agents (consignees, assignors) in favour of non-resident consignors (commission principals, principals) for providing services by the resident of selling products, works, services, information and results of intellectual activity, including exclusive rights thereto, of the Non-resident under the Commission contract (agency agreement or assignment contract), except for settlements in Group 58 of this List
20	800	Payments of Resident in favour of Non-resident when making return of excessive funds received for providing services by the resident of selling goods, works, services, information and the results of intellectual activity, including exclusive rights thereto, except for settlements in Group 22 and 58 of this List
21		**Settlements between Residents and Non-Residents while conducting foreign trade transactions where Non-Residents fulfil works, render services, provide information or outcomes of intellectual activities including exclusive rights thereon, as well as under rent contracts for movable and/or immovable property except for financial rent (leasing) contracts**
21	100	Settlements by Residents in the form of pre-payment in favour of Non-Residents for providing services, selling products, works, information and the results of intellectual activity, including exclusive rights thereto, including those rendered under the Commission contract (agency agreement or assignment contract) (pre-payment), except for settlements described under VO Code 21400, settlements described in Group 23 hereof and non-resident broker's fees under brokerage agreement (Group 58 hereof)
21	200	Settlements by Residents in favour of Non-Residents for providing services, works, information and the results of intellectual activity, including exclusive rights thereto, including those rendered under the Commission contract (agency agreement or assignment contract) (deferred payment), except for settlements described under VO Code 21400, settlements described in Group 23 hereof and non-resident broker's fees under brokerage agreement (Group 58 hereof)
21	300	Settlements by Residents in favour of Non-Residents under rent contracts for movable and/or immovable property except for financial rent (leasing)
21	400	Settlements by resident consignors (commission principals, principals) in favour of nonresident commission agents (consignees, attorneys) in connection with payments for purchases from the third parties, of goods, works, services, information, and results of intellectual activity including exclusive rights thereto, for the benefit of Residents, in conformity with commission contracts (agency contracts), except for settlements described under Group 58 of this List
21	500	Settlements by non-resident commission agents or warrantors in favour of resident consignors (principals, warrantors) where Non-Residents render services relating to sales, to other parties, of Residents' goods, works, services, information or outcomes of intellectual activities including exclusive rights thereon under commission fee contracts (agent contracts, assignment contracts), except for settlements described under Group 58 of this List
21	900	Settlements by Non-Residents in favour of Residents relating to the return of superfluous funds received for fulfilment of works, rendering services, providing information or outcomes of intellectual activities including exclusive rights thereon, except for settlements described under Groups 23 and 58 of this List
22		**Settlements between Residents and Non-Residents, relating to supplies by Residents of goods, fulfilment by Residents of works, rendering by Residents of services, transfer by Residents of information or outcomes of intellectual activities including exclusive rights thereon, under arrangements (contracts) of the mixed type <*>**
22	100	Settlements by non-resident consignors (principals, warrantors) in the form of downpayment to resident commission agents or warrantors for goods exported from the Russian Federation, works fulfilled, services rendered, information or outcomes of intellectual activities including exclusive rights thereon provided, (advance payment), except for settlements described under VO Code 22110 and settlements relating to paying out remuneration to resident brokers under brokerage services contracts (Group 58 of this List)
22	110	Settlements by Non-Residents in the form of downpayment to Residents for goods supplied, works fulfilled, services rendered, information or outcomes of intellectual activities including exclusive rights thereon provided, under arrangements (contracts) defined in Clause 5.1.2 of the Bank of Russia's Regulation No.138-I as of June 4, 2012 (advance payment)
22	200	Settlements by non-resident consignors (principals, warrantors) where resident commission agents or warrantors provide deferment for payment for goods exported from the Russian Federation, works fulfilled, services rendered, information or outcomes of intellectual activities including exclusive rights thereon provided, (deferred payment), except for settlements described under VO Code 22110 and settlements relating to paying out remuneration to resident brokers under brokerage services contracts (Group 58 of this List)
22	210	Settlements by Non-Residents where Residents provide deferment for payment for goods supplied, works fulfilled, services rendered, information or outcomes of intellectual activities including exclusive rights thereon provided, under arrangements (contracts) defined in Clause 5.1.2 of the Bank of Russia's Regulation No.138-I as of June 4, 2012 (deferred payment)
22	300	Settlements by Non-Residents in favour of Residents under financial rental contracts (leasing)
22	800	Settlements by Residents in favour of Non-Residents, relating to the return of superfluous funds received under arrangements (contracts) of the mixed type
23		**Settlements between Residents and Non-Residents, relating to supplies by Non-Residents of goods, fulfilment by Non-Residents of works, rendering by Non-Residents of services, transfer by Non-Residents of information or outcomes of intellectual activities including exclusive rights thereon, under arrangements (contracts) of the mixed type <*>**
23	100	Payments of Resident commission principal (consignor, principal) by way of pre-payment in favor of non- resident consignee (commission agent, assignor) for products, brought to the Russian Federation, works, services, information and the results of intellectual activity, including exclusive rights thereto (advance payment), except for settlements under 23110 code and payment of fees to non-resident broker under brokerage agreement (Group 58 hereof)
23	110	Payments of Resident by way of pre-payment in favor of Non-resident for products, works, services, information and the results of intellectual activity, including exclusive rights thereto, under agreements (contracts) specified in sub-clause 5.1.2 of clause 5.1 hereof (pre-payment)
23	200	Payments of resident commission principal (consignor, principal) in case of grace period provided by the non-resident commission agent for products, brought to the Russian Federation, works, services, information and the results of intellectual activity, including exclusive rights thereto (deferred payment), except for settlements under 23110 code and payment of fees to non-resident broker under brokerage agreement (Group 58 hereof)
23	210	Payments of resident in case of grace period provided by the non-resident for products, works, services, information and the results of intellectual activity, including exclusive rights thereto under contracts (agreements) specified in sub-clause 5.1.2 of clause 5.1 hereof (deferred payment)
23	300	Settlements by Residents in favour of Non-Residents under financial rent (leasing)
23	900	Settlements by Non-Residents in favour of Residents, relating to the return of superfluous funds received under arrangements (contracts) of the mixed type
30		**Settlements between Residents and Non-Residents relating to the purchases of immovable property (real estate) except for payments for aircraft, sea and inland navigation ships and space equipment**
30	010	Settlements by Non-Residents in favour of Residents for immovable property purchased outside of the Russian Federation, including settlements relating to shared participation by Non-Residents in construction by Resident, of immovable property outside of the Russian Federation
30	020	Payments by Residents in favour of Non-Residents for immovable property purchased outside the Russian Federation, including payments relating to shared participation by Residents in construction by Non-Resident, of immovable property outside the Russian Federation

TYPE CODE**		TRANSACTION TYPE NAME
30	030	Settlements by Non-Residents in favour of Residents for immovable property purchased in the Russian Federation, including settlements relating to shared participation by Non-Residents in construction by Resident, of immovable property in the Russian Federation
30	040	Payments by Residents in favour of Non-Residents for immovable property purchased in the Russian Federation, including payments relating to shared participation by Residents in construction by Non-Resident, of immovable property in the Russian Federation
30	800	Return of excess-funds received by Residents from Non-Residents in transactions with immovable property including those relating to shared participation in construction of immovable property
30	900	Settlements by Non-Residents in favour of Residents, relating to the return of superfluous funds received under immovable property transactions including ones relating to shared participation in construction of immovable property
32		**Settlements between Residents and Non-Residents under contracts for assignment or novation of debts, executed between Residents and Non-Residents**
32	010	Settlements by Non-Residents in favour of Residents, for claims assigned by Residents to Non-Residents under claim assignment contracts
32	015	Settlements by Resident in favour of Non-Resident for claims assigned to the Resident by Non-Residents under claim assignment contracts
32	020	Settlements by Non-Residents in favour of Residents, for debts novated by Non-Residents to Residents under debt novation contracts
32	025	Settlements by Resident in favour of Non-Resident, for debts novated by Resident to Non-Resident under debt novation contracts
35		**Settlements between Residents and Non-Residents under other foreign trade transactions not described explicitly in Groups 10 - 23 of this List**
35	030	Settlements by Non-Residents in favour of Residents under other foreign trade transactions not described explicitly in Groups 10 - 23 of this List
35	040	Settlements by Residents in favour of Non-Residents under other foreign trade transactions not described explicitly in Groups 10 - 23 of this List
40		**Settlements relating to the supplies by Residents (except for resident licensed banks) of monetary funds to Non-Residents under loan contracts**
40	030	Settlements by Residents in favour of Non-Residents, relating to the supplies of monetary funds under loan contracts
40	900	Settlements by Non-Residents in favour of Residents, relating to the return of superfluous monetary funds received, in connection with loans granted by Residents to Non-Residents under loan contracts
41		**Settlements relating to the supplies by Non-Residents of monetary funds to Residents (except for resident licensed banks), under credit arrangements and loan contracts**
41	030	Settlements by Non-Residents in favour of Residents, relating to the supplies of monetary funds under credit agreements or loan contracts
41	800	Settlements by Residents in favour of Non-Residents, relating to the return of superfluous monetary funds received, in connection with loans granted by Non-Residents to Residents under credit arrangements or loan contracts
42		**Settlements relating to the execution by Residents (except for resident licensed banks), of obligations on borrowings or loans attracted in the monetary form under credit arrangements and loan contracts**
42	015	Settlements by Residents in favour of Non-Residents under repayment of principal under credit or loan agreements
42	035	Interest payments of Residents in favour of Non-Residents under credit or loan agreements
42	050	Other settlements by Residents in favour of Non-residents related to fees (commissions) and other payments under credit or loan agreements
42	900	Settlements by Non-Residents in favour of Residents, relating to the return of superfluous funds received where Residents pay off the principal amount of loans under credit arrangements or loan contracts
42	950	Settlements by Non-Residents in favour of Residents, relating to the return of superfluous amounts of interest under credit arrangements or loan contracts
43		**Settlements relating to the execution by Non-Residents, of obligations on loans attracted in the monetary form under loan contracts**
43	015	Settlements by Non-Residents in favour of Residents, relating to the return of principal amounts under loan contracts
43	035	Settlements by Non-Residents in favour of Residents, relating to paying off interest under loan contracts
43	050	Other settlements by Non-Residents in favour of Residents, relating to payments of premiums (fees) and other monetary funds under loans attracted
43	800	Settlements by Residents in favour of Non-Residents when making return of excessive funds received in principal repayment under loan agreement
43	850	Settlements by Residents in favour of Non-Residents when making return of excessive funds received in interest payments under loan agreement
50		**Settlements relating to capital investments**
50	100	Payments of Residents in favour Non-Residents related to transactions with stakes, units and participation interests in property (statutory or share capital or unit fund of a cooperative) of a body corporate and under a particular partnership
50	110	Settlements of Residents to Non-residents related of dividend (revenue) on capital investment
50	200	Settlements by Non-Residents in favour of Residents, in connection with transactions in shares, deposits, portions in equity (chartered capital, share capital, cooperative unit trust) of legal entities, and also under special partnership agreements
50	210	Settlements by Non-Residents in favour of Residents, relating to paying off dividends (income) from capital investments
50	800	Settlements by Residents in favor of Non-Residents when making return of excessive funds received on capital investment transactions
50	900	Settlements by Non-Residents in favour of Residents, relating to the return of superfluous funds received under capital investment transactions
51		**Settlements relating to purchases by Non-Residents of securities (rights certified by securities) from Residents, except for settlements described under Group 58 of this List**
51	210	Settlements by Non-Residents in favour of Residents, relating to purchases of Residents' bonds, debentures, shares and other equity securities
51	215	Settlements by Non-Residents in favour of Residents, relating to purchases of Non-Residents' bonds, debentures, shares and other equity securities
51	230	Settlements by Non-Residents in favour of Residents, relating to purchases of shares in investment funds founded by Residents
51	235	Settlements by Non-Residents in favour of Residents, relating to purchases of shares in investment funds founded by Non-Residents

TYPE CODE**		TRANSACTION TYPE NAME
51	250	Settlements by Non-Residents in favour of Residents, relating to purchases of promissory notes, bills of exchange and other non-equity securities issued by Residents
51	255	Settlements by Non-Residents in favour of Residents, relating to purchases of promissory notes, bills of exchange and other non-equity securities issued by Non-Residents
51	800	Payments of Resident in favor of Non- resident when making return of excessive funds received on transactions with securities (rights certified by securities) and funds on unexecuted obligations thereunder
52		**Settlements relating to purchases by Residents, of securities (rights certified by securities) from Non-Residents except for settlements described under Group 58 of this List**
52	210	Payments of Resident in favour of Non-Resident, relating to purchases of Residents' bonds, debentures, shares and other equity securities
52	215	Payments of Resident in favour of Non-Resident, relating to purchases of Non-residents' bonds, debentures, shares and other equity securities
52	230	Payments of Resident in favour of Non-Resident, relating to purchases of units in investment funds founded by Non-Residents
52	235	Payments of Resident in favour of Non-Resident, relating to purchases of units in investment funds founded by Residents
52	250	Payments by Resident in favour of Resident, relating to purchases of promissory notes, bills of exchange and other non-equity securities issued by Residents
52	255	Payments by Resident in favour of Non-Resident, relating to purchases of promissory notes, bills of exchange and other non-equity securities issued by Non-Residents
52	900	Settlements by Non-Residents in favour of Residents, relating to the return of superfluous monetary funds received under transactions in securities (rights certified by securities), and monetary funds under such unfulfilled obligations
55		**Settlements relating to fulfilment by Residents and Non-Residents of obligations under securities, except for settlements described under Group 58 of this List**
55	210	Payments of Resident in favour of Non-Resident in fulfilling obligations on bonds, debentures and other equity securities
55	230	Payments of Resident in favour of Non-Resident in payment of income on investment fund units
55	250	Payments of Resident in favour of Non-Resident in fulfilling Resident's obligations on promissory notes, bills of exchange and other non-equity securities
55	310	Settlements by Non-Residents in favour of Residents where Non-Residents fulfil obligations under bonds, debentures and other equity securities
55	330	Settlements by Non-Residents in favour of Residents, relating to paying off income on shares in investment funds
55	350	Settlements by Non-Residents in favour of Residents where Non-Residents fulfil obligations under promissory notes, bills of exchange other non-equity securities
55	800	Payments of Residents in favour of Non-residents when making return of excessive funds received on fulfilling operations with securities and funds on unfulfilled obligations thereunder
55	900	Settlements by Non-Residents in favour of Residents, relating to the return of superfluous monetary funds received in connection with fulfilling obligations under transactions in securities, and monetary funds under unfulfilled obligations
56		**Settlements between Residents and Non-Residents, relating to transactions in derivative financial instruments and other futures transactions**
56	010	Settlements by Non-Residents in favour of Residents, relating to transactions in futures and derivative financial instruments (premiums, margin and guarantee payments, other funds transferred in conformity with provisions of such contracts, except for settlements relating to supplies of underlying assets)
56	060	Payments of Resident in favour of Non-Resident, relating to transactions in futures and derivative financial instruments (premiums, margin and guarantee payments, other funds transferred under such contracts, except for settlements relating to delivery of underlying assets)
56	800	Payments of Resident in favor of Non- resident when making return of excessive funds received on above transactions and funds on failed obligations thereunder
56	900	Settlements by Non-Residents, relating to the return to Residents, of superfluous monetary funds received under unfulfilled obligations described under this Group
57		**Settlements under asset trust management contracts**
57	010	Settlements by Resident trustors in favour of Resident trustees, in foreign currency
57	015	Settlements by Resident trustees, in favour of Resident trustors in foreign currency
57	020	Settlements, in foreign currencies and Russian Roubles, by non-resident asset management trustors in favour of resident trustees
57	025	Settlement by Resident trustees, in favour of Non-resident trustors in foreign currency and in Russian Roubles
57	030	Settlements by resident trustors in favour of non-resident trustees
57	035	Settlements by non-resident trustees in favour of resident trustors
57	800	Settlements by Residents in favour of Non-residents relating to return of excessive funds transferred under contracts on trust management of property
57	900	Settlements by Non-Residents in favour of Residents, relating to the return to Residents of superfluous monetary funds transferred under asset trust management contracts
58		**Settlements under brokerage service contracts, except for settlements described under Groups 51**
58	010	Settlements by Residents in favour of non-resident brokers under brokerage service contracts, including payments of non-resident brokers' fees and remunerations
58	015	Settlements by non-resident brokers in favour of Residents under brokerage service contracts, except for settlements described under VO Code 58900
58	020	Settlements by Non-Resident in favour of resident brokers under brokerage service contracts, payments of resident brokers' fees and remunerations
58	025	Settlements by resident brokers in favour of Non-Residents under brokerage service contracts, except for settlements described under VO Code 58800
58	030	Settlements between Residents in foreign currency under brokerage service contracts, including payments of brokers' fees and commissions
58	800	Settlements by Residents, relating to the return to Non-Residents, of monetary funds excessively transferred under brokerage service contracts
58	900	Settlements by Non-Residents, relating to the return to Residents, of monetary funds excessively transferred under brokerage service contracts

TYPE CODE**		TRANSACTION TYPE NAME
60		**Fund transfers by Non-Residents, cash withdrawals (credits) in Russian Roubles on Non-Residents' Russian Rouble accounts**
60	070	Fund transfers in Russian Roubles from a Non-Resident's Russian Rouble bank account to other Russian Rouble bank account (deposit account) of the same Non-Resident, where both accounts are maintained with the same licensed bank, from a Non-Resident's Russian Rouble deposit account to a bank account of the same Non-Resident, where both accounts are maintained with the same licensed bank
60	071	Fund transfers in Russian Roubles from a Non-Resident's Russian Rouble bank account maintained with one licensed bank, to a Russian Rouble bank account (deposit account) maintained with another licensed bank in the name of the same Non-Resident, from a Non-Resident's Russian Rouble deposit account to a bank account maintained in the name of the same Non-Resident with another licensed bank
60	075	Fund transfers in Russian Roubles from a Non-Resident's Russian Rouble bank account maintained with a licensed bank, to a Russian Rouble bank account (deposit account) maintained in the name of the same Non-Resident with a non-resident bank
60	076	Fund transfers in Russian Roubles from a Non-Resident's Russian Rouble bank account (deposit account) maintained with a non-resident bank, to a Russian Rouble bank account maintained in the name of the same Non-Resident with a licensed bank
60	080	Fund transfers in Russian Roubles from a Non-Resident's Russian Rouble bank account to a Russian Rouble bank account (deposit account) maintained with the same licensed bank in the name of another Non-Resident
60	081	Fund transfers in Russian Roubles from a Non-Resident's Russian Rouble bank account maintained with a licensed bank to a Russian Rouble bank account (deposit account) maintained in the name of another Non-Resident with another licensed bank
60	085	Fund transfers in Russian Roubles from a Non-Resident's Russian Rouble bank account with a licensed bank, to a Russian Rouble bank account (deposit account) maintained in the name of another Non-Resident with a non-resident bank
60	086	Fund transfers in Russian Roubles from a Non-Resident's bank account (deposit account) maintained with a non-resident bank, to a Russian Rouble bank account maintained with a licensed bank in the name of another Non-Resident
60	090	Withdrawals of cash in Russian Roubles from Residents' Russian Rouble accounts maintained with a licensed bank
60	095	Credits of cash in Russian Roubles to Non-Residents' Russian Rouble accounts maintained with a licensed bank
60	200	Withdrawals of Russian Roubles from a Non-Resident's Russian Rouble bank account maintained with a licensed bank, where the withdrawal is made with the use of a bank card
61		**Settlements and fund transfers by Residents, cash withdrawals (credits) by Residents in foreign currencies**
61	070	Settlements between residents in foreign currency under forwarding, shipping and freight chartering (Charter) contracts for services of forwarder, carrier and freight agent related to transportation of goods exported from or imported to the Russian Federation Russian or transit of goods through the territory of the Russian Federation, as well as the cargo insurance contracts
61	100	Transfer of foreign currency from a Resident's transit currency account to another transit currency account or to the settlement account of the same Resident in foreign currency
61	115	Settlements in foreign currency between Residents consignees (agents, trustees), and Resident consignors (clients, principals), for consignees' services related to concluding and execution of agreements with Non-residents on the transfer of goods, performance of work, provision of services and transfer of information and the results of intellectual activity, including exclusive rights thereto, including return to the consignees (principals, clients) of funds except for payments under VO Codes 57010, 58030 и 61162
61	130	Fund transfers in foreign currency from a Resident's foreign currency current account maintained with a licensed bank to the same Resident's foreign currency current account with the same licensed bank; from a Resident's foreign currency account maintained with a licensed bank, to the same Resident's foreign currency current account maintained with the same licensed bank
61	135	Fund transfers in foreign currency from a Resident's foreign currency current account maintained with a licensed bank to the same Resident's foreign currency account with another licensed bank; from a Resident's foreign currency account maintained with a licensed bank, to the same Resident's foreign currency current account maintained with another licensed bank
61	140	Fund transfers in foreign currency or Russian Roubles from a Resident's account maintained with a non-resident bank to an account of the same Resident maintained with a licensed bank
61	145	Fund transfers in foreign currency from a Resident's account maintained with a non-resident bank to an account of another Resident with a licensed bank
61	150	Fund transfers in foreign currency or Russian Roubles from a Resident's current account maintained with a licensed bank to the same Resident's account with a non-resident bank
61	155	Fund transfers in foreign currency from a Resident's current account maintained with a licensed bank, to an account of another Resident with a non-resident bank
61	160	Settlements in foreign currency between Residents, associated with making and return of cover securing individual and/or collective clearing in accordance with the Federal Law no. 7-FZ ≪On Clearing and Clearing Activities≫ of February 7, 2011, (Code of Laws of the Russian Federation, 2011, N 7, art. 904; N 48, art. 6728; N 49, St. 7040, art. 7061) (hereafter Federal Law "On Clearing and Clearing Activity≫)
61	161	Settlements in foreign currency between Residents upon clearing in accordance with the Federal Law no. 7-FZ ≪On Clearing and Clearing Activities≫
61	162	Settlements in foreign currency between Residents consignees (agents, trustees), and Resident consignors (clients, principals), for consignees' services related to concluding and execution of agreements with obligations subject to clearing in accordance with the Federal Law no. 7-FZ ≪On Clearing and Clearing Activities≫
61	163	Settlements in foreign currency between Residents, in execution and (or) termination of a derivative contract
61	164	Fund transfers in Russian Roubles from a Resident's account maintained with a non-resident bank, to another resident's account maintained with a licensed bank
61	165	Fund transfers in Russian Roubles from a Resident's account maintained with a licensed bank, to an account maintained with a non-resident bank in the name of another Resident
61	170	Cash withdrawals in foreign currency from the Resident's foreign currency account maintained with a licensed bank
61	175	Credits in foreign currency to a Resident's foreign currency account maintained with a licensed bank
61	200	Withdrawals from a Resident's current account maintained with a licensed bank where the withdrawal is made with the use of a bank card
70		**Non-trade-related transactions**

TYPE CODE**		TRANSACTION TYPE NAME
70	010	Settlements by Non-Residents in favour of Residents, relating to payments of taxes, duties and other dues, except for settlements described under VO Code 70120
70	020	Settlements by Residents in favour of Non-Residents, relating to payments of taxes, duties and other dues, except for settlements described under VO Code 70125
70	030	Settlements relating to payments by Non-Residents in favour of Residents, of pensions, doles, benefits, and other social allowances, except for settlements described under VO Code 70120
70	040	Settlements relating to payments by Residents in favour of Non-Residents, of pensions, doles, benefits, and other social allowances, except for settlements described under VO Code 70125
70	050	Settlements relating to payments by Non-Residents in favour of Residents, of salaries, wages, and other payments earned for work or service, except for settlements described under VO Code 70120
70	060	Settlements relating to payments by Residents in favour of Non-Residents, of salaries, wages, and other payments earned for work or service, except for settlements described under VO Code 70125
70	090	Settlements relating to the provision by Non-Residents to Residents, of gratis financial aid, except for settlements described under VO Code 70100
70	095	Settlements relating to the provision by Residents to Non-Residents, of gratis financial aid, except for settlements described under VO Code 70105
70	100	Settlements relating to the provision by Non-Residents to Residents, of charitable aid, collection of donations, paying off (receipt) of grants and other payments on a gratis basis
70	105	Settlements relating to the provision by Residents to Non-Residents, of charitable aid, collection of donations, paying off (receipt) of grants and other payments on a gratis basis
70	110	Settlements by Non-Residents in favour of Residents, relating to payments of insurance cover under insurance or re-insurance contracts
70	115	Settlements by Residents in favour of Non-Residents, relating to payments of insurance cover under insurance or re-insurance contracts
70	120	Settlements by Non-Residents in favour of Residents, relating to the implementation of court verdicts
70	125	Settlements by Residents in favour of Non-Residents, relating to the implementation of court verdicts
70	200	Other settlements by Non-Residents in favour of Residents on non-trade-related transactions, except for settlements described under VO Codes 70010, 70030, 70050, 70090, 70100, 70110, 70120
70	205	Other settlements by Residents in favour of Non-Residents on non-trade-related transactions, except for settlements described under VO Codes 70020, 70040, 70060, 70095, 70105, 70115, 70125
70	800	Settlements by Residents in favour of Non-Residents, relating to the return of superfluous monetary funds on non-trade-related transactions
70	900	Settlements by Non-Residents in favour of Residents, relating to the return of superfluous monetary funds on non-trade-related transactions
80		**Settlements between licensed banks and Non-Residents in Russian Roubles, and between licensed banks and Non-Residents in foreign currencies, except for settlements described under Groups 01, 02, 57**
80	010	Settlements in Russian Roubles between Non-Residents and licensed banks under loan contracts
80	020	Withdrawals in Russian Roubles from a Non-Residents' Russian Rouble bank account in connection with the opening of letters of credit
80	021	Credits in Russian Roubles to a Non-Residents' Russian Rouble bank account in connection with the closing of letters of credit
80	050	Settlements in Russian Roubles between Non-Residents and licensed banks under other transactions, except for settlements described under Groups 02, 57 and 58 of this List, and settlements described under VO Codes 80010, 80020, 80021
80	110	Settlements in foreign currencies between Residents and licensed banks under loan contracts 80 120 Withdrawals in foreign currencies or Russian Roubles from Residents' current accounts maintained with a licensed bank in connection with the opening of letters of credit in favour of Non-Residents
80	121	Credits in foreign currencies or Russian Roubles to Residents' current accounts maintained with a licensed bank, in connection with the closing of letters of credit in favour of Non-Residents
80	150	Settlements in foreign currencies between Residents and licensed banks under other transactions, except for settlements described under Groups 01, 57 и 58 of this List, and settlements described under VO Codes 80110, 80120, 80121
99		**Settlements of other foreign exchange transactions not described explicitly in Groups 01- 80 of this List**
99	010	The return to Residents, of erroneously debited (credited) funds
99	020	The return to Non-Residents, of erroneously debited (credited) funds
99	090	Settlements under transactions not described explicitly in Groups 01 – 80 of this List and not relating to payments under VO Codes 99010, 99020

<*> VO Codes from Groups 22 and 23 of this List, should be used where the amount of a fund transfer includes the value of goods and value

of services, and/or value of works, and/or information, and/or results of intellectual activity, including exclusive rights thereto, under

such agreements or contracts which, for the purposes of this Annex, are deemed to be agreements or contracts of a mixed type:

a) agreements or contracts which provide for export or import by Residents, of goods from/to the Russian

Federation on a condition of

fulfillment of works, and/or rendering services, and/or providing information, and/or results of intellectual activity, including exclusive

rights thereto, including export/import from/to the Russian Federation of goods for their processing, construction of sites in the Russian

Federation or abroad;

b) agreements or contracts described in sub-Clause 5.1.2 of this Regulation;

c) financial rent (leasing) contracts;

d) agency contracts (commission contracts) whose conditions provide for import (export) to/from the Russian Federation.

<**> VO Codes from Group 80 are intended for licensed banks to keep records of foreign currency and other transactions conducted by

Residents and Non-Residents. VO codes are also used for withdrawals of funds from a Resident’s or Non-Resident’s account maintained

with a licensed bank, for fund transfers in favour of another licensed bank under contracts concluded between them, or for credits of

inbound fund transfers from another licensed bank under contracts concluded between them and a Resident or Non-Resident, to the

Resident’s or Non-Resident’s account maintained with a licensed bank.

Appendix III: Purpose of Payment Codes (CNY)

LIST OF PURPOSE CODES FOR RECEIPT PURPOSES IN MAINLAND CHINA

	DESCRIPTION
/PAYT/02112	Trade related Payment
/PAYT/02113	Return of a Trade related Payment
/PAYT/02114	Service related Payment
/PAYT/02115	Return of a Service related Payment
/PAYT/02116	Capital item related Payment
/PAYT/02117	Return of a Capital item related Payment
/PAYT/02125	Other recurrent item related payments*
/PAYT/02127	Inter-bank cross-border funding transfer

*Please state the purpose of payment. e.g. income/current transfers, charity donations, remittance of profile, etc. These codes are only required for payments toward Mainland China.

appendix V: Purpose of Payment Codes (THB)

LIST OF PURPOSE CODES FOR RECEIPT PURPOSES IN THAILAND

CODE	E CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318001	**Service, income, and remittance and donation**	
318002	**Service**	
318003	**Freight**	
318004	Freight	Meaning freight, or goods transportation cost, whether by land, sea, and air.
318005	Charge of insurance and reinsurance for goods	Charge of insurance and reinsurance for damage arising from freight.
318006	Claim for goods insurance	Compensation against damage arising from freight.
318007	Other service charges regarding international freight	Meaning other expenses regarding international freight.
318008	**Expenses relevant to transportation other than freight**	
318009	Fare	Meaning fare ticket for international trip by all kinds of vehicle, as well as fees relevant to the trip, e.g. airport fee, extra charge for overweight luggage, etc
318010	Various service fees given to international vehicle and other transportation costs.	Meaning fuel for international vehicle and various service fees not relevant to international freight.
318011	**Traveling expenses**	
318012	Traveling expenses - Tourist	Meaning accommodation, meal, hotel service, fare, traveling expenses paid in lump sum, etc. (in the case where it's possible to separate fare ticket, report shall be made in code 112001 - fare).
318013	Traveling expenses - Student	Meaning school fees, accommodation, meal, fare, and personal expenses of student.
318014	Overseas traveling expenses others	Meaning accommodation, meal, hotel service, fare,traveling expenses of traveller other than tourist, student.
318015	Medical expense	Meaning medical fees, surgery fees, Thai massage service fees, etc.
318016	The remains of money sold/ repurchased by traveller	Thai or foreign traveller brings the money left from payment to sell/repurchase.
318017	Expenses under credit card	Meaning joining fees, annual fees, and expenses via credit card.
318165	Authorised Person	Authorised Person
318166	Authorised Company	Authorised Company
318167	International Transfer Agent	International Transfer Agent
318018	**Service fees for government sector**	
318019	Expenses for public servants and officers of embassies	Expenses of public servants and officers of embassies in Thailand/abroad.
318020	Expenses of embassies and international organizations	Expenses of embassies in Thailand/abroad.
318021	The remains of money sold/ repurchased by Thai public servants or expatriates.	Thai public servants or expatriates bring the money left from payment to sell/repurchase.
318022	**Other service fees - private sector**	
318023	Telecommunications fees	Service fees for telecommunications, post and relevant services, i.e. telephone, fax, telex, cable, satellite, email, postage, and maintenance fees for relevant equipment.
318024	Construction contract fees	Service fees for various construction projects and installation projects done abroad/at home by resident/non-resident. In this regard, it does not include construction service of domestic business being foreign affiliate, as such business is deemed as resident of that country.
318025	Royalty, trademark/patent, and copyright	Fees for permission to use intangible and non-monetary property, as well as permission to use the things of original, e.g. trade mark, technique and design, production right and concession in selling original, books, and movies produced, via the agreement etc.
318026	Charge of insurance and reinsurance not relevant to goods.	Charge of insurance and reinsurance not relevant to goods, i.e. life insurance premium, accident insurance premium, fire insurance premium etc.
318027	Claim not relevant to goods	Compensation against damage not relevant to goods.
318028	Consultant fees	Meaning consultant fees, remuneration for experts and Directors, technical assistance charge, technical charge, service fees in installing of machine and electrical system in factory, service fees on technology and management, etc.
318029	Fees and commissions	Meaning the fees in money management, brokerages, front-end fee, commitment fee, guarantee fee, custodian fee, and fee on loan guarantee, etc.
318030	Other fees and commissions	Meaning commission in acting as middleman in international trading, etc.
318031	Service fees for news and information	Expenses paid in order to obtain news and information, i.e. database development fee, subscription, etc.
318032	Representative office expenses	Various expenses of representative office of a juristic person of other nationality with its office located abroad for using in its affairs, e.g. salary, wage for staff of Thai nationality, public utility fees, etc.
318033	Advertisement fees	Fees for dissemination and public relations

CODE	E CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318034	Rent of property	Meaning the renting of machine, equipment, accommodation like condominium, and other rents, etc.
318035	Expenses regarding movies, television, and various shows	Meaning renting of movie and television films, expense in organizing shows, etc.
318036	Other fees (please indicate details)	Other fees not falling under the above, e.g. personal service, cultural service, sports and other entertainment, etc.
318037	Manufacturing or processing fee	Meaning the fee for manufacturing or processing goods, etc.
318038	Money placed for guarantees	Money placed as guarantee against damage that may arise from using of various services, e.g. guarantee for cable TV service, telephone, etc.
318168	Treasury Centre	Treasury Centre
318039	**Income**	
318040	**Income sent back by labourer**	Salary, wage, benefit, of employee/staff.
318041	**Interest from investment and lending from private sector abroad**	
318042	Profit	Profit appropriated from investment or shareholding in the affairs of private sector located at home/abroad.
318043	Dividend	Dividend received from investment/shareholding in the affairs of private sector located at home/abroad.
318044	Interest on loan	Interest on loan of private sector
318045	Other interests	Meaning interests received/paid other than loan interest, e.g. interest on deposit, interest on bond, interest from FCD account of private sector, etc.
318046	**Interest from investment and lending from public sector abroad**	
318047	Profit (public sector)	Profit appropriated from investment or shareholding in the affairs of public sector located at home/abroad.
318048	Dividend (public sector)	Dividend received from investment/shareholding in the affairs of public sector located at home/abroad.
318049	Interest on loan (public sector)	Interest on loan of public sector.
318050	Other interests (public sector)	Meaning interests received/paid other than loan interest, e.g. interest on deposit, interest on bond, of public sector, etc.
318051	**Remittance and donation**	
318052	**Private sector grant**	Savings or money for the maintenance of family sent back by Non-resident Thai/savings or money for the maintenance of family sent back by foreigner, as well as grant from/to foreign governments
318053	**Government grant**	
318054	Government grant with private sector abroad	Money received from/given to private sector abroad by the Thai government.
318055	Government grant with foreign government	Money received from/given to foreign government by the Thai government.
318056	**Private sector remittance**	
318057	Remitting of money owned by a Thai moving to stay overseas permanently	Money remitted which is the ownership of a Thai moving to stay overseas permanently.
318058	Remitting of money inherited to the inheritor with permanent residence abroad.	Money inherited remitted by a resident to the inheritor with permanent residence abroad.
318059	Money remitted to family or relatives with permanent residence abroad.	Money remitted by a resident to family or relatives with permanent residence abroad.
318060	**Investment**	
318061	**Investment in affiliated business/ branch**	Investment in affiliated business/branch in which the investor has proportion of investment up from 10 percent of total investment.
318062	**Foreign Direct Investment**	Investment made by Non-resident in affiliated business/branch in Thailand.
318063	Investment in affiliated business/ branch from abroad	Money remitted by Non-resident to invest in affiliated business/ branch in Thailand.
318064	Returning of foreign investment in affiliated business/branch.	Investment in affiliated business/branch in Thailand returned by a resident to a Non-resident due to close of business, capital decrease, investment withdrawing, or share selling.
318065	**Thai Direct Investment**	Investment made by resident in affiliated business/branch abroad.
318066	Investment in affiliated business/ branch abroad.	Money remitted by resident to invest in affiliated business/ branch abroad.
318067	Accepting of the returning of investment in affiliated business/ branch abroad.	Investment in affiliated business/branch abroad accepted back by resident due to close of business, capital decrease, investment withdrawing, or share selling.
318068	**Real estate investment from abroad**	Non-resident makes investment in real estate in Thailand.
318069	Buying of condominium	Non-resident buys condominium in Thailand.
318070	Returning of money for condominium that is not purchasable.	Returning of money for condominium of Non-resident that is not purchasable.
318071	Returning of money from selling of condominium to the receiver.	Returning of money from selling of condominium to nonresident.
318072	**Investment in real estate abroad**	Resident makes investment in real estate abroad.

CODE	E CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318073	Buying of real estate abroad	Resident remits money to buy real estate abroad.
318074	Accepting of returning of money from real estate selling abroad.	Resident receives money from real estate selling abroad.
318075	**Investment in securities**	Investment in securities, i.e. equity securities (with proportion of investment lower than 10 percent of total investment), and debt securities, etc.
318076	**Foreign Portfolio Investment**	Non-resident makes investment in Thai securities issued by Thai juristic person.
318077	Investment in securities from abroad	Non-resident buys Thai securities issued by Thai juristic person.
318078	Returning of foreign investment in securities	Resident returns money from selling of Thai securities in Thailand to non-resident.
318079	**Thai Portfolio Investment**	Resident makes investment in foreign securities, i.e. equity securities (with proportion of investment lower than 10 percent of total investment), and debt securities, etc., or Thai securities sold abroad.
318080	**Investment in securities abroad**	Resident sends money to buy foreign securities or Thai securities sold abroad.
318200	Investment on Foreign Securities in Abroad	Investment on Foreign Securities in Abroad
318201	Investment on Thai Securities in Abroad	Investment on Thai Securities in Abroad
318081	**Accepting of the return of investment in securities abroad**	Resident accepts the payment for selling of foreign securities or Thai securities sold abroad.
318202	Receipt of Return of Investment on Foreign Securities in Abroad	Receipt of Return of Investment on Foreign Securities in Abroad
318203	Receipt of Return of Investment on Thai Securities in Abroad	Receipt of Return of Investment on Thai Securities in Abroad
318171	**Foreign Debt Instruments Investment in Domestic Market**	Foreign Debt Instruments Investment in Domestic Market
318172	Investment on Foreign Debt Instruments in Domestic Market	Investment on Foreign Debt Instruments in Domestic Market
318173	Receipt of Return of Foreign Debt Instruments Investment in Domestic Market	Receipt of Return of Foreign Debt Instruments Investment in Domestic Market
318082	**Borrowing**	Foreign currency borrowing
318083	**Foreign Loan**	Loan given from abroad, domestic financial institutions permitted to undertake foreign exchange business or international banking facilities.
318084	To borrow	Resident borrows money from Non-resident, domestic financial institutions permitted to undertake foreign exchange business or international banking facilities
318085	Repayment	Resident repays principal to Non-resident, domestic financial institutions permitted to undertake foreign exchange business or international banking facilities.
318086	**Foreign Debt Instrument**	Resident borrows money from Non-resident by issuing debt instruments in foreign currency, e.g. bill (excluding bill of exchange for payment of goods to seller abroad), certificate of deposit, etc.
318087	Borrowing in form of debt instrument	Resident makes borrowing by issuing debt instruments to nonresident
318088	Repayment for debt instrument	Resident repays principal regarding debt instruments to nonresident.
318089	**Lending**	
318090	**Thai Loan**	Loan given to abroad.
318091	Lending	Resident lends money to non-resident.
318092	Accepting of repayment	Resident accepts repayment from non-resident.
318093	**Thai Debt Instrument**	Resident lends money to non-resident by holding debt instruments in foreign currency, e.g. bill (excluding bill of exchange for payment of goods to seller abroad), certificate of deposit, etc., issued by business abroad.
318094	Lending in form of debt instrument	Resident lends money to non-resident by holding debt instruments.
318095	Accept repayment for debt instrument	Resident accepts repayment of loan in debt instrument from non-resident.
318096	**Foreign currency position adjustment**	
318097	**NR adjusts foreign currency position**	
318098	Closing of foreign currency position from transactions dealt with domestic customers (non-bank) or financial institutions.	Closing of foreign currency position from transactions dealt with domestic customers (non-bank) or financial institutions.
318099	Closing of foreign currency position from transactions dealt with foreign customers (non-bank) or financial institutions.	Closing of foreign currency position from transactions dealt with foreign customers (non-bank) or financial institutions.
318100	Opening of foreign currency position to seek interest from exchange rate movement.	Opening of foreign currency position to seek interest from exchange rate movement.
318101	Closing of foreign currency position arising from seeking of interest from exchange rate movement to recognize gain and offset loss.	Closing of foreign currency position arising from seeking of interest from exchange rate movement to recognize gain and offset loss.
318102	Hedging against exchange rate arising from transaction other than trading or speculation (please give details of transaction or underlying for hedging)	Hedging against exchange rate arising from transaction other than trading or speculation (please give details of transaction or underlying for hedging)
318103	THB liquidity management or seeking of interest from interest rate or yield curve or managing of interest rate gapping	THB liquidity management or seeking of interest from interest rate or yield curve or managing of interest rate gapping
318104	**Thai commercial banks adjust foreign currency position**	

CODE	E CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318105	Closing of foreign currency position from transactions dealt with domestic customers (non-bank) or financial institutions (please specify name of domestic customer or financial institution)	Closing of foreign currency position from transactions dealt with domestic customers (non-bank) or financial institutions (please specify name of domestic customer or financial institution)
318106	Closing of foreign currency position from transactions dealt with foreign customers (non-bank) or financial institutions (please specify name of foreign customer or financial institution)	Closing of foreign currency position from transactions dealt with foreign customers (non-bank) or financial institutions (please specify name of foreign customer or financial institution)
318107	Opening of foreign currency position to seek interest from exchange rate movement.	Opening of foreign currency position to seek interest from exchange rate movement.
318108	Closing of foreign currency position arising from seeking of interest from exchange rate movement to recognize gain and offset loss.	Closing of foreign currency position arising from seeking of interest from exchange rate movement to recognize gain and offset loss.
318109	Hedging against exchange rate arising from transaction other than trading or speculation (please give details of transaction or underlying for hedging).	Hedging against exchange rate arising from transaction other than trading or speculation (please give details of transaction or underlying for hedging).
318110	THB liquidity management or seeking of interest from interest rate or yield curve or managing of interest rate gapping.	THB liquidity management or seeking of interest from interest rate or yield curve or managing of interest rate gapping.
318111	**Other funds**	
318112	**Other foreign funds**	
318113	**Various foreign advances**	
318114	Accept various foreign advances	Money received by representative office or domestic trade representative from abroad for being reserved as expenses.
318115	Return various foreign advances	Return advances to Non-resident who transferred money for being advances, as well as the case where Non-resident made payment on one behalf abroad.
318116	**Foreign prepayment for various services**	
318117	Accept foreign prepayment for various services	Various service fees received in advance from abroad.
318118	Return foreign prepayment for various services	Return prepayment for various service fees left after deducting service fees to Non-resident.
318119	**Foreign personal Borrowing**	
318120	Accept foreign personal borrowing	Money borrowed from abroad for personal consuming, not for business purpose, of a few amount and not being loan.
318121	Repay foreign personal borrowing	Repay personal borrowing to Non-resident
318122	**Remittance for repayment, and repayment not made, remitted back**	Returning of remittance for repayment of loan, investment, and repayment not made or made excessively.
318123	**Send reserve for repayment of foreign loan**	Money transferred out to deposit in bank account abroad for reserving to repay principal and interest, placing as collateral in foreign borrowing.
318124	**Other funds abroad**	
318125	**Various advances abroad**	
318126	Send various advances abroad	Money sent to representative office or trade representative abroad for being reserved as expenses
318127	Accept return of various advances abroad	Accept return of various advances from Non-resident to whom transfer of money made, as well as accept the return of money paid on one behalf in Thailand.
318128	**Prepayment for various services abroad**	Money transferred out to pay for services abroad in advance.
318129	Money transferred out to pay for services abroad	
318130	Accept the return of prepayment for various services abroad.	Accept the return of service fees left from those paid in advance from Non-resident.
318131	**Others (please give details)**	
318132	**Goods**	
318133	Import	Make payment for goods purchased from abroad by bringing goods into the country/ordering from one country to another country/importer is not the payer/delivery made in the country, as well as payment for goods in advance.
318134	Export	Accept the payment for goods sold to abroad by sending goods out of the country/ordering from one country to another country/exporter is not the payee/delivery made in the country, as well as to accept payment for goods in advance.
318135	Accept payment for non-exported goods	
318136	Make payment for goods on behalf of affiliated business	Withdraw money from foreign currency account to make payment for imported goods on behalf of affiliated business located in Thailand.
318137	Discount for goods Discount for imported/exported goods.	
318138	Electricity charge	
318139	Accept /return deposit for goods	Deposit for imported/exported goods received/paid to abroad.
318140	Accept /return payment for goods made excessively	Deposit for imported/exported goods paid excessively and received/ paid back.
318141	**Others**	
318142	**THB notes and bank account**	

CODE	E CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318143	Withdraw from foreign currency account in order to sell/receive THB	Withdraw foreign currency in order to exchange into THB for spending in the country.
318144	Move one own FCD account	Withdraw money from one foreign currency account to another account under the same account name.
318145	Move FCD account of affiliated business	Withdraw money from one FCD account to another account, which is the account of business in the same network.
318146	Deposit foreign currency into FCD account to wait for domestic repayment	Deposit foreign currency arising from income source abroad into FCD account to keep for domestic repayment.
318147	Deposit foreign currency bought in the country	Deposit foreign currency permitted to buy from authorized agent into FCD account.
318148	Buy foreign currency in order to deposit into the account	Buy foreign currency in order to deposit into domestic FCD account.
318149	Exchange foreign currency with THB note	Foreign bank sends foreign currency in to exchange for THB note for spending abroad.
318150	Exchange THB note with foreign currency	Foreign bank sends THB note in to exchange for foreign currency.
318169	Deposit of THB Banknotes brought from Abroad	Deposit of THB Banknotes brought from Abroad
318170	Withdrawal of THB Banknotes brought to Abroad	Withdrawal of THB Banknotes brought to Abroad
318151	**Value of foreign currency brought in for selling**	Foreign currency brought in to exchange into THB for depositing into Non-resident Baht Account
318152	**For buying of foreign currency for exporting**	
318153	For account closing	Closing of Non-resident Baht Account in order to buy foreign currency for transferring out of the country.
318154	For transferring into account abroad	Withdrawing of money from Non-resident Baht Account in order to buy foreign currency for transferring out of the country.
318155	For depositing into Non-resident Foreign Currency Account	Withdrawing of money from Non-resident Baht Account in order to buy foreign currency for depositing into FCD account.
318197	For Investment in Abroad For Investment in Abroad	
318198	For Loan Given in Abroad	For Loan Given in Abroad
318156	**Accept THB from other Nonresident Baht Account**	Non-resident accepts the transfer of THB from other Nonresident Baht Account.
318157	**Transfer to other Non-resident Baht Account**	Non-resident transfers THB to other Non-resident Baht Account.
318158	Transfer to other Non-resident Baht Account for Spot transaction	Buying of foreign currency in exchange for THB with delivery time of or shorter than 2 working days.
318159	Transfer to other Non-resident Baht Account for Outright Forward transaction	Buying of foreign currency in exchange for THB with delivery time of more than 2 working days.
318160	Transfer to other Non-resident Baht Account for Swap transaction	Buying and selling of foreign currency in exchange for THB made at the same time at the same value but with different delivery day.
318161	Transfer to other Non-resident Baht Account for other Derivatives transaction	Other derivatives transactions, e.g. cross currency swap, interest rate swap, option, FRA, etc.
318162	Transfer to other Non-resident Baht Account for buying equity securities	Buying of equity securities, i.e. common stock, preferred stock, unit trust, etc.
318163	Transfer to other Non-resident Baht Account for buying debt securities	Buying of debt securities, i.e. bond, debenture, bill, certificate of deposit (NCD), convertible debenture, treasury bill, etc.
318164	Transfer to other Non-resident Baht Account for other transactions	
318174	**Special Non-resident Baht Account**	Special Non-resident Baht Account
318175	**Thai Baht (THB) Loan for Neighbouring Countries**	Thai Baht (THB) Loan for Neighbouring Countries
318176	Receipt of Loan Repayment from Neighbouring Countries	Receipt of Loan Repayment from Neighbouring Countries
318177	Receipt of Interest on THB Loan from Neighbouring Countries	Receipt of Interest on THB Loan from Neighbouring Countries
318178	Lending of THB to Neighbouring Countries	Lending of THB to Neighbouring Countries
318179	**Loan given in Abroad**	Loan given in Abroad
318180	Receipt of Loan Repayment in Abroad	Receipt of Loan Repayment in Abroad
318181	Receipt of Interest on Loan in Abroad	Receipt of Interest on Loan in Abroad
318182	**Investment in Abroad**	Investment in Abroad
318183	Receipt of Return of Overseas Investment	Receipt of Return of Overseas Investment
318184	Receipt of Return of Overseas Investment	Receipt of Return of Overseas Investment
318185	**Sale of Debt Instruments issued in Thailand to Non resident**	Sale of Debt Instruments issued in Thailand to Non resident
318186	Sale of THB Debt Instruments issued in Thailand to Non resident	Sale of THB Debt Instruments issued in Thailand to Non resident
318187	Redemption of THB Debt Instruments sold to Non resident	Redemption of THB Debt Instruments sold to Non resident
318188	Interest Payment for THB Debt Instruments sold to Non resident	Interest Payment for THB Debt Instruments sold to Non resident
318189	**Transactions with Non resident**	Transactions with Non resident

CODE	E CLASSIFICATION ENG.VALUE	CLASSIFICATION ENG. DESCRIPTION
318190	Receipt of THB arisen from Domestic FX Market to deposit in SNA	Receipt of THB arisen from Domestic FX Market to deposit in SNA
318191	Withdrawal of THB from SNA for lending via Domestic FX Market	Withdrawal of THB from SNA for lending via Domestic FX Market
318192	Receipt of THB arisen from Domestic REPO Market to deposit in SNA	Receipt of THB arisen from Domestic REPO Market to deposit in SNA
318193	Withdrawal of THB from SNA for lending via Domestic REPO Market	Withdrawal of THB from SNA for lending via Domestic REPO Market
318194	**Interest Rate Hedging Transaction**	Interest Rate Hedging Transaction
318195	Receipt of THB to deposit in SNA for Interest Rate Hedging Transactions	Receipt of THB to deposit in SNA for Interest Rate Hedging Transactions
318196	Withdrawal from SNA for Interest Rate Hedging Transactions	Withdrawal from SNA for Interest Rate Hedging Transactions
318199	**Withdrawal from SNA for FX Export**	Withdrawal from SNA for FX Export

Appendix VI: IBAN Application Rules

COUNTRY	MANDATORY	EXAMPLES	LENGTH
Albania	Y	AL12123456781234567890123456	28
Algeria	N	DZ5800021000011130000000570	26
Andorra	Y	AD1212341234567890122364	24
Angola	Y*	AO06000800000000037131175	25
Austria	Y	AT121234512345678901	20
Azerbaijan	Y	AZ12BICC12345678901234567890	28
Bahrain	Y	BH12BICC12345678901234	22
Belgium	Y	BE12123123456712	16
Benin	N	BJ11B00654200500281100102591	28
Bosnia and Herzegovina	Y*	BA391290080702028595	20
Brazil	Y	BR1212345678123451234567890	29
British Virgin Islands	N	VG96VPVG0009512345678900	24
Bulgaria	Y	BG12BICC12341212345678	22
Burkina Faso	N	BF42BF08401013004635740003 90	28
Cameroon	N	CM2110006001000500000612306	27
Central African Republic	N	FR7630008520110009970004942	27
Congo	N	CG5230011000202151234567890	27
Costa Rica	Y	CR05015202001026284066	22
Croatia	Y	HR1212345671234567890	21
Cyprus	Y	CY1212312345123456789012345 6	28
Czech Republic	Y	CZ121234123456123456789 0	24
Denmark	Y	DK1212341234567891	18
Dominican Republic	Y*	DO28BAGR00000001456453611324	28
Egypt	Y	EG110000600123080010001459354	29
Estonia	Y	EE121212123456789011	20
Faroe Islands	Y	FO1464600065492713	18
Finland	Y	FI2112341230000785	18
France	Y	FR1212345123451234987890112	27
French Guiana	Y*	See France structure	27
French Polynesia	Y*	See France structure	27
Gabon	N	GA2140002000036902673300064	27
Georgia	Y	GE29NB0000009511904917	22
Germany	Y	DE12123456781234567890	22
Gibraltar	Y	GI12BICC123456789012345	23
Greece	Y	GR1212312341234567890123456	27
Greenland	Y	GL1212341234567891	18
Guadeloupe	Y*	See France structure	27
Guatemala	Y*	GT12BICC12345678901234567890	28
Guernsey	Y*	See the UK structure	22
Guinea	N	GN1234567890123456789012345	27
Hungary	Y	HU1212312341123456789012345 1	28
Iceland	Y	IS121234121234561234567890	26
Iran	N	IR580540105357021273113007	26
Iraq	Y	IQ123456789012345678901	23
Ireland	Y	IE12BICC12345612345678	22
Isle of Man	Y*	See the UK structure	22
Israel	Y	IL121231231234567890123	23
Italy	Y	IT12A1234512345123456789012	27
Ivory Coast	N	CI05A00060158200178530001852	28

COUNTRY	MANDATORY	EXAMPLES	LENGTH
Jersey	Y*	See the UK structure	22
Jordan	Y	JO94CBJO0010000000012331000203	30
Kazakhstan	Y*	KZ75 125K ZT20 6910 0100	20
Kosovo	Y*	XK05 1212 0123 4567 8906	20
Kuwait	Y	KW12BICC123456789012345678901 2	30
Latvia	Y	LV12BICC1234567890123	21
Lebanon	Y	LB121234123456789012345678 90	28
Liechtenstein	Y	LI12123451234567890AB	21
Lithuania	Y	LT121234512345678901	20
Luxembourg	Y	LU280019400694750000	20
Macedonia	Y*	MK12123123456789012	19
Madagascar	Y*	MG4600005030010101914016056	27
Mali	N	ML03D00890170001001230000447	28
Malta	Y	MT12BICC12345123456789012345678	31
Martinique	Y*	See France structure	27
Mauritania	Y	MR1212345123451234567890112	27
Mauritius	Y	MU17BOMM0101101030300200000MUR	30
Moldova	Y	MD24AG000987100013104168	24
Monaco	Y*	MC1212345123451234567890112	27
Montenegro	Y*	ME12123123456789012312	22
Mozambique	Y*	MZ5900010000012334194987	25
The Netherlands	Y	NL12BICC1234567890	18
New Caledonia	Y*	See France structure	27
Norway	Y	NO1212341234561	15
Pakistan	Y*	PK12BICC1234567890123456	24
Palestine, State of	Y	PS12BICC123456789012345678901	29
Poland	Y	PL12123456781234567890123456	28
Portugal	Y	PT5000020123123411189012 3	25
Qatar	Y	QA12BICC12345678901234ABCDEFG	29
Romania	Y	RO12BICC1234567890123456	24
Saint-Pierre and Miquelon	Y*	See France structure	27
San Marino	Y*	SM12A1234512345 123456789012	27
Sao Tome and Principe	N	PT5000020000089709931036 9	25
Saudi Arabia	Y	SA1212123456789012345678	24
Senegal	N	SN12K00100123000025654007542	28
Serbia	Y*	RS12123123456789012312	22
Seychelles	N	SC18SSCB11010000000000001497 USD	31
Slovakia	Y	SK1212341234561234567890	24
Slovenia	Y	SI121234512345678	19
Spain	Y	ES9121000418659200012332	24
Sweden	Y	SE1212312345678901234 56 1	24
Switzerland	Y	CH1212345123456789012	21
Tunisia	Y	TN1212123 1234567890123 12	24
Turkey	Y	TR1212345112345678901234 56	26
Ukraine	Y	UA573543470008992462054564026	29
United Arab Emirates	Y	AE1212312345678901234 56	23
United Kingdom	Y*	GB12BICC12345612345678	22
Vatican	Y	See Italy structure	27
Wallis and Futuna	Y*	See France structure	27

*In these countries, the IBAN format is recommended by BNP Paribas even though not mandatory for local processing.

Appendix VII: SEPA Countries

Country	Currency	Country code	IBAN code
Åland Islands (part of Finland)	EUR	FI	FI
Albania	ALL	AL	AL
Andorra	EUR	AD	AD
Austria	EUR	AT	AT
Azores (part of Portugal)	EUR	PT	PT
Belgium	EUR	BE	BE
Bulgaria	BGN	BG	BG
Canary Islands (part of Spain)	EUR	ES	ES
Croatia	EUR	HR	HR
Cyprus	EUR	CY	CY
Czech Republic	CZK	CZ	CZ
Denmark	DKK	DK	DK
Estonia	EUR	EE	EE
Finland	EUR	FI	FI
France	EUR	FR	FR
French Guiana (part of France)	EUR	GF	FR
Germany	EUR	DE	DE
Gibraltar (part of UK)	GIP	GI	GI
Greece	EUR	GR	GR
Guadeloupe	EUR	GP	FR
Guernsey (part of UK)	GBP	GG	GB
Hungary	HUF	HU	HU
Iceland	ISK	IS	IS
Ireland	EUR	IE	IE
Isle of Man (part of UK)	GBP	IM	GB
Italy	EUR	IT	IT
Jersey (part of UK)	GBP	JE	GB
Latvia	EUR	LV	LV
Lithuania	EUR	LT	LT
Liechtenstein	CHF	LI	LI
Luxembourg	EUR	LU	LU
Madeira (part of Portugal)	EUR	PT	PT
Malta	EUR	MT	MT
Martinique	EUR	MQ	FR
Mayotte	EUR	YT	FR
Moldova	MDL	MD	MD
Monaco	EUR	MC	MC
Montenegro	EUR	ME	ME
Netherlands	EUR	NL	NL
North Macedonia	MKD	MK	MK
Norway	NOK	NO	NO
Poland	PLN	PL	PL
Portugal	EUR	PT	PT
Réunion	EUR	RE	FR
Romania	RON	RO	RO
Saint Barthélemy (part of France)	EUR	BL	FR
San Marino	EUR	SM	SM
Saint-Martin (French part) (part of France)	EUR	MF	FR
Saint-Pierre and Miquelon (part of France)	EUR	PM	FR

Country	Currency	Country code	IBAN code
Serbia	RSD	RS	RS
Slovakia	EUR	SK	SK
Slovenia	EUR	SI	SI
Spain	EUR	ES	ES
Sweden	SEK	SE	SE
Switzerland	CHF	CH	CH
United Kingdom	GBP	GB	GB
Vatican City State	EUR	VA	VA

Appendix VIII: Purpose of Payment Codes (JOD)

LIST OF PURPOSE CODES FOR RECEIPT PURPOSES IN JORDAN

CLASSIFICATION	CODE	PURPOSE
Personal	0101	Invoice Payment & Purchase
	0102	Utility Bill Payment
	0103	Prepaid Cards Recharging
	0104	Standing Orders
	0105	Personal Donations
	0106	Family Assistance and Expenses
	0107	Individual Social Security Subscription
	0108	Associations Subscriptions
	0109	Saving and Funding Account
	0110	Heritance
	0111	End of Service indemnity
Salaries and Wages	0201	Public Sector Employees Salaries
	0202	Laborers Salaries
	0203	Private Sector Staff Salaries
	0204	Jordanian Diplomatic Staff Salaries
	0205	Foreign Diplomatic Salaries
	0206	Overseas Incoming Salaries
	0207	Civil / Military Retirement Salaries
	0208	Social Security Retirement Salaries
	0209	Establishment Social Security Subscription
Investment Remittances	0301	Investment Revenues
	0302	Brokerage Investment
	0303	Insurance
	0304	Subscriptions to international nonmonetary organizations
	0305	Local Investment
	0306	External Investment
	0307	Tender bond Guarantee
Transportation and Tourism	0401	Air Freight
	0402	Land Freight
	0403	Sea Freight
	0404	Travel and Tourism
Training and Delegation	0501	Governmental Delegation Transfers
	0502	Private Sector Delegation Transfers
	0503	Governmental Education
	0504	Private Sector Education
Import and Export	0601	Public Sector Exportation
	0602	Private Sector Exportation
	0603	Public Sector Importation
	0604	Public Sector Importation
External Aid	0701	Religious Communities Aid
	0702	International Communities Aid
	0703	Arab Communities Aid
	0704	UN Aid
	0705	Charity Communities Aid

CLASSIFICATION	CODE	PURPOSE
Services	0801	Telecommunication Services
	0802	Financial Services
	0803	Information Technology Services
	0804	Consulting Services
	0805	Construction Services
	0806	Maintenance & Assembling Services
	0807	Marketing and Media Services
	0808	Mining Services
	0809	Medical & Health Services
	0810	Cultural ,Educational & Entertainment Services
	0811	Rental Expenses
	0812	Real Estate
	0813	Taxes
	0814	Fees
	0815	Commissions
	0816	Franchise and License Fees
	0817	Cheque Collection
	0818	Membership Fees
Funding	0901	Municipality Funds
	0902	Government Funds
	0903	Private Sector Funds
	0904	External Incoming Funds
Diplomacy	1001	International Communities and Embassies Remittances
	1002	Permanent Diplomatic Missions
	1003	Temporary Diplomatic Missions
	1004	Jordanian Embassies Income
Loans	1101	Long-Term Loans Installments / Public Sector
	1102	Long-Term Loans interest Installments / Public Sector
	1103	Short-Term Loans Installments / Public Sector
	1104	Short-Term Loans interest Installments / Public Sector
	1105	Long-Term Loans Installments / Private Sector
	1106	Long-Term Loans interest Installments / Public Sector
	1107	Short-Term Loans Installments /Private Sector
	1108	Short-Term Loans interest Installments / Private Sector
	1109	Loans Installments Against Governmental Guarantee
	1110	Loans Interest Installments Against Governmental Guarantee
	1111	Credit Card Payment
	1112	Personal Loan Payment
General	1201	Rerouting
	1202	Scientific Research Support

Appendix IX Purpose of Payment Codes (RSD)

CODES OF PAYMENT

Classification by type of payment

1	Cash	Cash payments to the account and from the account
2	Noncash	Transfer (payment and other transfers) from one account into another
3	Clearing	Clearing payments
9	Rebooking	Recovery on the basis of of overpaid or erroneously paid funds

Classification by basis of payment

Transactions on the basis of trade in goods and services

20	Trade in goods and services – intermediate consumption	Payments for goods, raw materials, materials, production services, fuel, lubricants, energy, purchase of farm products, membership fees, settlement of liabilities to public companies that are not prescribed for other goods and services
21	Trade in goods and services – final consumption	Payment for goods, raw materials, materials, production services, fuel, lubricants, energy, purchase of farm products, membership fees, settlement of liabilities to public companies that are not prescribed for other goods and services (including the payment of all fees and compensations), except for investments - final consumption
22	Services of public companies	Payments of liabilities to public companies
23	Investment into plants and equipment	Payments related to the construction of plants and procurement of equipment (purchase price, delivery, assembly, etc.)
24	Investments – other	Payments for investments, except investments into plants and equipment
25	Rents	Rents for the use of real estate and movable items in state ownership, charges for other services that qualify as public revenues
26	Rents	Rents for the use of taxable real estate and movable items
27	Subsidies, vacation supplements and premiums from special accounts	Payment, collection, transfer and calculation of subsidies, vacation supplements and premiums from the consolidated account of the treasury or funds and organizations of mandatory social insurance
28	Subsidies, vacation supplements and premiums from other accounts	Payment, collection, transfer and calculation of subsidies, vacation supplements and premiums from other accounts
31	Customs and other import duties	Payment, collection, transfer from accounts and calculation on the basis of liability for customs and other import duties (customs duties and other public revenues collected by the Customs Authority as bulk payments in its reference account)

Allocation transactions

40	Salaries and other earnings of employees	Salary; entrepreneurs' personal salary; difference in salary of persons appointed to public office for the term of the office; payment under contract for performance of temporary and occasional work, as well as taxable remuneration given to employees for: compensation of public transport costs, per diems and business trip traveling and accommodation expenses in the country and abroad, per diems for Serbian Army employees, solidarity allowance in case of illness, rehabilitation or disability of an employee or his family members, for New Year and Christmas presents for children of employees and for service awards
41	Non-taxable earnings of employees, social and other allowances exempt from tax	Non-taxable remuneration given to employees for: compensation of public transport costs, per diems and business trip traveling and accommodation expenses in the country and abroad, per diems for Serbian Army employees, solidarity allowance in case of illness, rehabilitation or disability of an employee or his family members, for New Year and Christmas presents for children of employees and for service awards; Social and other allowances exempt from tax pursuant to the law governing personal income tax, except for allowances for volunteering
42	Compensation of earnings payable by the employer	Compensation of earnings on account of temporary work incapacity due to occupational injury or illness , which is payable by the employer from the first day of the sick leave until its end; Compensation of earnings on account of temporary work incapacity up to 30 days due to non-occupational injury or illness , pregnancyrelated illness or complications, or if mandatory quarantine was ordered for the employee, or if the employee needs to take care of a sick member of immediate family, except for a child under three years, if the employee was designated to escort a sick person pursuant to the law governing health insurance; Compensation of earnings for the duration of a paid leave during downtime, or during reduced volume of work which occurred through no fault of the employee, pursuant to Article 116 of the Labour Law
44	Earnings via youth and student cooperatives	Pay-outs to members of the cooperative from the cooperative's account

45	Pensions	Amount of pension paid to pensioners or transferred to their current accounts with banks or other financial organisations, except pay-outs in cash
46	Deductions from pensions and salaries	Deductions on account of garnishments for credits, membership fees and other legal, administrative and other deductions
47	Compensation of earnings payable by other payers	Compensation of earnings during sick leave exceeding 30 days in case of a temporary work incapacity of over 30 days due to non-occupational injury or illness, , pregnancy-related illness or complications, or if mandatory quarantine was ordered for the employee, or if the employee needs to take care of a sick member of immediate family, except for a child under three years, if the employee was designated to escort a sick person; Compensation of earnings during sick leave exceeding 30 days in case of a temporary work incapacity because of tissue or organ donation or care for a child under three years of age; Compensation of earnings during maternity leave, or in case of absence from work in order to care for a child, or absence from work in order to provide special care for a child
48	Income of natural persons from capital or other ownership rights	Interests, dividends and shares in profit, yield from an investment unit of an open-end investment fund, income from renting out real estate and movable property, income from property rights over a copyright work, or industrial property rights, income from insurance
49	Other income of natural persons	Income from fees for copyright work, income of athletes or sport experts, income from a special service contract and other income of natural persons not listed in codes 40 through 48
53	Payment of public revenues except taxes and contributions withheld at source	Payment of public revenues, taxes specifically, except taxes withheld at source, duties, fees etc.
54	Payment of taxes and contributions withheld at source	Payment of taxes and contributions which the payer of earnings is obligated to calculate, withold at source and pay into the designated single account no later than the day of payment of earnings to a natural person after deduction
57	Refund of overcharged or erroneously collected current revenues	Transfer of funds from the current revenue account to the taxpayer's account for overcharged or erroneously collected current revenues
58	Rebooking of overpaid or erroneously paid current revenues	Transfer of funds from one current revenue account to another on the grounds of overpaid or erroneously paid current revenues

Transfers

60	Insurance premium and indemnity	Insurance premium, reinsurance, indemnity
61	Public revenue allocation	Allocation of taxes, contributions and other current revenues paid to beneficiaries
62	Transfers across government bodies	Transfer between the account and subaccount of the treasury, transfer of funds to budget beneficiaries, payments under the Government's social programme
63	Other transfers	Transfers between accounts of the same legal person and other transfers, allocation of joint revenues
64	Transfer of budget funds to provide for the refund of overpaid current revenues	Transfer of budget funds to the current revenue account from which refund should be made to the taxpayer
65	In-payment of takings	In-payment of daily takings
66	Cash out-payments	All cash payments from accounts of legal entities and individual entrepreneurs

Financial transactions

70	Short-term lending	Short-term lending Transfer of funds on the basis of approved short-term loans
71	Long-term lending	Transfer of funds on the basis of approved long-term loans
72	Lending interest rate	Interest rate Interest received on loans
73	Placement of time deposits	
75	Other investments	Sale and purchase of equity securities, purchase of capital in the process of privatisation pursuant to the law governing privatisation, and purchase of shares from the Republic of Serbia Share Fund, interbank investments (securities, loans)
76	Repayment of short-term loans	
77	Repayment of long-term loans	
78	Withdrawal of time deposits	
79	Interest on deposit	Interest paid on deposits and other money holdings
80	Security discounting	
81	Founders' loans for liquidity purposes	Repayment by legal entities of loans made by natural person founders
82	Repayment of founders' loans for liquidity purposes	
83	Collection of citizens' cheques	
84	Payment cards	

85	Exchange transactions	
86	Purchase and sale of foreign currencies	
87	Grants and sponsorships	Payments from funds of banks and other legal entities pursuant to internal regulations
88	Grants	Grants based on international agreements
89	Transactions by order of citizens	
90	Other transactions	

REFERENCE CODE LIST FOR COLLECTION OF PAYMENTS, PAYMENTS AND TRANSFERS IN FOREIGN PAYMENT TRANSACTIONS

Description	Inflow	Outflow
I. TRANSACTIONS BETWEEN RESIDENTS AND NON-RESIDENTS		
CURRENT ACCOUNTS – GOODS		
Transactions in respect of trade in goods between residents and non-residents		
Goods – all collections and payments in respect of exports and imports of goods (before and after actual exports and imports), – collections from and payment to carriers of goods sold in ports and airports, against a duly completed customs declaration, – interest on overdue payment/collection of payment for import/export of goods, – default interest, price differentials, exchange rate gains/losses, penalties in respect of exports and imports of goods, – collection of payment for exports and payment for imports of goods not subject to customs declaration: exports and imports of books, professional literature, etc., – payment of (uninsured) damages in the course of export and import of goods, – collection of payments and payments relating to goods for further processing, – collection of payments and payments relating to goods for repairs. Excludes: – intermediation fees, i.e. difference in prices of purchased and sold goods in case of direct re-export and transport (included in 310 – Agent and broker fees); – collection of payments and payments for further processing of goods (included in 315 – Other services – further processing of goods). – repair services (included in 314 – Other services – repairs of goods); – advance payments in respect of performance of investment works abroad (included in 421 – Construction works abroad).	112	112
Goods on the territory of the Republic – collections and payments in respect of foreign trade transactions for goods that do not cross the customs line	712	712
Payment for goods located abroad and delivered directly abroad – payment for purchased goods located abroad and delivered directly abroad and collection of payment in respect of such transaction within 180 days from the day of effecting the payment	312	312
Supplies of means of transport – collections and payments in respect of delivery of supplies to resident/non-resident means of transport (ships, airplanes, road vehicles, trains, etc.) such as fuel, food etc. on foreign/domestic terminals (ports, airports, railway stations, etc.), if no customs declaration was completed at the time of exports or imports, and regardless of whether payment and collection were performed before or after delivery of goods.	147	147
Write-offs against invoiced value of goods	650	650
Accruals against invoiced value of goods	651	651
Cover received for documentary credit in favour of local beneficiaries	514	
SERVICES		
This category includes collection of payments and payments in respect of trade in services between residents and non-residents, including all advance payments and refunds		
Transport		
Maritime transport	202	202
– Passenger transport	201	201
– Other	208	208
Air transport		
– Passenger transport	242	242
– Transport of goods	241	241

– Other	248	248
Road transport		
– Passenger transport	252	252
– Transport of goods	251	251
– Other	258	258
Railway transport		
– Passenger transport	222	222
– Transport of goods	221	221
– Other	228	228
River transport		
– Passenger transport	232	232
– Transport of goods	231	231
– Other	238	238
Passenger transport: – transport of non-residents in international traffic by domestic means of transport, – transport of residents by foreign means of transport, – transport of domestic passengers by foreign means of transport, inclusive of other costs incurred in passenger transport (surcharge costs, food and beverage on means of transport, etc.). Excludes: – transport of non-residents by domestic means of transport within the country (included in 702 – Services in tourism).		
Transport of cargo: – transport of cargo, loading and unloading of means of transport, if the contract between owner of goods and the carrier stipulates that such services shall be provided by the carrier.		
Other: – all types of services at ports, airports and other terminal lines (cargo, loading, unloading, storing, warehousing, packing, maintenance and cleaning of transport equipment, vehicle tow and rescue services and agent commissions and fees for provided services of transport of goods and passengers), – all services paid through correspondent current accounts. Excludes: – services of lease of vehicles and crew (included in 218 – Lease of vehicles and crew for a specified period of time); – carriers' exploitation costs (included in 219 – Other transport related services); – other warehousing of goods (included in 319 – Warehousing); – insurance of goods (included in 259 – Insurance – premiums); – goods procured by non-resident carriers in ports, landing places and airports which are treated as goods and not as services (included in 147 – Supplies of means of transport); – repairs of railway, port and airport facilities (included in 317 – Construction works abroad); – courier services (included in 249 – Other communications services).		
Other		
Services of transport of oil, gas and electricity – costs of pipeline transport of oil and gas and electricity transport. Excludes: – value of delivered oil, gas and electricity (included in 112 – Goods).	213	213
Carrier services – all carrier services.	270	270
Lease of vehicles and crew to non-residents for a specific period of time and vice versa Excludes: – lease of vehicles without crew (included in 490 – Lease of means of transport without crew); – financial leasing services (included in 575 or 175 – financial leasing).	218	218
Other transport-related services include: – exploitation costs, – road tolls, – transit taxes, – overflight taxes	219	219
Tourism		
Purchase/sale of foreign cash – non-residents – purchase/sale of foreign cash from/to non-residents. Excludes: – purchase/sale of foreign cash from/to residents (included in 796 or 700 – purchase/sale of foreign cash from/to resident natural persons).	701	701
Purchase/sale of cheques – non-residents – purchase/sale of cheques from/to non-residents. Excludes: – purchase/sale of cheques from/to residents (included in 795 – Purchase/sale of cheques from/to resident natural persons).	699	699
Sale/purchase of domestic currency abroad – sale of dinar cash abroad and its repurchase.	707	707
Payments abroad in respect of sold cheques of foreign issuers	-	341

Services in tourism Payments in favour of resident or non-resident legal entities and natural persons providing tourist services: – travel agency services, – accommodation services – hotels and other accommodation facilities, – restaurant services, – organization of excursions, – transport services provided by resident carriers to non-residents in the country, – tourist entertainment services, etc.	702	895
Other – tourist services – other: sale of goods and other services to tourists, hunting and fishing licenses.	705	702
Foreign business travel – costs of foreign business travel of residents for the purpose of performing all types of business activities. Excludes: – value of transactions of sale or purchase of goods, services, etc. by residents during business travel in the name and for the account of the company (included in 112 – Goods or corresponding services).	-	304
Compensation (refund) from non-resident for costs incurred during resident's foreign business travel	343	-
Compensation for costs incurred and paid for by non-resident during business travel in our country	342	-
Tourist services – health services – costs and fees of treatment in hospitals, medical institutions and rehabilitation centres, – costs of medical treatment, etc.	401	804
Tourist services – education – total educational costs (scholarships and school fees), – specialization costs, – other educational costs.	812	812
Payment cards – payments for settlement of current account balance: settlement of payment card account balance. Includes: – payments in respect of payment cards for goods/services that the resident buys/uses during foreign travel; – collection of payment in respect of payment cards for goods/ services that the non-resident buys/uses during travel in the Republic of Serbia (hereinafter: the Republic).	532	132
Communications services		
Telecommunications services – sound transfer, – information transfer by telephone or telex, – telegrams, – cable or satellite transmission, – use of SWIFT, – satellite viewing subscription, – lease of telecommunications capacities (satellites, etc.), – e-mail, etc.	245	245
Other communications services – support services to telecommunications and other services, postal services – including rental of mailboxes, services related to undelivered mail, delivery of mail, courier services, etc., – services paid through correspondent current account.	249	249
International postal money order – offsetting of debts and receivables with foreign post offices in respect of fund transfers by international postal money	271	271
Investment works (construction works, construction and installation)		
Construction works abroad Construction works performed by residents abroad in the duration of up to one year, including: – preparation of the construction site, – building or road construction works, – construction and installation services, including imported equipment and instruments necessary for work on projects, – lease of construction or demolition equipment and staff, – construction repairs. Excludes: – construction works performed by branches of a resident or nonresident company abroad or in the country (included in 635 – Transactions between a parent legal entity and its branch); – preparation of site for mining, extraction of oil and gas (included in 306 – Agriculture, mining and in-field processing services); – payout of profit from construction works performed (included in 420 – Profit from construction works abroad).	317	317
Construction works abroad – advance payments in respect of investment works: advance payments or inflows under statements of works and cost estimates (referring to companies that must run separate bookkeeping for the business unit or that pay taxes in the country in which they perform the investment activity), – payments abroad in respect of performance of investment works. Excludes: – payment of profit from performed investment (construction) works (included in 420 – Profit from construction works abroad).	421	421
Construction works abroad – for costs paid in dinars – collections in respect of investment (construction) works abroad of costs paid in the country in dinars (except for goods).	422	-

Construction works performed in the country – foreign collections in respect of investment (construction) works performed by non-residents in the country in the duration of up to one year, – all payments, including advance payments, in respect of investment (construction) works performed by non-residents in the country in the duration of up to one year.	475	475
Insurance		
Insurance – premiums – collections and payments of insurance premiums and transfers in respect of life insurance paid by non-resident policyholders to resident insurance companies; – collections and payments with a foreign insurance company in respect of the following types of insurance: (a) insurance of investment works abroad performed by domestic companies and of the equipment for the performance of such works if so stipulated by the contract on the performance of such works or in the regulations of the country in which the works are performed; (b) insurance of foreign credits, for the purpose of insurance of repayment of such credits, if this is stipulated in the contract at the request of the lender; (c) insurance of ships under construction or repair, if this is explicitly stipulated in the contract with a foreign buyer or ordering party; (d) insurance of overseas ships against shippers' liability for damage to third parties and their property; (e) insurance of goods exported from or imported into the Republic, if transport of such goods is not done at the risk of a domestic legal entity or natural person; (f) insurance with a foreign property insurance company of domestic companies owned by domestic entities or in joint ownership of domestic and foreign entities, founded for the purposes of doing business abroad, and insurance of employees of such companies – if this is required by the regulations of the foreign country or if it is explicitly stipulated in the deed of incorporation of such companies; (g) insurances that the applicant for a license of a competent authority in the Republic for clinical testing of medications and medical supplies or for release into trade of medical supplies of foreign producers can contract, in conformity with the law on medications and medical supplies, with foreign insurance companies against damages that may occur as a consequence of application of such medications or medical supplies, if the insurance contract acknowledges the jurisdiction of domestic courts and other bodies to decide on damage claims; (h) insurance of foreign persons in the Republic whose property can be insured with a foreign insurance company, unless mandatory insurance in the Republic has been prescribed for such property and such persons. Excludes: – transactions in respect of mutual refund of damages between a resident and a non-resident insurance company (included in 260 or in 261 – transfers in respect of insurance); – claims of residents in respect of non-resident's policy (included in 260 or 261 – transfers in respect of insurance) – claims of non-resident in respect of resident's policy (included in 260 or 261 – transfers in respect of insurance); – damage indemnity arising from commercial relations (included in 892 – Taxes and contributions – state or in 893 – Taxes and contributions – other sectors).	259	259
Insurance company fees	264	264
Reinsurance fees	267	267
Reinsurance – premiums	268	268
Reinsurance – damage indemnity	269	269
Payment of contributions to voluntary pension funds in the Republic Payments and collections effected by non-residents in respect of pension contributions to voluntary pension funds in the Republic	807	807
Financial services		
Financial services, excluding insurance All financial intermediation services and other services provided by residents to non-residents and by non-residents to residents, which include: a) fees and charges relating to financial transactions, i.e. to: – receipt of deposits, – documentary credits, guarantees, etc., – financial leasing, – factoring, – transactions of purchase of debts and claims in respect of foreign trade transactions of residents, – credit transactions, – payment of damages between resident and non-resident insurance companies, – clearing payments, – foreign exchange transactions; b) services: – financial counselling, – financial assets management, – relating to payment card operations, – assessment of credit rating; c) other services.	400	400
Fees on transactions with securities Fees and charges relating to: – transactions with securities, – transactions with financial derivatives, – broker services, etc. Excludes: – payment of interest on investment in bonds and bills of exchange (included in 430 – Payment of interest on investment in debt securities) and on investment in money market instruments (included in 431 – Payment of interest on investment in money market instruments).	403	403
Computer and IT services		

Computer and IT services Services relating to hardware, software, databases and services relating to media, subscriptions, etc. performed between residents and non-residents: Includes: – activities relating to databases, – production of computer programmes, – computer consultancy services, – repairs of computer equipment, – fees for services of newspaper companies, – fees paid to freelance journalists or photographs, – purchase and sale of exclusive information, – other information services. Excludes: – computer training costs (included in 409 – Audio-visual services); – fees for copyright and computer programme licenses (included in 301 – Industrial property rights (patents, licenses and trademarks).	302	302
Industrial property rights		
Industrial property rights (patents, licenses and trademarks) Fees and other charges for the use of: – licenses and patents, – copyrights, – registered trademarks (words, symbols, design or their combination), – right to industrial processes and design (trademark, etc.), – licensed computer programmes, –product registration licenses, – other rights. Excludes: – purchase and sale of patents and licenses (included in 770 – Purchase and sale of patents, licenses and other intangible property)	301	301
Franchise	410	410
Other business services		
Intermediation and other trade-related services		
Agent and broker fees Fees for services performed by residents and non-residents in trade in goods and services: – fees payable to agents, brokers and intermediaries, – merchant fees, – mercantile broker fees, – dealer and commission agent fees, – expert appraisal services related to trade, etc. Excludes: – fee for use of patents and licenses (included in 301 – Industrial property rights (patents, licenses and trademarks) – broker services (included in 403 – Fees on transactions with securities); – insurance brokerage (included in 259 – Insurance – premium).	310	310
Operational leasing		
Lease of equipment Includes all types of (operational) lease of equipment (machines, computers and other equipment). Excludes: – financial leasing (included in 575/175 – Financial leasing); – lease of telecommunications capacities (satellites, etc.) (included in 245 – Telecommunications services).	489	489
Lease of means of transport without crew – ships, – airplanes, – motor vehicles, including rent-a-car services, – railway container cars, platforms, etc., – other vehicles. Excludes: – sale of motor vehicles through leasing (included in 575/175 – Financial leasing).	490	490
Other business, professional and technical services		
Research and development – fundamental and applied research, – laboratory and other services, – projects and documents, – participation fees for technical and scientific conventions, – refund of costs of organizing professional seminars, etc.	303	303
Legal, accounting and consulting services – legal counselling and representation (legal counsel services), – company, market, human resources and production management, – court expert services, – accounting consultancy, – audit, – tax consulting, – services of translation and publication of professional and scientific articles (royalties) etc.	304	304

Business consulting – consulting services related to business project management, – entrepreneurial and business consulting, – participation fees for business conventions, – refund of cost of organizing business conventions, etc.	305	305
Advertising and market research – advertising agency services, – media advertising, – public opinion poll, – costs of organizing fair exhibitions, – presentation of products abroad, – market research, etc.	300	300
Architectural, engineering and other technical services – architectural and construction design services, – supervision of design implementation, – geodetic services, – services of technical control of products, – purchase of tender and bidding documentation, etc.	316	316
Agriculture, mining and in-field processing services – agricultural services (harvest, crop processing, breeding and vaccination of animals and services related to hunting, fishing and forestry), – mining services (production of oil and gas, mine engineering and geologic measurements), – waste processing services, – decontamination and recovery services, etc.	306	306
Warehousing Excludes: – warehousing on railway stations, airports and ports (included in Transport – other).	319	319
Control of quality and quantity of goods – technical testing of goods, – analyses and issuance of certificates, etc.	280	280
Other services – storing and search services, – photographic services, – cleaning services, – packing of goods, – utility services, – processing of tender documentation, – other services.	307	307
Further processing and repairs		
Further processing of goods – collections and payment of fees for services of further processing of goods (e.g. oil refining, additional processing in textile and metal industry and other industries). Excludes: – value of goods for further processing (included in 112 – Goods).	315	315
Repairs of goods Collections or payments in respect of services of repair and servicing of goods. Excludes: – repairs performed by construction and installation companies (included in 317 – Construction works abroad); – repairs of computer equipment (included in 302 – Computer and IT services); – maintenance of devices and equipment at airports and in ports (included in 248 – Air transport – other and 208 – Maritime transport - other); – value of goods being repaired and installed (included in 112 – Goods).	314	314
Audio-visual services – fee for the provision of services relating to production of films, radio and television programmes and musical production, – rights of distribution of audio-visual products (film and television programmes), – television rights of broadcasting sport, concert and similar events, – payment of computer training costs, etc.	409	409
Cultural services – museum, library, theatre and orchestral services, – fees for membership in cultural organizations, – composers' copyrights relating to music production, – organizing fashion shows, – copyright of performance of theatre plays and concerts, – services provided by cultural centres of embassies, – other cultural services.	765	765
Sport and recreation – participation fees for international sporting events, – membership fees for international sports organizations, – international transfers of professional sportspeople, – other.	760	760

Fees Fees of: – doctors and other medical personnel, – teachers and lecturers, – sportspersons, – actors and producers, – artists, musicians and journalists, – other.	810	780
Government services		
Revenue and expenditure of national embassies, consular offices and military representative offices, and their staff and staff family members in foreign countries, including: – office supplies, – furniture, – utilities, – office vehicles and their maintenance, – official representation, – recovery of unspent funds that had been transferred to the accounts of diplomatic-consular offices of the Republic of Serbia abroad. Excludes: – employee wages and compensations (included in 600 – Wages and other compensations).	721	721
CURRENT ACCOUNTS – INCOME		
Income from employment		
Wages and other compensations: – to permanently or temporarily employed residents and non-residents in embassies, state institutions and other representative offices abroad, – to permanent or temporary employees in foreign diplomatic and other representative offices and international organizations in the Republic, - residents and non-residents permanently or temporarily employed by non-residents abroad and by residents in the Republic, – to border and seasonal workers.	600	600
Income from capital		
Dividends – paid out profit in respect of share in capital, – paid out profit in respect of performing economic activities abroad – transfer of profit.	578	160
Profit from construction works abroad	420	-
Lease of land, real estate and business facilities – payments in respect of lease of land, real estate and business facilities between residents and non-residents, – collection of rent, etc. by a resident on account of capital invested in real estate abroad, – payment of rent, etc. to a non-resident on account of capital invested in real estate in the country. Includes: – payments in respect of right to use forests, hunting grounds, waters, mines, etc. when the non-resident/resident does not establish a legal entity for performing these activities in the country/abroad.	320	320
Interest on debt securities		
Payment of interest on investment in debt securities	430	430
Payment of interest on investment in money market instruments	431	431
Interest		
Interest on long-term credits Includes: – interest on syndicated loans, – interest on subordinated loans.	510	110
Interest on short-term credits **Includes:** – interest on short-term bank credit lines.	511	111
Interest on bank short-term time deposits	-	418
Interest on demand deposits and time deposits	512	512
Interest in respect of financial leasing	513	113
Other costs of foreign lending or credits taken from abroad	528	128
Payment of default interest	529	129
CURRENT ACCOUNTS – CURRENT TRANSFERS		
Aid and grants – public sector – aid and grants to the public sector or public sector aid (subject to approval of competent authority).	802	801
Aid and grants – other sectors – payments between residents and non-residents in the form of cash grants, aid, inheritance, alimony, etc., – sponsorship of sporting and cultural events, etc., – regular collection of membership fees of religious, humanitarian, scientific and cultural organizations, – collection of money earned from games of chance.	767	767
Current public transfers – regular transfers of state institutions to international organizations, and vice versa, – membership fees and other transfers to international organizations, – compensation for foreign technical assistance, – transfers in respect of international police cooperation.	803	803

Taxes and contributions – state Collections and payments in respect of taxes, fees, court deposits, bails, penalties, taxes and awards, collections and payments in respect of court decisions and rulings, and collections and payments arising from deals between residents and non-residents, etc. Includes: – return of excess amounts paid in above respects.	892	892
Taxes and contributions – other sectors Collections and payments in respect of taxes, fees, court deposits, bails, penalties, taxes and awards, collections and payments in respect of court decisions and rulings, and collections and payments arising from deals between residents and non-residents, etc. Includes: – return of excess amounts paid in above respects.	893	893
Foreign exchange remittances from abroad to the benefit of resident natural persons – paid out in dinars	780	-
Foreign exchange remittances by natural persons – foreign exchange remittances by natural persons from abroad to the credit of foreign exchange accounts of resident natural persons in the Republic, – foreign payments from foreign exchange accounts of resident natural persons, – payments (moderate remittances) made by non-resident (resident) natural persons residing in the Republic or abroad for over one year to residents (non-residents), most frequently as payments among family members, etc.	781	894
Workers' foreign exchange remittances – workers' foreign exchange remittances from abroad to the benefit of legal entities – organizations for social insurance in respect of pension insurance of workers and health insurance of their families, – payments to the credit of foreign exchange accounts of the above workers.	782	-
Annuities, pensions, disability benefit and other social benefits – state – payment of contributions for social insurance by non-residents to the benefit of social funds in the Republic and payout from such funds for pensions and social benefits to non-residents by social funds in the Republic.	800	800
Annuities, pensions, disability benefits and other social income – other sectors – payment of social insurance contributions to the benefit of foreign funds or countries and payout of pensions and other social benefits from such funds.	806	806
Transfers in respect of insurance – collections in which both the foreign insurance company policyholder and the beneficiary are residents, – payments in which both the domestic insurance company policyholder and the beneficiary are non-residents. Includes: – transactions in respect of reciprocal refund of damages between a resident and a non-resident insurance company; – claims in respect of insurance policy. Excludes: – fees relating to transactions on interim accounts for payout of damages between a resident and a non-resident insurance company (included in 400 – Financial services, except insurance).	260	260
Transfers in respect of insurance – collections in which the foreign insurance company policyholder is a non-resident and beneficiary is a resident, – payments in which the domestic insurance company policyholder is a resident and beneficiary is a non-resident. Includes: – transactions in respect of reciprocal refund of damages between a resident and a non-resident insurance company; – claims in respect of insurance policy. Excludes: – fees relating to transactions on interim accounts for payout of damages between a resident and a non-resident insurance company (included in 400 – Financial services, except insurance)	261	261
CAPITAL AND FINANCIAL ACCOUNT		
Capital transfers		
Capital transfers – public sector Public sector transfers to non-residents and non-resident transfers to the public sector (money transfers that increase fixed capital in the country: e.g. cash subsidies for investment projects and inter-governmental damage indemnity paid at government level, concessions for natural resources, forests, springs, etc.). Excludes: – concessions for infrastructure etc. (included in 557/157 – Direct investments –investment by non-residents in the Republic).	901	901
Transfers of other sectors		
Migrant transfers – transfers of funds relating to migration of individuals from one economy to another.	768	768
Change of status – transfers between accounts of residents and non-residents due to change in status.	640	640
Capital account – sale and purchase of non-manufacturing and non-financial assets		
Purchase and sale of patents, licences and other intangible property (includes payment of compensation for concessions)	770	770
Sale of real estate to foreign diplomatic representative offices and/or purchase of real estate from such representative offices	771	771
Financial account		
Direct investments		

Direct investments – investment by non-residents in the Republic Transactions resulting from purchase and sale of shares or ownership stake in the share capital of resident legal entity and other transactions aiming to increase non-resident's stake in an established resident legal entity – payment of founding stake (founding of legal entity, branch, etc.), – capital increase, – payment for losses, – concessions for infrastructure, etc.	557	157
Sale of ownership stake in another domestic company – collection of payment by a resident legal entity from a non[1]resident for the sold ownership stake in another resident legal entity, – payment to the benefit of a non-resident for sold ownership stake in another resident legal entity.	666	666
Direct investments – investment by residents abroad – share of domestic capital in a foreign bank and legal entity, all investments in shares of foreign legal entities and banks and reduction of share in capital.	579	179
Sale and purchase of real estate in the Republic	538	138
Sale and purchase of real estate abroad	539	139
Payment of foreign capital by the founder that does not increase the share capital	560	560
Transactions between parent legal entity and its branch Excludes: – founding of companies (included in 557/157 – Direct investments – investment by non-residents in the Republic or in 579/179 – Direct investments – investment by residents abroad).	635	635
Investment in equity securities		
Portfolio investments by residents – payments for the purpose of purchasing equity securities that are not direct investments, and which have been issued by non-residents. Excludes: – equity securities that are direct investments (included in 579/179 – Direct investments – investment by residents abroad).	519	519
Portfolio investments by non-residents – payments for the purpose of purchasing equity securities that are not direct investments, and which have been issued by residents. Includes: – sale of foreign currency denominated domestic securities issued by residents abroad. Excludes: – equity securities that are direct investments (included in 557/157 – Direct investments – investment by non-residents in the Republic).	518	518
Investment in debt securities including long-term and short-term debt securities		
– sale and purchase of long-term debt securities issued by non-residents, Also includes: – long-term debt securities issued by OECD members countries and international financial institutions – other long-term debt securities;	540	540
– sale and purchase of long-term debt securities issued by residents;	541	541
– collection in respect of sale of foreign currency denominated domestic securities issued abroad;	902	-
– payment in respect of purchase of foreign currency denominated domestic securities issued abroad and purchased by residents;	-	902
– sale and purchase of short-term debt securities issued by non-residents;	542	542
– sale and purchase of short-term debt securities issued by residents.	543	543
Financial derivatives		
Received payment from a non-resident for net settlement in respect of an option issued by non-residents, but not for the actual purchase/sale of the underlying instrument, and inflow from the sale of option during the option validity term and/or payment of premium to non-resident for the purchase of the option issued by non-residents. Also including: inflow and outflow under warranties.	547	547
Received payment of premium from a non-resident in respect of sale of an option issued by domestic issuers or payment to non[1]resident for net settlement in respect of the sold option of the domestic issuer, but not in respect of the actual sale of the underlying instrument Also including: inflow and outflow under warranties.	548	548
Inflow or outflow in respect of net settlement of forward instruments issued by non-residents (forward, future, swap, etc.) Also including: – currency forward and interest rate forward; – foreign exchange swap and interest rate swap; – cross currency interest rate swap; – futures – outflow under initial margin and variation margin payments, and/or inflow from withdrawal of funds above the initial margin.	742	742
Inflow or outflow in respect of net settlement of forward instruments issued by residents (forward, futures, swap, etc.) Also including: – futures – inflow and outflow under initial margin and variation margin payments.	743	743
Financial account – other investments – credits and financial leasing (principal)		
Long-term credits from abroad – disbursement of long-term foreign credits (with repayment period over one year) and repayment of principal. Includes: – disbursement of long-term financial credits and repayment of principal on such credits; – repayment of principal on long-term commercial and commodity credits.	521	121

Short-term credits from abroad – disbursement of short-term foreign credits (with repayment period of up to one year) and repayment of principal in that respect. Includes: – disbursement of short-term financial credits and repayment of principal on such credits; – repayment of principal on short-term commercial and commodity credits; – repayment of principal on short-term bank credit lines with a foreign bank used by an authorized bank.	522	123
Bank short-term time deposits – disbursement of short-term time deposits of banks with repayment period of up to 12 months paid in foreign exchange by foreign banks to the account of authorized banks, and repayment of principal in that respect.	618	118
Long-term lending – disbursement of long-term credits extended to non-residents (with repayment period over one year), and collection of principal in that respect. Includes: – disbursement of long-term financial credits and collection of principal on such credits; – collection of principal on long-term commercial and commodity credits.	517	166
Subordinated credits from abroad	520	120
Subordinated lending	619	119
Short-term lending – disbursement of short-term credits to non-residents (with repayment period of up to one year) and collection of principal in that respect. Includes: – disbursement of short-term financial credits and collection of principal in respect of such credits; – collection of principal in respect of short-term commercial and commodity credits; – collection of principal in respect of short-term bank credit lines disbursed by a foreign bank with an authorized bank.	523	169
Syndicated credits taken abroad by a resident via agent bank in the Republic – payment of share of non-resident banks for participation in the syndicated credit approved to a resident, and rebate of such funds.	526	126
Syndicated credits taken abroad by a resident via agent bank abroad – payment of share of resident banks for participation in the syndicated credit approved to a resident for payment of imports of goods and services from abroad, and rebate of such funds.	535	135
Syndicated credits approved to non-residents via agent bank in the Republic – payment of share of non-resident banks for participation in the syndicated credit approved to a non-resident, and rebate of such funds.	537	137
Syndicated credits approved to non-residents via agent bank abroad – payment of share of resident banks for participation in the syndicated credit approved to a non-resident, and rebate of such funds.	536	136
Guarantees in respect of credit arranged between two non-residents abroad – collection and payment in respect of activated guarantee of an authorized bank issued in respect of a credit between two residents abroad.	534	134
Warranty in respect of credit arranged between two non-residents abroad – collection and payment in respect of activated warranty of a resident legal entity issued in respect of a credit arranged between two non-residents abroad.	544	144
Financial leasing – provision or repayments in respect of financial leasing (lease equal to product economic lifetime, with possibility to purchase goods after end of lease). Excludes: – payment for use of equipment, vehicles and other means of transport in respect of operational leasing (included in 490 – Lease of means of transport without crew).	575	175
Financial account – deposits		
Foreign cash and cheques – non-residents – depositing of foreign cash, dinars and cheques to current accounts and non-resident deposits, – foreign cash and dinars withdrawn and cheques issued from current accounts and non-resident deposits.	898	898
Time deposits of non-residents – increase and/or reduction in time deposits of non-residents (foreign banks and other non-residents).	504	104
Deposits of foreign banks – increase and/or reduction in deposits on accounts of foreign banks and other financial organizations denominated in foreign currency and in dinars (accounts 5007 and 4007).	501	101
Deposits of other foreign entities, including natural persons – increase and/or reduction in deposits on accounts of foreign entities in foreign currency and dinars (accounts 5007 and 4007).	502	102
Short-term deposits of domestic banks – reduction and/or increase in short-term deposits with foreign banks.	505	105
Payments from dinar accounts of non-residents in the country – payments in the country that are not deemed to constitute a foreign trade transaction, etc. from accounts of non-residents (account 4007).	704	-
Received cover for cheques – received cover for cheques and/or cheques submitted for redemption abroad and use of cover for cheques drawn on foreign banks.	515	115
Received cover for withdrawn foreign cash – received cover for foreign cash withdrawals from savings passbooks of non-residents with domestic banks and/or foreign cash withdrawals from savings passbooks of foreign banks.	508	108
Reduction and/or increase of domestic capital in international financial organizations (deposits in international financial organizations) Excludes: – membership fees in international financial organizations (included in 803 –Current public transfers).	580	180
Purchase and sale of foreign exchange and dinars between a bank and a non-resident bank	888	888
II. TRANSACTIONS BETWEEN RESIDENTS AND NEUTRAL TRANSACTIONS		
Agreed sale and purchase of claims and liabilities arising from foreign trade and credit transactions of residents	845	145

Withdrawal and depositing of foreign cash of resident natural persons from the cash vault in respect of personal transfer of means of payment from/to abroad via a bank, and payout of means of payment from abroad, including so-called quick money transfer	805	805
Purchase and sale of foreign cash from resident natural persons	796	700
Purchase and sale of cheques from resident natural persons	795	795
Depositing of foreign cash and travellers cheques to accounts and savings deposits of residents in foreign currency and withdrawal of such foreign cash and travellers cheques	797	897
Purchase of foreign exchange assets from accounts of non-residents and sale of foreign exchange assets to non-residents	703	703
Transfers from foreign exchange and dinar accounts of non-residents from the account of one bank to foreign exchange and dinar accounts of non-residents in another bank	503	103
Transfer from accounts abroad to accounts in the Republic, and crediting of foreign exchange accounts abroad	530	130
Payments for settlement of balance on correspondent current account: settlement of balance on long-term production cooperation accounts	533	133
Transfer of cover for confirmed documentary credits and guarantees and return of unused cover for confirmed documentary credits and guarantees	411	411
Sale and purchase of foreign cash abroad: transfer of foreign cash to account abroad (to the debit of Account 050 and to the credit of Account 051), crediting of Account 051 with foreign cash purchased abroad (to the debit of Account 051 and to the credit of Account 050)	552	152
Unperformed payments in respect of foreign collections when conditions for making payments are not met (Account 509) and rebate of such funds abroad	909	109
Transfer of foreign exchange through account abroad between the National Bank of Serbia and authorized banks (NOTE: when crediting Account 050 for the National Bank of Serbia, the bank shall use code 155 and the National Bank of Serbia code 555; when crediting Account 050 of a bank, the bank shall use code 555 and the National Bank of Serbia code 155)	555	155
Transfer from Account 050 to another Account 050 within a single bank (if code 561 is used, there must also be outflow with code 161 and identical data; if code 161 is used, there must also be inflow with code 561 and identical data)	561	161
Transfer from Account 051 to another Account 051 within a single bank (if code 583 is used, there must also be outflow with code 183 and identical data; if code 183 is used, there must also be inflow with code 583 and identical data – transfer of cash between cash vaults)	583	183
Transfer from Account 050 of one bank to Account 050 of another bank: the bank receiving the funds uses code 562 and the bank transferring the funds uses code 162 (NOTE: if one of the banks is the National Bank of Serbia, codes 155 or 555 must be used instead of these codes)	562	162
Transfer in the country in respect of foreign cash transfers: transfer of foreign cash between banks via collective centres (use of code allowed only on Account 051) (NOTE: the bank transferring the funds uses code 163 and the bank receiving the funds uses code 563)	563	163
Purchase of foreign cash and cheques from licensed exchange dealers and sale of foreign cash and cheques to licensed exchange dealers	572	573
Depositing and withdrawal of foreign cash performed by a licensed exchange dealer	576	176
Transfer between foreign exchange accounts in the Republic (NOTE: reference code 165 is used for debiting the account form which transfer is effected and reference code 565 is used for crediting the account to which transfer is effected)	565	165
Payment in respect of foreign currency savings (so-called frozen foreign currency savings deposits) – bonds and foreign cash	-	900
Purchase and sale of foreign exchange: sale of one and purchase of another currency	577	177
Return of stolen foreign cash and/or robbery and theft of foreign cash	198	198
Transfer of funds from the beneficiary's bank to the paying bank	569	-
Exchange of foreign currencies for the euro	568	168
Conversion	567	167
Collections, payments, in-payments and out-payments that can be performed in the Republic in foreign cash	808	808
Purchase and sale of foreign cash between the National Bank of Serbia and authorized banks in respect of temporary payment transactions with Kosovo and Metohija, and humanitarian aid and grants	899	899
Foreign payments to the National Bank of Serbia in respect of obligations of FR Yugoslavia and state union of Serbia and Montenegro for which the National Bank of Serbia acts as agent	912	-
Purchase and sale of foreign cash performed by the National Bank of Serbia in respect of authorized banks in the Interbank Foreign Exchange Market	910	910
Disbursement and repayment of syndicated credits taken by a resident abroad via agent bank in the Republic	913	913
Account mismatch (open items) and incorrect entries	599	199
Interbank clearing (net settlement) of international payments effected by the National Bank of Serbia	914	914

PAYMENT INSTRUMENTS CODE LIST

Code	Title
1	remittances, letters of credit and cheques
2*	cancelled remittances, letters of credit and cheques
3	use of documentary credit
4*	cancelled documentary credit
5	foreign cash
6*	cancelled foreign cash

* Used in refunds.

SPECIAL RESIDENT CODES (IDENTIFICATION NUMBERS)

Identification number	Description
07000006	natural person – Serbia excluding autonomous provinces
08000000	natural person – AP Vojvodina
09000003	natural person – AP Kosovo and Metohija

Appendix IX: Purpose of Payment Codes (RSD)

CODES OF PAYMENT

Classification by type of payment

1	Cash	Cash payments to the account and from the account
2	Noncash	Transfer (payment and other transfers) from one account into another
3	Clearing	Clearing payments
9	Rebooking	Recovery on the basis of of overpaid or erroneously paid funds

Classification by basis of payment

Transactions on the basis of trade in goods and services

20	Trade in goods and services – intermediate consumption	Payments for goods, raw materials, materials, production services, fuel, lubricants, energy, purchase of farm products, membership fees, settlement of liabilities to public companies that are not prescribed for other goods and services
21	Trade in goods and services – final consumption	Payment for goods, raw materials, materials, production services, fuel, lubricants, energy, purchase of farm products, membership fees, settlement of liabilities to public companies that are not prescribed for other goods and services (including the payment of all fees and compensations), except for investments - final consumption
22	Services of public companies	Payments of liabilities to public companies
23	Investment into plants and equipment	Payments related to the construction of plants and procurement of equipment (purchase price, delivery, assembly, etc.)
24	Investments – other	Payments for investments, except investments into plants and equipment
25	Rents	Rents for the use of real estate and movable items in state ownership, charges for other services that qualify as public revenues
26	Rents	Rents for the use of taxable real estate and movable items
27	Subsidies, vacation supplements and premiums from special accounts	Payment, collection, transfer and calculation of subsidies, vacation supplements and premiums from the consolidated account of the treasury or funds and organizations of mandatory social insurance
28	Subsidies, vacation supplements and premiums from other accounts	Payment, collection, transfer and calculation of subsidies, vacation supplements and premiums from other accounts
31	Customs and other import duties	Payment, collection, transfer from accounts and calculation on the basis of liability for customs and other import duties (customs duties and other public revenues collected by the Customs Authority as bulk payments in its reference account)

Allocation transactions

40	Salaries and other earnings of employees	Salary; entrepreneurs' personal salary; difference in salary of persons appointed to public office for the term of the office; payment under contract for performance of temporary and occasional work, as well as taxable remuneration given to employees for: compensation of public transport costs, per diems and business trip traveling and accommodation expenses in the country and abroad, per diems for Serbian Army employees, solidarity allowance in case of illness, rehabilitation or disability of an employee or his family members, for New Year and Christmas presents for children of employees and for service awards
41	Non-taxable earnings of employees, social and other allowances exempt from tax	Non-taxable remuneration given to employees for: compensation of public transport costs, per diems and business trip traveling and accommodation expenses in the country and abroad, per diems for Serbian Army employees, solidarity allowance in case of illness, rehabilitation or disability of an employee or his family members, for New Year and Christmas presents for children of employees and for service awards; Social and other allowances exempt from tax pursuant to the law governing personal income tax, except for allowances for volunteering
42	Compensation of earnings payable by the employer	Compensation of earnings on account of temporary work incapacity due to occupational injury or illness , which is payable by the employer from the first day of the sick leave until its end; Compensation of earnings on account of temporary work incapacity up to 30 days due to non-occupational injury or illness , pregnancyrelated illness or complications, or if mandatory quarantine was ordered for the employee, or if the employee needs to take care of a sick member of immediate family, except for a child under three years, if the employee was designated to escort a sick person pursuant to the law governing health insurance; Compensation of earnings for the duration of a paid leave during downtime, or during reduced volume of work which occurred through no fault of the employee, pursuant to Article 116 of the Labour Law
44	Earnings via youth and student cooperatives	Pay-outs to members of the cooperative from the cooperative's account

45	Pensions	Amount of pension paid to pensioners or transferred to their current accounts with banks or other financial organisations, except pay-outs in cash
46	Deductions from pensions and salaries	Deductions on account of garnishments for credits, membership fees and other legal, administrative and other deductions
47	Compensation of earnings payable by other payers	Compensation of earnings during sick leave exceeding 30 days in case of a temporary work incapacity of over 30 days due to non-occupational injury or illness, , pregnancy-related illness or complications, or if mandatory quarantine was ordered for the employee, or if the employee needs to take care of a sick member of immediate family, except for a child under three years, if the employee was designated to escort a sick person; Compensation of earnings during sick leave exceeding 30 days in case of a temporary work incapacity because of tissue or organ donation or care for a child under three years of age; Compensation of earnings during maternity leave, or in case of absence from work in order to care for a child, or absence from work in order to provide special care for a child
48	Income of natural persons from capital or other ownership rights	Interests, dividends and shares in profit, yield from an investment unit of an open-end investment fund, income from renting out real estate and movable property, income from property rights over a copyright work, or industrial property rights, income from insurance
49	Other income of natural persons	Income from fees for copyright work, income of athletes or sport experts, income from a special service contract and other income of natural persons not listed in codes 40 through 48
53	Payment of public revenues except taxes and contributions withheld at source	Payment of public revenues, taxes specifically, except taxes withheld at source, duties, fees etc.
54	Payment of taxes and contributions withheld at source	Payment of taxes and contributions which the payer of earnings is obligated to calculate, withold at source and pay into the designated single account no later than the day of payment of earnings to a natural person after deduction
57	Refund of overcharged or erroneously collected current revenues	Transfer of funds from the current revenue account to the taxpayer's account for overcharged or erroneously collected current revenues
58	Rebooking of overpaid or erroneously paid current revenues	Transfer of funds from one current revenue account to another on the grounds of overpaid or erroneously paid current revenues

Transfers

60	Insurance premium and indemnity	Insurance premium, reinsurance, indemnity
61	Public revenue allocation	Allocation of taxes, contributions and other current revenues paid to beneficiaries
62	Transfers across government bodies	Transfer between the account and subaccount of the treasury, transfer of funds to budget beneficiaries, payments under the Government's social programme
63	Other transfers	Transfers between accounts of the same legal person and other transfers, allocation of joint revenues
64	Transfer of budget funds to provide for the refund of overpaid current revenues	Transfer of budget funds to the current revenue account from which refund should be made to the taxpayer
65	In-payment of takings	In-payment of daily takings
66	Cash out-payments	All cash payments from accounts of legal entities and individual entrepreneurs

Financial transactions

70	Short-term lending	Short-term lending Transfer of funds on the basis of approved short-term loans
71	Long-term lending	Transfer of funds on the basis of approved long-term loans
72	Lending interest rate	Interest rate Interest received on loans
73	Placement of time deposits	
75	Other investments	Sale and purchase of equity securities, purchase of capital in the process of privatisation pursuant to the law governing privatisation, and purchase of shares from the Republic of Serbia Share Fund, interbank investments (securities, loans)
76	Repayment of short-term loans	
77	Repayment of long-term loans	
78	Withdrawal of time deposits	
79	Interest on deposit	Interest paid on deposits and other money holdings
80	Security discounting	
81	Founders' loans for liquidity purposes	Repayment by legal entities of loans made by natural person founders
82	Repayment of founders' loans for liquidity purposes	
83	Collection of citizens' cheques	
84	Payment cards	

85	Exchange transactions	
86	Purchase and sale of foreign currencies	
87	Grants and sponsorships	Payments from funds of banks and other legal entities pursuant to internal regulations
88	Grants	Grants based on international agreements
89	Transactions by order of citizens	
90	Other transactions	

REFERENCE CODE LIST FOR COLLECTION OF PAYMENTS, PAYMENTS AND TRANSFERS IN FOREIGN PAYMENT TRANSACTIONS

Description	Inflow	Outflow
I. TRANSACTIONS BETWEEN RESIDENTS AND NON-RESIDENTS		
CURRENT ACCOUNTS – GOODS		
Transactions in respect of trade in goods between residents and non-residents		
Goods – all collections and payments in respect of exports and imports of goods (before and after actual exports and imports), – collections from and payment to carriers of goods sold in ports and airports, against a duly completed customs declaration, – interest on overdue payment/collection of payment for import/export of goods, – default interest, price differentials, exchange rate gains/losses, penalties in respect of exports and imports of goods, – collection of payment for exports and payment for imports of goods not subject to customs declaration: exports and imports of books, professional literature, etc., – payment of (uninsured) damages in the course of export and import of goods, – collection of payments and payments relating to goods for further processing, – collection of payments and payments relating to goods for repairs. Excludes: – intermediation fees, i.e. difference in prices of purchased and sold goods in case of direct re-export and transport (included in 310 – Agent and broker fees); – collection of payments and payments for further processing of goods (included in 315 – Other services – further processing of goods). – repair services (included in 314 – Other services – repairs of goods); – advance payments in respect of performance of investment works abroad (included in 421 – Construction works abroad).	112	112
Goods on the territory of the Republic – collections and payments in respect of foreign trade transactions for goods that do not cross the customs line	712	712
Payment for goods located abroad and delivered directly abroad – payment for purchased goods located abroad and delivered directly abroad and collection of payment in respect of such transaction within 180 days from the day of effecting the payment	312	312
Supplies of means of transport – collections and payments in respect of delivery of supplies to resident/non-resident means of transport (ships, airplanes, road vehicles, trains, etc.) such as fuel, food etc. on foreign/domestic terminals (ports, airports, railway stations, etc.), if no customs declaration was completed at the time of exports or imports, and regardless of whether payment and collection were performed before or after delivery of goods.	147	147
Write-offs against invoiced value of goods	650	650
Accruals against invoiced value of goods	651	651
Cover received for documentary credit in favour of local beneficiaries	514	
SERVICES		
This category includes collection of payments and payments in respect of trade in services between residents and non-residents, including all advance payments and refunds		
Transport		
Maritime transport	202	202
– Passenger transport	201	201
– Other	208	208
Air transport		
– Passenger transport	242	242
– Transport of goods	241	241

– Other	248	248
Road transport		
– Passenger transport	252	252
– Transport of goods	251	251
– Other	258	258
Railway transport		
– Passenger transport	222	222
– Transport of goods	221	221
– Other	228	228
River transport		
– Passenger transport	232	232
– Transport of goods	231	231
– Other	238	238
Passenger transport: – transport of non-residents in international traffic by domestic means of transport, – transport of residents by foreign means of transport, – transport of domestic passengers by foreign means of transport, inclusive of other costs incurred in passenger transport (surcharge costs, food and beverage on means of transport, etc.). Excludes: – transport of non-residents by domestic means of transport within the country (included in 702 – Services in tourism).		
Transport of cargo: – transport of cargo, loading and unloading of means of transport, if the contract between owner of goods and the carrier stipulates that such services shall be provided by the carrier.		
Other: – all types of services at ports, airports and other terminal lines (cargo, loading, unloading, storing, warehousing, packing, maintenance and cleaning of transport equipment, vehicle tow and rescue services and agent commissions and fees for provided services of transport of goods and passengers), – all services paid through correspondent current accounts. Excludes: – services of lease of vehicles and crew (included in 218 – Lease of vehicles and crew for a specified period of time); – carriers' exploitation costs (included in 219 – Other transport related services); – other warehousing of goods (included in 319 – Warehousing); – insurance of goods (included in 259 – Insurance – premiums); – goods procured by non-resident carriers in ports, landing places and airports which are treated as goods and not as services (included in 147 – Supplies of means of transport); – repairs of railway, port and airport facilities (included in 317 – Construction works abroad); – courier services (included in 249 – Other communications services).		
Other		
Services of transport of oil, gas and electricity – costs of pipeline transport of oil and gas and electricity transport. Excludes: – value of delivered oil, gas and electricity (included in 112 – Goods).	213	213
Carrier services – all carrier services.	270	270
Lease of vehicles and crew to non-residents for a specific period of time and vice versa Excludes: – lease of vehicles without crew (included in 490 – Lease of means of transport without crew); – financial leasing services (included in 575 or 175 – financial leasing).	218	218
Other transport-related services include: – exploitation costs, – road tolls, – transit taxes, – overflight taxes	219	219
Tourism		
Purchase/sale of foreign cash – non-residents – purchase/sale of foreign cash from/to non-residents. Excludes: – purchase/sale of foreign cash from/to residents (included in 796 or 700 – purchase/sale of foreign cash from/to resident natural persons).	701	701
Purchase/sale of cheques – non-residents – purchase/sale of cheques from/to non-residents. Excludes: – purchase/sale of cheques from/to residents (included in 795 – Purchase/sale of cheques from/to resident natural persons).	699	699
Sale/purchase of domestic currency abroad – sale of dinar cash abroad and its repurchase.	707	707
Payments abroad in respect of sold cheques of foreign issuers	-	341

Services in tourism Payments in favour of resident or non-resident legal entities and natural persons providing tourist services: – travel agency services, – accommodation services – hotels and other accommodation facilities, – restaurant services, – organization of excursions, – transport services provided by resident carriers to non-residents in the country, – tourist entertainment services, etc.	702	895
Other – tourist services – other: sale of goods and other services to tourists, hunting and fishing licenses.	705	702
Foreign business travel – costs of foreign business travel of residents for the purpose of performing all types of business activities. Excludes: – value of transactions of sale or purchase of goods, services, etc. by residents during business travel in the name and for the account of the company (included in 112 – Goods or corresponding services).	-	304
Compensation (refund) from non-resident for costs incurred during resident's foreign business travel	343	-
Compensation for costs incurred and paid for by non-resident during business travel in our country	342	-
Tourist services – health services – costs and fees of treatment in hospitals, medical institutions and rehabilitation centres, – costs of medical treatment, etc.	401	804
Tourist services – education – total educational costs (scholarships and school fees), – specialization costs, – other educational costs.	812	812
Payment cards – payments for settlement of current account balance: settlement of payment card account balance. Includes: – payments in respect of payment cards for goods/services that the resident buys/uses during foreign travel; – collection of payment in respect of payment cards for goods/ services that the non-resident buys/uses during travel in the Republic of Serbia (hereinafter: the Republic).	532	132
Communications services		
Telecommunications services – sound transfer, – information transfer by telephone or telex, – telegrams, – cable or satellite transmission, – use of SWIFT, – satellite viewing subscription, – lease of telecommunications capacities (satellites, etc.), – e-mail, etc.	245	245
Other communications services – support services to telecommunications and other services, postal services – including rental of mailboxes, services related to undelivered mail, delivery of mail, courier services, etc., – services paid through correspondent current account.	249	249
International postal money order – offsetting of debts and receivables with foreign post offices in respect of fund transfers by international postal money	271	271
Investment works (construction works, construction and installation)		
Construction works abroad Construction works performed by residents abroad in the duration of up to one year, including: – preparation of the construction site, – building or road construction works, – construction and installation services, including imported equipment and instruments necessary for work on projects, – lease of construction or demolition equipment and staff, – construction repairs. Excludes: – construction works performed by branches of a resident or nonresident company abroad or in the country (included in 635 – Transactions between a parent legal entity and its branch); – preparation of site for mining, extraction of oil and gas (included in 306 – Agriculture, mining and in-field processing services); – payout of profit from construction works performed (included in 420 – Profit from construction works abroad).	317	317
Construction works abroad – advance payments in respect of investment works: advance payments or inflows under statements of works and cost estimates (referring to companies that must run separate bookkeeping for the business unit or that pay taxes in the country in which they perform the investment activity), – payments abroad in respect of performance of investment works. Excludes: – payment of profit from performed investment (construction) works (included in 420 – Profit from construction works abroad).	421	421
Construction works abroad – for costs paid in dinars – collections in respect of investment (construction) works abroad of costs paid in the country in dinars (except for goods).	422	-

Construction works performed in the country – foreign collections in respect of investment (construction) works performed by non-residents in the country in the duration of up to one year, – all payments, including advance payments, in respect of investment (construction) works performed by non-residents in the country in the duration of up to one year.	475	475
Insurance		
Insurance – premiums – collections and payments of insurance premiums and transfers in respect of life insurance paid by non-resident policyholders to resident insurance companies; – collections and payments with a foreign insurance company in respect of the following types of insurance: (a) insurance of investment works abroad performed by domestic companies and of the equipment for the performance of such works if so stipulated by the contract on the performance of such works or in the regulations of the country in which the works are performed; (b) insurance of foreign credits, for the purpose of insurance of repayment of such credits, if this is stipulated in the contract at the request of the lender; (c) insurance of ships under construction or repair, if this is explicitly stipulated in the contract with a foreign buyer or ordering party; (d) insurance of overseas ships against shippers' liability for damage to third parties and their property; (e) insurance of goods exported from or imported into the Republic, if transport of such goods is not done at the risk of a domestic legal entity or natural person; (f) insurance with a foreign property insurance company of domestic companies owned by domestic entities or in joint ownership of domestic and foreign entities, founded for the purposes of doing business abroad, and insurance of employees of such companies – if this is required by the regulations of the foreign country or if it is explicitly stipulated in the deed of incorporation of such companies; (g) insurances that the applicant for a license of a competent authority in the Republic for clinical testing of medications and medical supplies or for release into trade of medical supplies of foreign producers can contract, in conformity with the law on medications and medical supplies, with foreign insurance companies against damages that may occur as a consequence of application of such medications or medical supplies, if the insurance contract acknowledges the jurisdiction of domestic courts and other bodies to decide on damage claims; (h) insurance of foreign persons in the Republic whose property can be insured with a foreign insurance company, unless mandatory insurance in the Republic has been prescribed for such property and such persons. Excludes: – transactions in respect of mutual refund of damages between a resident and a non-resident insurance company (included in 260 or in 261 – transfers in respect of insurance); – claims of residents in respect of non-resident's policy (included in 260 or 261 – transfers in respect of insurance) – claims of non-resident in respect of resident's policy (included in 260 or 261 – transfers in respect of insurance); – damage indemnity arising from commercial relations (included in 892 – Taxes and contributions – state or in 893 – Taxes and contributions – other sectors).	259	259
Insurance company fees	264	264
Reinsurance fees	267	267
Reinsurance – premiums	268	268
Reinsurance – damage indemnity	269	269
Payment of contributions to voluntary pension funds in the Republic Payments and collections effected by non-residents in respect of pension contributions to voluntary pension funds in the Republic	807	807
Financial services		
Financial services, excluding insurance All financial intermediation services and other services provided by residents to non-residents and by non-residents to residents, which include: a) fees and charges relating to financial transactions, i.e. to: – receipt of deposits, – documentary credits, guarantees, etc., – financial leasing, – factoring, – transactions of purchase of debts and claims in respect of foreign trade transactions of residents, – credit transactions, – payment of damages between resident and non-resident insurance companies, – clearing payments, – foreign exchange transactions; b) services: – financial counselling, – financial assets management, – relating to payment card operations, – assessment of credit rating; c) other services.	400	400
Fees on transactions with securities Fees and charges relating to: – transactions with securities, – transactions with financial derivatives, – broker services, etc. Excludes: – payment of interest on investment in bonds and bills of exchange (included in 430 – Payment of interest on investment in debt securities) and on investment in money market instruments (included in 431 – Payment of interest on investment in money market instruments).	403	403
Computer and IT services		

Computer and IT services Services relating to hardware, software, databases and services relating to media, subscriptions, etc. performed between residents and non-residents: Includes: – activities relating to databases, – production of computer programmes, – computer consultancy services, – repairs of computer equipment, – fees for services of newspaper companies, – fees paid to freelance journalists or photographs, – purchase and sale of exclusive information, – other information services. Excludes: – computer training costs (included in 409 – Audio-visual services); – fees for copyright and computer programme licenses (included in 301 – Industrial property rights (patents, licenses and trademarks).	302	302
Industrial property rights		
Industrial property rights (patents, licenses and trademarks) Fees and other charges for the use of: – licenses and patents, – copyrights, – registered trademarks (words, symbols, design or their combination), – right to industrial processes and design (trademark, etc.), – licensed computer programmes, –product registration licenses, – other rights. Excludes: – purchase and sale of patents and licenses (included in 770 – Purchase and sale of patents, licenses and other intangible property)	301	301
Franchise	410	410
Other business services		
Intermediation and other trade-related services		
Agent and broker fees Fees for services performed by residents and non-residents in trade in goods and services: – fees payable to agents, brokers and intermediaries, – merchant fees, – mercantile broker fees, – dealer and commission agent fees, – expert appraisal services related to trade, etc. Excludes: – fee for use of patents and licenses (included in 301 – Industrial property rights (patents, licenses and trademarks) – broker services (included in 403 – Fees on transactions with securities); – insurance brokerage (included in 259 – Insurance – premium).	310	310
Operational leasing		
Lease of equipment Includes all types of (operational) lease of equipment (machines, computers and other equipment). Excludes: – financial leasing (included in 575/175 – Financial leasing); – lease of telecommunications capacities (satellites, etc.) (included in 245 – Telecommunications services).	489	489
Lease of means of transport without crew – ships, – airplanes, – motor vehicles, including rent-a-car services, – railway container cars, platforms, etc., – other vehicles. Excludes: – sale of motor vehicles through leasing (included in 575/175 – Financial leasing).	490	490
Other business, professional and technical services		
Research and development – fundamental and applied research, – laboratory and other services, – projects and documents, – participation fees for technical and scientific conventions, – refund of costs of organizing professional seminars, etc.	303	303
Legal, accounting and consulting services – legal counselling and representation (legal counsel services), – company, market, human resources and production management, – court expert services, – accounting consultancy, – audit, – tax consulting, – services of translation and publication of professional and scientific articles (royalties) etc.	304	304

Business consulting – consulting services related to business project management, – entrepreneurial and business consulting, – participation fees for business conventions, – refund of cost of organizing business conventions, etc.	305	305
Advertising and market research – advertising agency services, – media advertising, – public opinion poll, – costs of organizing fair exhibitions, – presentation of products abroad, – market research, etc.	300	300
Architectural, engineering and other technical services – architectural and construction design services, – supervision of design implementation, – geodetic services, – services of technical control of products, – purchase of tender and bidding documentation, etc.	316	316
Agriculture, mining and in-field processing services – agricultural services (harvest, crop processing, breeding and vaccination of animals and services related to hunting, fishing and forestry), – mining services (production of oil and gas, mine engineering and geologic measurements), – waste processing services, – decontamination and recovery services, etc.	306	306
Warehousing Excludes: – warehousing on railway stations, airports and ports (included in Transport – other).	319	319
Control of quality and quantity of goods – technical testing of goods, – analyses and issuance of certificates, etc.	280	280
Other services – storing and search services, – photographic services, – cleaning services, – packing of goods, – utility services, – processing of tender documentation, – other services.	307	307
Further processing and repairs		
Further processing of goods – collections and payment of fees for services of further processing of goods (e.g. oil refining, additional processing in textile and metal industry and other industries). Excludes: – value of goods for further processing (included in 112 – Goods).	315	315
Repairs of goods Collections or payments in respect of services of repair and servicing of goods. Excludes: – repairs performed by construction and installation companies (included in 317 – Construction works abroad); – repairs of computer equipment (included in 302 – Computer and IT services); – maintenance of devices and equipment at airports and in ports (included in 248 – Air transport – other and 208 – Maritime transport - other); – value of goods being repaired and installed (included in 112 – Goods).	314	314
Audio-visual services – fee for the provision of services relating to production of films, radio and television programmes and musical production, – rights of distribution of audio-visual products (film and television programmes), – television rights of broadcasting sport, concert and similar events, – payment of computer training costs, etc.	409	409
Cultural services – museum, library, theatre and orchestral services, – fees for membership in cultural organizations, – composers' copyrights relating to music production, – organizing fashion shows, – copyright of performance of theatre plays and concerts, – services provided by cultural centres of embassies, – other cultural services.	765	765
Sport and recreation – participation fees for international sporting events, – membership fees for international sports organizations, – international transfers of professional sportspeople, – other.	760	760

Fees Fees of: – doctors and other medical personnel, – teachers and lecturers, – sportspersons, – actors and producers, – artists, musicians and journalists, – other.	810	780
Government services		
Revenue and expenditure of national embassies, consular offices and military representative offices, and their staff and staff family members in foreign countries, including: – office supplies, – furniture, – utilities, – office vehicles and their maintenance, – official representation, – recovery of unspent funds that had been transferred to the accounts of diplomatic-consular offices of the Republic of Serbia abroad. Excludes: – employee wages and compensations (included in 600 – Wages and other compensations).	721	721
CURRENT ACCOUNTS – INCOME		
Income from employment		
Wages and other compensations: – to permanently or temporarily employed residents and non-residents in embassies, state institutions and other representative offices abroad, – to permanent or temporary employees in foreign diplomatic and other representative offices and international organizations in the Republic, - residents and non-residents permanently or temporarily employed by non-residents abroad and by residents in the Republic, – to border and seasonal workers.	600	600
Income from capital		
Dividends – paid out profit in respect of share in capital, – paid out profit in respect of performing economic activities abroad – transfer of profit.	578	160
Profit from construction works abroad	420	-
Lease of land, real estate and business facilities – payments in respect of lease of land, real estate and business facilities between residents and non-residents, – collection of rent, etc. by a resident on account of capital invested in real estate abroad, – payment of rent, etc. to a non-resident on account of capital invested in real estate in the country. Includes: – payments in respect of right to use forests, hunting grounds, waters, mines, etc. when the non-resident/resident does not establish a legal entity for performing these activities in the country/abroad.	320	320
Interest on debt securities		
Payment of interest on investment in debt securities	430	430
Payment of interest on investment in money market instruments	431	431
Interest		
Interest on long-term credits Includes: – interest on syndicated loans, – interest on subordinated loans.	510	110
Interest on short-term credits **Includes:** – interest on short-term bank credit lines.	511	111
Interest on bank short-term time deposits	-	418
Interest on demand deposits and time deposits	512	512
Interest in respect of financial leasing	513	113
Other costs of foreign lending or credits taken from abroad	528	128
Payment of default interest	529	129
CURRENT ACCOUNTS – CURRENT TRANSFERS		
Aid and grants – public sector – aid and grants to the public sector or public sector aid (subject to approval of competent authority).	802	801
Aid and grants – other sectors – payments between residents and non-residents in the form of cash grants, aid, inheritance, alimony, etc., – sponsorship of sporting and cultural events, etc., – regular collection of membership fees of religious, humanitarian, scientific and cultural organizations, – collection of money earned from games of chance.	767	767
Current public transfers – regular transfers of state institutions to international organizations, and vice versa, – membership fees and other transfers to international organizations, – compensation for foreign technical assistance, – transfers in respect of international police cooperation.	803	803

Taxes and contributions – state Collections and payments in respect of taxes, fees, court deposits, bails, penalties, taxes and awards, collections and payments in respect of court decisions and rulings, and collections and payments arising from deals between residents and non-residents, etc. Includes: – return of excess amounts paid in above respects.	892	892
Taxes and contributions – other sectors Collections and payments in respect of taxes, fees, court deposits, bails, penalties, taxes and awards, collections and payments in respect of court decisions and rulings, and collections and payments arising from deals between residents and non-residents, etc. Includes: – return of excess amounts paid in above respects.	893	893
Foreign exchange remittances from abroad to the benefit of resident natural persons – paid out in dinars	780	-
Foreign exchange remittances by natural persons – foreign exchange remittances by natural persons from abroad to the credit of foreign exchange accounts of resident natural persons in the Republic, – foreign payments from foreign exchange accounts of resident natural persons, – payments (moderate remittances) made by non-resident (resident) natural persons residing in the Republic or abroad for over one year to residents (non-residents), most frequently as payments among family members, etc.	781	894
Workers' foreign exchange remittances – workers' foreign exchange remittances from abroad to the benefit of legal entities – organizations for social insurance in respect of pension insurance of workers and health insurance of their families, – payments to the credit of foreign exchange accounts of the above workers.	782	-
Annuities, pensions, disability benefit and other social benefits – state – payment of contributions for social insurance by non-residents to the benefit of social funds in the Republic and payout from such funds for pensions and social benefits to non-residents by social funds in the Republic.	800	800
Annuities, pensions, disability benefits and other social income – other sectors – payment of social insurance contributions to the benefit of foreign funds or countries and payout of pensions and other social benefits from such funds.	806	806
Transfers in respect of insurance – collections in which both the foreign insurance company policyholder and the beneficiary are residents, – payments in which both the domestic insurance company policyholder and the beneficiary are non-residents. Includes: – transactions in respect of reciprocal refund of damages between a resident and a non-resident insurance company; – claims in respect of insurance policy. Excludes: – fees relating to transactions on interim accounts for payout of damages between a resident and a non-resident insurance company (included in 400 – Financial services, except insurance).	260	260
Transfers in respect of insurance – collections in which the foreign insurance company policyholder is a non-resident and beneficiary is a resident, – payments in which the domestic insurance company policyholder is a resident and beneficiary is a non-resident. Includes: – transactions in respect of reciprocal refund of damages between a resident and a non-resident insurance company; – claims in respect of insurance policy. Excludes: – fees relating to transactions on interim accounts for payout of damages between a resident and a non-resident insurance company (included in 400 – Financial services, except insurance)	261	261
CAPITAL AND FINANCIAL ACCOUNT		
Capital transfers		
Capital transfers – public sector Public sector transfers to non-residents and non-resident transfers to the public sector (money transfers that increase fixed capital in the country: e.g. cash subsidies for investment projects and inter-governmental damage indemnity paid at government level, concessions for natural resources, forests, springs, etc.). Excludes: – concessions for infrastructure etc. (included in 557/157 – Direct investments –investment by non-residents in the Republic).	901	901
Transfers of other sectors		
Migrant transfers – transfers of funds relating to migration of individuals from one economy to another.	768	768
Change of status – transfers between accounts of residents and non-residents due to change in status.	640	640
Capital account – sale and purchase of non-manufacturing and non-financial assets		
Purchase and sale of patents, licences and other intangible property (includes payment of compensation for concessions)	770	770
Sale of real estate to foreign diplomatic representative offices and/or purchase of real estate from such representative offices	771	771
Financial account		
Direct investments		

Direct investments – investment by non-residents in the Republic Transactions resulting from purchase and sale of shares or ownership stake in the share capital of resident legal entity and other transactions aiming to increase non-resident's stake in an established resident legal entity – payment of founding stake (founding of legal entity, branch, etc.), – capital increase, – payment for losses, – concessions for infrastructure, etc.	557	157
Sale of ownership stake in another domestic company – collection of payment by a resident legal entity from a non[1]resident for the sold ownership stake in another resident legal entity, – payment to the benefit of a non-resident for sold ownership stake in another resident legal entity.	666	666
Direct investments – investment by residents abroad – share of domestic capital in a foreign bank and legal entity, all investments in shares of foreign legal entities and banks and reduction of share in capital.	579	179
Sale and purchase of real estate in the Republic	538	138
Sale and purchase of real estate abroad	539	139
Payment of foreign capital by the founder that does not increase the share capital	560	560
Transactions between parent legal entity and its branch Excludes: – founding of companies (included in 557/157 – Direct investments – investment by non-residents in the Republic or in 579/179 – Direct investments – investment by residents abroad).	635	635
Investment in equity securities		
Portfolio investments by residents – payments for the purpose of purchasing equity securities that are not direct investments, and which have been issued by non-residents. Excludes: – equity securities that are direct investments (included in 579/179 – Direct investments – investment by residents abroad).	519	519
Portfolio investments by non-residents – payments for the purpose of purchasing equity securities that are not direct investments, and which have been issued by residents. Includes: – sale of foreign currency denominated domestic securities issued by residents abroad. Excludes: – equity securities that are direct investments (included in 557/157 – Direct investments – investment by non-residents in the Republic).	518	518
Investment in debt securities including long-term and short-term debt securities		
– sale and purchase of long-term debt securities issued by non-residents, Also includes: – long-term debt securities issued by OECD members countries and international financial institutions – other long-term debt securities;	540	540
– sale and purchase of long-term debt securities issued by residents;	541	541
– collection in respect of sale of foreign currency denominated domestic securities issued abroad;	902	-
– payment in respect of purchase of foreign currency denominated domestic securities issued abroad and purchased by residents;	-	902
– sale and purchase of short-term debt securities issued by non-residents;	542	542
– sale and purchase of short-term debt securities issued by residents.	543	543
Financial derivatives		
Received payment from a non-resident for net settlement in respect of an option issued by non-residents, but not for the actual purchase/sale of the underlying instrument, and inflow from the sale of option during the option validity term and/or payment of premium to non-resident for the purchase of the option issued by non-residents. Also including: inflow and outflow under warranties.	547	547
Received payment of premium from a non-resident in respect of sale of an option issued by domestic issuers or payment to non[1]resident for net settlement in respect of the sold option of the domestic issuer, but not in respect of the actual sale of the underlying instrument Also including: inflow and outflow under warranties.	548	548
Inflow or outflow in respect of net settlement of forward instruments issued by non-residents (forward, future, swap, etc.) Also including: – currency forward and interest rate forward; – foreign exchange swap and interest rate swap; – cross currency interest rate swap; – futures – outflow under initial margin and variation margin payments, and/or inflow from withdrawal of funds above the initial margin.	742	742
Inflow or outflow in respect of net settlement of forward instruments issued by residents (forward, futures, swap, etc.) Also including: – futures – inflow and outflow under initial margin and variation margin payments.	743	743
Financial account – other investments – credits and financial leasing (principal)		
Long-term credits from abroad – disbursement of long-term foreign credits (with repayment period over one year) and repayment of principal. Includes: – disbursement of long-term financial credits and repayment of principal on such credits; – repayment of principal on long-term commercial and commodity credits.	521	121

Short-term credits from abroad – disbursement of short-term foreign credits (with repayment period of up to one year) and repayment of principal in that respect. Includes: – disbursement of short-term financial credits and repayment of principal on such credits; – repayment of principal on short-term commercial and commodity credits; – repayment of principal on short-term bank credit lines with a foreign bank used by an authorized bank.	522	123
Bank short-term time deposits – disbursement of short-term time deposits of banks with repayment period of up to 12 months paid in foreign exchange by foreign banks to the account of authorized banks, and repayment of principal in that respect.	618	118
Long-term lending – disbursement of long-term credits extended to non-residents (with repayment period over one year), and collection of principal in that respect. Includes: – disbursement of long-term financial credits and collection of principal on such credits; – collection of principal on long-term commercial and commodity credits.	517	166
Subordinated credits from abroad	520	120
Subordinated lending	619	119
Short-term lending – disbursement of short-term credits to non-residents (with repayment period of up to one year) and collection of principal in that respect. Includes: – disbursement of short-term financial credits and collection of principal in respect of such credits; – collection of principal in respect of short-term commercial and commodity credits; – collection of principal in respect of short-term bank credit lines disbursed by a foreign bank with an authorized bank.	523	169
Syndicated credits taken abroad by a resident via agent bank in the Republic – payment of share of non-resident banks for participation in the syndicated credit approved to a resident, and rebate of such funds.	526	126
Syndicated credits taken abroad by a resident via agent bank abroad – payment of share of resident banks for participation in the syndicated credit approved to a resident for payment of imports of goods and services from abroad, and rebate of such funds.	535	135
Syndicated credits approved to non-residents via agent bank in the Republic – payment of share of non-resident banks for participation in the syndicated credit approved to a non-resident, and rebate of such funds.	537	137
Syndicated credits approved to non-residents via agent bank abroad – payment of share of resident banks for participation in the syndicated credit approved to a non-resident, and rebate of such funds.	536	136
Guarantees in respect of credit arranged between two non-residents abroad – collection and payment in respect of activated guarantee of an authorized bank issued in respect of a credit between two residents abroad.	534	134
Warranty in respect of credit arranged between two non-residents abroad – collection and payment in respect of activated warranty of a resident legal entity issued in respect of a credit arranged between two non-residents abroad.	544	144
Financial leasing – provision or repayments in respect of financial leasing (lease equal to product economic lifetime, with possibility to purchase goods after end of lease). Excludes: – payment for use of equipment, vehicles and other means of transport in respect of operational leasing (included in 490 – Lease of means of transport without crew).	575	175
Financial account – deposits		
Foreign cash and cheques – non-residents – depositing of foreign cash, dinars and cheques to current accounts and non-resident deposits, – foreign cash and dinars withdrawn and cheques issued from current accounts and non-resident deposits.	898	898
Time deposits of non-residents – increase and/or reduction in time deposits of non-residents (foreign banks and other non-residents).	504	104
Deposits of foreign banks – increase and/or reduction in deposits on accounts of foreign banks and other financial organizations denominated in foreign currency and in dinars (accounts 5007 and 4007).	501	101
Deposits of other foreign entities, including natural persons – increase and/or reduction in deposits on accounts of foreign entities in foreign currency and dinars (accounts 5007 and 4007).	502	102
Short-term deposits of domestic banks – reduction and/or increase in short-term deposits with foreign banks.	505	105
Payments from dinar accounts of non-residents in the country – payments in the country that are not deemed to constitute a foreign trade transaction, etc. from accounts of non-residents (account 4007).	704	-
Received cover for cheques – received cover for cheques and/or cheques submitted for redemption abroad and use of cover for cheques drawn on foreign banks.	515	115
Received cover for withdrawn foreign cash – received cover for foreign cash withdrawals from savings passbooks of non-residents with domestic banks and/or foreign cash withdrawals from savings passbooks of foreign banks.	508	108
Reduction and/or increase of domestic capital in international financial organizations (deposits in international financial organizations) Excludes: – membership fees in international financial organizations (included in 803 –Current public transfers).	580	180
Purchase and sale of foreign exchange and dinars between a bank and a non-resident bank	888	888
II. TRANSACTIONS BETWEEN RESIDENTS AND NEUTRAL TRANSACTIONS		
Agreed sale and purchase of claims and liabilities arising from foreign trade and credit transactions of residents	845	145

Withdrawal and depositing of foreign cash of resident natural persons from the cash vault in respect of personal transfer of means of payment from/to abroad via a bank, and payout of means of payment from abroad, including so-called quick money transfer	805	805
Purchase and sale of foreign cash from resident natural persons	796	700
Purchase and sale of cheques from resident natural persons	795	795
Depositing of foreign cash and travellers cheques to accounts and savings deposits of residents in foreign currency and withdrawal of such foreign cash and travellers cheques	797	897
Purchase of foreign exchange assets from accounts of non-residents and sale of foreign exchange assets to non-residents	703	703
Transfers from foreign exchange and dinar accounts of non-residents from the account of one bank to foreign exchange and dinar accounts of non-residents in another bank	503	103
Transfer from accounts abroad to accounts in the Republic, and crediting of foreign exchange accounts abroad	530	130
Payments for settlement of balance on correspondent current account: settlement of balance on long-term production cooperation accounts	533	133
Transfer of cover for confirmed documentary credits and guarantees and return of unused cover for confirmed documentary credits and guarantees	411	411
Sale and purchase of foreign cash abroad: transfer of foreign cash to account abroad (to the debit of Account 050 and to the credit of Account 051), crediting of Account 051 with foreign cash purchased abroad (to the debit of Account 051 and to the credit of Account 050)	552	152
Unperformed payments in respect of foreign collections when conditions for making payments are not met (Account 509) and rebate of such funds abroad	909	109
Transfer of foreign exchange through account abroad between the National Bank of Serbia and authorized banks (NOTE: when crediting Account 050 for the National Bank of Serbia, the bank shall use code 155 and the National Bank of Serbia code 555; when crediting Account 050 of a bank, the bank shall use code 555 and the National Bank of Serbia code 155)	555	155
Transfer from Account 050 to another Account 050 within a single bank (if code 561 is used, there must also be outflow with code 161 and identical data; if code 161 is used, there must also be inflow with code 561 and identical data)	561	161
Transfer from Account 051 to another Account 051 within a single bank (if code 583 is used, there must also be outflow with code 183 and identical data; if code 183 is used, there must also be inflow with code 583 and identical data – transfer of cash between cash vaults)	583	183
Transfer from Account 050 of one bank to Account 050 of another bank: the bank receiving the funds uses code 562 and the bank transferring the funds uses code 162 (NOTE: if one of the banks is the National Bank of Serbia, codes 155 or 555 must be used instead of these codes)	562	162
Transfer in the country in respect of foreign cash transfers: transfer of foreign cash between banks via collective centres (use of code allowed only on Account 051) (NOTE: the bank transferring the funds uses code 163 and the bank receiving the funds uses code 563)	563	163
Purchase of foreign cash and cheques from licensed exchange dealers and sale of foreign cash and cheques to licensed exchange dealers	572	573
Depositing and withdrawal of foreign cash performed by a licensed exchange dealer	576	176
Transfer between foreign exchange accounts in the Republic (NOTE: reference code 165 is used for debiting the account form which transfer is effected and reference code 565 is used for crediting the account to which transfer is effected)	565	165
Payment in respect of foreign currency savings (so-called frozen foreign currency savings deposits) – bonds and foreign cash	-	900
Purchase and sale of foreign exchange: sale of one and purchase of another currency	577	177
Return of stolen foreign cash and/or robbery and theft of foreign cash	198	198
Transfer of funds from the beneficiary's bank to the paying bank	569	-
Exchange of foreign currencies for the euro	568	168
Conversion	567	167
Collections, payments, in-payments and out-payments that can be performed in the Republic in foreign cash	808	808
Purchase and sale of foreign cash between the National Bank of Serbia and authorized banks in respect of temporary payment transactions with Kosovo and Metohija, and humanitarian aid and grants	899	899
Foreign payments to the National Bank of Serbia in respect of obligations of FR Yugoslavia and state union of Serbia and Montenegro for which the National Bank of Serbia acts as agent	912	-
Purchase and sale of foreign cash performed by the National Bank of Serbia in respect of authorized banks in the Interbank Foreign Exchange Market	910	910
Disbursement and repayment of syndicated credits taken by a resident abroad via agent bank in the Republic	913	913
Account mismatch (open items) and incorrect entries	599	199
Interbank clearing (net settlement) of international payments effected by the National Bank of Serbia	914	914

PAYMENT INSTRUMENTS CODE LIST

Code	Title
1	remittances, letters of credit and cheques
2*	cancelled remittances, letters of credit and cheques
3	use of documentary credit
4*	cancelled documentary credit
5	foreign cash
6*	cancelled foreign cash

* Used in refunds.

SPECIAL RESIDENT CODES (IDENTIFICATION NUMBERS)

Identification number	Description
07000006	natural person – Serbia excluding autonomous provinces
08000000	natural person – AP Vojvodina
09000003	natural person – AP Kosovo and Metohija

Appendix X: Purpose of Payment Codes (Palestine, State of)

TRANSACTION CODE	DESCRIPTION
10	WAGES AND SALARIES
11	RETIREMENTS WAGES AND SALARIES
12	END OF SERVICE INDEMNITY
13	FAMILY AID OR FAMILY ASSISTANCE
14	LEGACY / HERITANCE
15	TRAVEL AND TOURISM
16	EDUCATIONAL EXPENSES
17	TREATMENT EXPENSES
18	INVOICE PAYMENT AND PURCHASES
19	ELECTRICITY BILL PAYMENT
20	WATER BILL PAYMENT
21	UTILITY BILL PAYMENT (TEL, INTERNET)
22	PREPAID CARDS RECHARGING
23	CREDIT CARD PAYMENT
24	SCIENTIFIC RESEARCH SUPPORT
25	PURCHASES LANDS
26	SELL LANDS
27	PURCHASE REAL ESTATE
28	SELL REAL ESTATE
29	CONSTRUCT REAL ESTATE
30	BUY SHARES
31	SELL SHARES
32	BUY BONDS
33	SELL BONDS
34	IMPORT
35	EXPORT
36	FEEDING OR FUNDING ACCOUNT
37	COMMISSIONS
38	TAXES
39	RENTAL EXPENSES
40	INVESTMENT RETURNS OR REVENUES
41	BROKERAGE INVESTMENT
42	FINANCIAL SERVICES
43	CONSULTING SERVICES
44	CONSTRUCTION SERVICES
45	MAINTENANCE SERVICES
46	ADVERTISING AND MARKETING SERVICES
47	COMMUNICATIONS SERVICES
48	MEDICAL AND HEALTH SERVICES
49	MINING SERVICES
50	LAND FREIGHT
51	AIR FREIGHT
52	SEA FREIGHT
53	INSURANCE PAYMENT
54	INSURANCE COMPENSATIONS
55	ASSOCIATIONS OR UNION SUBSCRIPTIONS
56	SUBSCRIPTION IN PENSIONS FUNDS
57	SUBSCRIPTIONS AND MEMBERSHIPS FEES
58	TENDER BOND GUARANTEE

TRANSACTION CODE	DESCRIPTION
59	GRANTS AND DONATIONS
60	AID AND SUBSIDIES
61	RELIGIOUS COMMUNITIES AID
62	INTERNATIONAL COMMUNITIES AID
63	CHARITY COMMUNITIES AID
64	UN AID
65	GOVERNMENTAL DELEGATION
66	GOVERNMENTAL EDUCATION
67	FUNDING AID FOR BUDGET SUPPORT
68	FUNDING CAPITAL PROJECT
69	DIPLOMATIC MISSIONS
70	EMBASSIES AND REPRESENTATIVE OFFICES REMITTANCES
71	SUBSCRIPTIONS TO INTERNATIONAL NON MONETARY ORGANIZATIONS
72	FUNDING CLUBS AND ASSOCIATIONS
73	LOANS
74	LOANS REPAYMENT
75	MUNICIPALITY FUNDS
76	REROUTING
77	FINES AND INFRACTIONS
78	CULTURAL, EDUCATIONAL AND ENTERTAINMENT SERVICES
79	INFORMATION TECHNOLOGY SERVICES
80	OTHER

Appendix XII: Purpose of Payment Codes (SAR)

Purpose codes for Saudi Arabia Riyal (SAR) payments:			
Code	**Description**	Applicable for	
		SAR Domestic payments	International payments
CORT	Trade Settlement Payment	X	X
SALA	Salary Payment	X	X
GOVT	Government Payment	X	X
SUPP	Supplier Payment	X	X
PUGA	Purchasing Goods Assets	X	X
INVP	Investment Payment	X	X
OTHE	Other	X	X

Appendix XIII: Purpose of Payment Codes (QAR)

Purpose codes for Qatari Riyal (QAR) payments:	
Code	**Description**
PPAY	Taxi and Limozin drivers payments
TAXT	Payments to the General Tax Authority
CORT	Trade Settlement Payment
SALA	Salary Payment
INSU	Insurance Premium
GOVT	Government Payment
BILL	BillPayment
INTC	Intra Company Payment
INTE	Interest
CLPR	Car Loan Payment
HOLP	Housing Loan Payment
PENS	Pension Payment
COUR	Court Case
SECU	Securities Payment
SSBE	Social Security Benefit
SUPP	Supplier Payment
TAXS	Tax Payment
VATX	Value Added Tax Payment
STAN	Standing Orders
CRCP	Credit cards payment
PFLB	Payment for local banks(transfers)
PFST	Personal Finance settlement
CNTP	Payment to Contractor
DIVI	Dividend.Coupon Payment
RENT	Rent Payment
ESRV	End of Service Benefits
TERM	Termination Of Services
LIAB	Liability Settlements
CHQR	Cheque Returns
BONU	Bonud Payment
TRAV	Travel Allowance
LEAV	Leave Encashment
ALLW	Allowances Claim
CHCO	Cheque Collection
TUIT	Tuition Fees
TRCF	Training Course Fees
OFFM	Official Mission
QACH	QATCH Return
MOPA	Mobile Payment
TREA	Treasury Payment
LEGA	Legal Consultation Fees

Appendix XIV: Single Payment Classification Code Digits (EKNP)

EKNP Code required in string format (without colons or spaces) in the third line of Field 70. This code should be formatted with the prefix EKNP and followed with a space.
E.g. EKNP 1122KZT333 (XXYYKZTZZZ).
• XX = KOD (2-digit Remitter Code).
• YY = KBE (2-digit Beneficiary Code). Non exhaustive list below.
• KZT = Currency Code.
• ZZZ = (3-digit KNP Payment Code). Non exhaustive list below.
KOD Code
The KOD code consist of 2 digits “XX” representing the remitter code.
KBE Codes
KBE codes consist of 2 digits “YY” representing the beneficiary code.
The remitter & beneficiary code is derived from the tables below.
The first digit indicates the type of residency:
1 - Resident
2 - Non-resident
The second digit represents:
1 - Government (central administration bodies)
2 - Regional and local administration bodies
3 - Central banks (national banks)
4 - Monetary and depositary finance corporations (banks)
5 - Non-depositary finance corporations (organizations performing some bank activities)
6 - State non-finance corporations
7 - Private non-finance corporations
8 - Not-for-profit organizations
9 - Individuals, self-employed population
KNP Code – Transaction Type
The Purpose of Payment Code (KNP) describes the nature of the payment and has been classified in accordance with instructions of the National Bank of Kazakhstan. It is always expressed as 3 digits.
Frequently used KNP codes are as follows. Please note this is not an exhaustive list. Beneficiary must liaise with their local bank for complete list of codes.
KNP Code Transaction Type Description:

010	Obligatory pension contributions
012	Obligatory social contributions
213	Purchase of foreign currency against KZT outside the stock exchange

223	Sale of foreign currency against KZT outside the stock exchange
230	Foreign currencies conversion (without involving KZT)
290	FX penalties
311	Placement of demand deposit
312	Placement of short-term deposit (up to 1 year)
314	Placement of long-term deposit (over 1 year)
321	Withdrawal of demand deposit (own funds transfer)
322	MM deal close (take-up)
411	Disbursement of short-term loan (up to 1 year)
413	Disbursement of long-term loan (over 1 year)
421	Repayment of short-term loan (up to 1 year)
423	Repayment of long-term loan (over 1 year)
563	Coupon payment on non-government securities and bills issued by non-residents of Kazakhstan
663	Coupon payment on non-government securities and bills issued by residents of Kazakhstan
710	Payment for goods (except apartment)
841	Payment for financial services
859	Payment for services
911	Payment to tax authorities

Appendix XV: Purpose of Payment Codes (ZAR)

Transaction adjustments	Code	Sub Code	Description
	100	00	Adjustments / Reversals / Refunds applicable to merchandise
Imports: Advance payments (not in terms of import undertaking)	Code	Sub Code	Description
	101	01	Import advance payment (excluding capital goods, gold, platinum, crude oil, refined petroleum products, diamonds, steel, coal, iron ore and goods imported via the South African Post Office)
	101	02	Import advance payment – capital goods
	101	03	Import advance payment – gold
	101	04	Import advance payment – platinum
	101	05	Import advance payment – crude oil
	101	06	Import advance payment – refined petroleum products
	101	07	Import advance payment – diamonds
	101	08	Import advance payment – steel
	101	09	Import advance payment – coal
	101	10	Import advance payment – iron ore
	101	11	Import advance payment - goods imported via the South African Post Office
Imports: Advance payments (in terms of import undertaking)	Code	Sub Code	Description
	102	01	Import advance payment (excluding capital goods, gold, platinum, crude oil, refined petroleum products, diamonds, steel, coal and iron ore)
	102	02	Import advance payment – capital goods
	102	03	Import advance payment – gold
	102	04	Import advance payment – platinum
	102	05	Import advance payment - crude oil
	102	06	Import advance payment – refined petroleum products
	102	07	Import advance payment - diamonds
	102	08	Import advance payment – steel
	102	09	Import advance payment – coal
	102	10	Import advance payment – iron ore
	102	11	Import advance payment - goods imported via the South African Post Office
Imports: (excluding advance payments and not in terms of import undertaking)	**Code**	**Sub Code**	**Description**
	103	01	Import payment (excluding capital goods, gold, platinum, crude oil, refined petroleum products, diamonds, steel, coal, iron ore and goods imported via the South African Post Office)
	103	02	Import payment – capital goods
	103	03	Import payment – gold
	103	04	Import payment – platinum
	103	05	Import payment – crude oil
	103	06	Import payment – refined petroleum products
	103	07	Import payment – diamonds
	103	08	Import payment – steel
	103	09	Import payment – coal
	103	10	Import payment – iron ore
	103	11	Import payment - goods imported via the South African Post Office
Imports: (excluding advance payments but in terms of import undertaking)	**Code**	**Sub Code**	**Description**
	104	01	Import payment (excluding capital goods, gold, platinum, crude oil, refined petroleum products, diamonds, steel, coal, iron ore and goods imported via the South African Post Office)
	104	02	Import payment – capital goods
	104	03	Import payment - gold
	104	04	Import payment - platinum
	104	05	Import payment– crude oil

	104	06	Import payment– refined petroleum products
	104	07	Import payment - diamonds
	104	08	Import payment– steel
	104	09	Import payment– coal
	104	10	Import payment– iron ore
	104	11	Import payment - goods imported via the South African Post Office
Imports: Other	**Code**	**Sub Code**	**Description**
	105	00	Consumables acquired in port
	106	00	Repayment of trade finance for imports
	107	00	Import payments where the Customs value of the shipment is less than R500
	108	00	Import payments where goods were declared as part of passenger baggage and no MRN is available
	109	01	Payments for goods purchased from non-residents in cases where no physical import will take place, excluding gold, platinum, crude oil, refined petroleum products, diamonds, steel, coal and iron ore as well as merchanting transactions
	109	02	Payments for gold purchased from non-residents in cases where no physical import will take place, excluding merchanting transactions
	109	03	Payments for platinum purchased from non-residents in cases where no physical import will take place, excluding merchanting transactions
	109	04	Payments for crude oil purchased from non-residents in cases where no physical import will take place, excluding merchanting transactions
	109	05	Payments for refined petroleum products purchased from non-residents in cases where no physical import will take place, excluding merchanting transactions
	109	06	Payments for diamonds purchased from non-residents in cases where no physical import will take place, excluding merchanting transactions
	109	07	Payments for steel purchased from non-residents in cases where no physical import will take place, excluding merchanting transactions
	109	08	Payments for coal purchased from non-residents in cases where no physical import will take place, excluding merchanting transactions
	109	09	Payments for iron ore purchased from non-residents in cases where no physical import will take place, excluding merchanting transactions
	109	10	Not allocated
	110	00	Merchanting transactions
	111	00	Not allocated
	112	00	Not allocated
Transaction adjustments	**Code**	**Sub Code**	**Description**
	200	00	Adjustments / Reversals / Refunds applicable to intellectual property and service related items
Charges for the use of intellectual property	**Code**	**Sub Code**	**Description**
	201	00	Rights obtained for licences to reproduce and/or distribute
	202	00	Rights obtained for using patents and inventions (licensing)
	203	00	Rights obtained for using patterns and designs (including industrial processes)
	204	00	Rights obtained for using copyrights
	205	00	Rights obtained for using franchises and trademarks
Acquisition of intellectual property (excluding computer related and audio-visual)	**Code**	**Sub Code**	**Description**
	210	00	Acquisition of patents and inventions
	211	00	Acquisition of patterns and designs (including industrial processes)
	212	00	Acquisition of copyrights
	213	00	Acquisition of franchises and trademarks
Research and development	**Code**	**Sub Code**	**Description**
	220	00	Payments for research and development services
	221	00	Funding for research and development
Audio-visual and related items	**Code**	**Sub Code**	**Description**
	225	00	Acquisition of original manuscripts, sound recordings and films
	226	00	Payment relating to the production of motion pictures, radio and television programs and musical recordings
Computer software and related items	**Code**	**Sub Code**	**Description**

	230	00	The outright purchasing of ownership rights of software
	231	00	Computer-related services including maintenance, repair and consultancy
	232	00	Commercial purchases of customised software and related licences to use
	233	00	Commercial purchases of non-customised software on physical media with periodic licence to use
	234	00	Commercial purchases of non-customised software provided on physical media with right to perpetual (ongoing) use
	235	00	Commercial purchases of non-customised software downloaded or electronically acquired with periodic licence
	236	00	Commercial purchases of non-customised software downloaded or electronically acquired with single payment
Technical related services	**Code**	**Sub Code**	**Description**
	240	01	Fees for processing - processing done on materials (excluding gold, platinum, crude oil, refined petroleum products, diamonds, steel, coal and iron ore)
	240	02	Fees for processing - processing done on gold
	240	03	Fees for processing - processing done on platinum
	240	04	Fees for processing - processing done on crude oil
	240	05	Fees for processing - processing done on refined petroleum products
	240	06	Fees for processing - processing done on diamonds
	240	07	Fees for processing - processing done on steel
	240	08	Fees for processing - processing done on coal
	240	09	Fees for processing - processing done on iron ore
	241	00	Repairs and maintenance on machinery and equipment
	242	00	Architectural, engineering and other technical services
	243	00	Agricultural, mining, waste treatment and depollution services
Travel services for non-residents	**Code**	**Sub Code**	**Description**
	250	00	Travel services for non-residents - business travel
	251	00	Travel services for non-residents - holiday travel
	252	00	Not allocated
Travel services for residents	**Code**	**Sub Code**	**Description**
	255	00	Travel services for residents - business travel
	256	00	Travel services for residents - holiday travel
Travel services in respect of third parties	**Code**	**Sub Code**	**Description**
	260	00	Payment for travel services in respect of third parties - business travel
	261	00	Payment for travel services in respect of third parties - holiday travel
Telecommunication and information services	**Code**	**Sub Code**	**Description**
	265	00	Payment for telecommunication services
	266	00	Payment for information services including data, news related and news agency fees
Transportation services	**Code**	**Sub Code**	**Description**
	270	01	Payment for passenger services - road
	270	02	Payment for passenger services - rail
	270	03	Payment for passenger services - sea
	270	04	Payment for passenger services – air
	271	01	Payment for freight services – road
	271	02	Payment for freight services – rail
	271	03	Payment for freight services – sea
	271	04	Payment for freight services – air
	272	01	Payment for other transport services – road
	272	02	Payment for other transport services – rail
	272	03	Payment for other transport services – sea
	272	04	Payment for other transport services – air
	273	01	Payment for postal and courier services – road
	273	02	Payment for postal and courier services – rail
	273	03	Payment for postal and courier services – sea
	273	04	Payment for postal and courier services – air
Financial services obtained	**Code**	**Sub Code**	**Description**

	275	00	Commission and fees
	276	00	Financial service fees charged for advice provided
Construction services	**Code**	**Sub Code**	**Description**
	280	00	Payment for construction services
Governement services	**Code**	**Sub Code**	**Description**
	281	00	Payment for government services
	282	00	Diplomatic transfers
Study related services	**Code**	**Sub Code**	**Description**
	285	00	Tuition fees
Other business services obtained	**Code**	**Sub Code**	**Description**
	287	00	Payment for legal services
	288	00	Payment for accounting services
	289	00	Payment for management consulting services
	290	00	Payment for public relation services
	291	00	Payment for advertising and market research services
	292	00	Payment for managerial services
	293	00	Payment for medical and dental services
	294	00	Payment for educational services
	295	00	Operational leasing
	296	00	Payment for cultural and recreational services
	297	00	Payment for other business services not included elsewhere
	298	00	Not allocated
	299	00	Not allocated
Transaction adjustments	**Code**	**Sub Code**	**Description**
	300	00	Adjustments/Reversals/Refunds related to income and yields on financial assets
Income payments	**Code**	**Sub Code**	**Description**
	301	00	Dividends
	302	00	Branch profits
	303	00	Compensation paid by a resident to a resident employee temporarily abroad (excluding remittances)
	304	00	Compensation paid by a resident to a non-resident employee (excluding remittances)
	305	00	Compensation paid by a resident to a migrant worker employee (excluding remittances)
	306	00	Compensation paid by a resident to a foreign national contract worker employee (excluding remittances)
	307	00	Commission or brokerage
	308	00	Rental
	309	01	Not allocated
	309	02	Not allocated
	309	03	Not allocated
	309	04	Interest paid to a non-resident in respect of shareholders loans
	309	05	Interest paid to a non-resident in respect of third party loans
	309	06	Interest paid to a non-resident in respect of trade finance loans
	309	07	Interest paid to a non-resident in respect of a bond
	309	08	Interest paid not in respect of loans
	312	01	Fee in respect of inward listed securities derivatives individual
	312	02	Fee in respect of inward listed securities derivatives corporate
	312	03	Fee in respect of inward listed securities derivatives bank
	312	04	Fee in respect of inward listed securities derivatives institution
Transaction adjustments	**Code**	**Sub Code**	**Description**
	400	00	Adjustments / Reversals / Refunds related to transfers of a current nature
Current payments	**Code**	**Sub Code**	**Description**
	401	00	Gifts
	402	00	Annual contributions
	403	00	Contributions in respect of social security schemes

	404	00	Contributions in respect of foreign charitable, religious and cultural (excluding research and development)
	405	00	Other donations / aid to a foreign Government (excluding research and development)
	406	00	Other donations / aid to a foreign private sector (excluding research and development)
	407	00	Pensions
	408	00	Annuities (pension related)
	409	00	Inheritances
	410	00	Alimony
	411	01	Tax - Income tax
	411	02	Tax - VAT refunds
	411	03	Tax – Other
	412	00	Insurance premiums (non life/short term)
	413	00	Insurance claims (non life/short term)
	414	00	Insurance premiums (life)
	415	00	Insurance claims (life)
	416	00	Migrant worker remittances (excluding compensation)
	417	00	Foreign national contract worker remittances (excluding compensation)
	418	00	Not allocated
	419	00	Not allocated
Transaction adjustments	**Code**	**Sub Code**	**Description**
	500	00	Adjustments / Reversals / Refunds related to capital transfers and emigrants
Capital transfers relating to government / corporate entities (excluding loans)	**Code**	**Sub Code**	**Description**
	501	00	Donations by SA Government for fixed assets
	502	00	Donations by corporate entities for fixed assets
	503	00	Disinvestment of property by a non-resident corporate entity
	504	00	Investment into property by a resident corporate entity
Capital transfers by non-resident individuals	**Code**	**Sub Code**	**Description**
	510	01	Disinvestment of property by a non-resident individual
	510	02	Disinvestment by a non-resident individual - other
Investment not related to the investment allowance	**Code**	**Sub Code**	**Description**
	511	01	Investment by a resident individual not related to the investment allowance – Shares
	511	02	Investment by a resident individual not related to the investment allowance – Bonds
	511	03	Investment by a resident individual not related to the investment allowance - Money market instruments
	511	04	Investment by a resident individual not related to the investment allowance – Deposits with a foreign bank
	511	05	Investment by a resident individual not related to the investment allowance – Mutual funds / collective investment schemes
	511	06	Investment by a resident individual not related to the investment allowance – Property
	511	07	Investment by a resident individual not related to the investment allowance – Other
	511	08	Not allocated
Investment in terms of investment allowance	**Code**	**Sub Code**	**Description**
	512	01	Foreign investment by a resident individual in respect of the investment allowance - Shares
	512	02	Foreign investment by a resident individual in respect of the investment allowance – Bonds
	512	03	Foreign investment by a resident individual in respect of the investment allowance – Money market instruments
	512	04	Foreign investment by a resident individual in respect of the investment allowance – Deposits with a foreign bank
	512	05	Foreign investment by a resident individual in respect of the investment allowance – Mutual funds / collective investment schemes
	512	06	Foreign investment by a resident individual in respect of the investment allowance – Property
	512	07	Foreign investment by a resident individual in respect of the investment allowance – Other
	512	08	Not allocated
	513	00	Investment by a resident individual originating from a local source into an account conducted in foreign currency held at an Authorised Dealer in South Africa

Investment from a resident Foreign Currency account	Code	Sub Code	Description
	514	01	Not allocated
	514	02	Not allocated
	514	03	Not allocated
	514	04	Not allocated
	514	05	Not allocated
	514	06	Not allocated
	514	07	Not allocated
	514	08	Not allocated
Re-transfer of capital repatriated	Code	Sub Code	Description
	515	01	Not allocated
	515	02	Not allocated
	515	03	Not allocated
	515	04	Not allocated
	515	05	Not allocated
	515	06	Not allocated
	515	07	Not allocated
	515	08	Not allocated
	516	00	Not allocated
	517	00	Not allocated
Emigrants	Code	Sub Code	Description
	530	01	Emigration foreign capital allowance – fixed property
	530	02	Emigration foreign capital allowance – listed investments
	530	03	Emigration foreign capital allowance – unlisted investments
	530	04	Emigration foreign capital allowance – insurance policies
	530	05	Emigration foreign capital allowance – cash
	530	06	Emigration foreign capital allowance – debtors
	530	07	Emigration foreign capital allowance – capital distribution from trusts
	530	08	Emigration foreign capital allowance –other assets
	531	00	Not allocated
	532	00	Not allocated
Transaction adjustments	Code	Sub Code	Description
	600	00	Adjustments / Reversals / Refunds related to financial investments/disinvestments and prudential investments
Disinvestment by a non-resident	Code	Sub Code	Description
	601	01	Listed shares - sale proceeds paid to a non-resident
	601	02	Non-listed shares - sale proceeds paid to a non-resident
	602	00	Disinvestment of money market instruments by a non-resident
	603	01	Disinvestment of listed bonds by a non-resident (excluding loans)
	603	02	Disinvestment of non-listed bonds by a non-resident (excluding loans)
	604	00	Not allocated
Investment by a resident corporate entity	Code	Sub Code	Description
	605	01	Investment into shares by a resident entity - Agriculture, hunting, forestry and fishing
	605	02	Investment into shares by a resident entity - Mining, quarrying and exploration
	605	03	Investment into shares by a resident entity - Manufacturing
	605	04	Investment into shares by a resident entity - Electricity, gas and water supply
	605	05	Investment into shares by a resident entity - Construction
	605	06	Investment into shares by a resident entity - Wholesale, retail, repairs, hotel and restaurants
	605	07	Investment into shares by a resident entity - Transport and communication
	605	08	Investment into shares by a resident entity - Financial services
	605	09	Investment into shares by a resident entity - Community, social and personal services
	605	10	Not allocated

Inward listed investments	Code	Sub Code	Description
	610	01	Inward listed securities equity individual
	610	02	Inward listed securities equity corporate
	610	03	Inward listed securities equity bank
	610	04	Inward listed securities equity institution
	611	01	Inward listed securities debt individual
	611	02	Inward listed securities debt corporate
	611	03	Inward listed securities debt bank
	611	04	Inward listed securities debt institution
	612	01	Inward listed securities derivatives individual
	612	02	Inward listed securities derivatives corporate
	612	03	Inward listed securities derivatives bank
	612	04	Inward listed securities derivatives institution
	613	01	Not allocated
	613	02	Not allocated
	613	03	Not allocated
	613	04	Not allocated
Prudential investments (institutional investors and banks)	Code	Sub Code	Description
	615	01	Investment by resident institutional investor – Asset Manager
	615	02	Investment by resident institutional investor – Collective Investment Scheme
	615	03	Investment by resident institutional investor - Retirement Fund
	615	04	Investment by resident institutional investor - Life Linked
	615	05	Investment by resident institutional investor - Life Non Linked
	616	00	Bank prudential investment
	617	00	Not allocated
	618	00	Not allocated
Transaction adjustments	Code	Sub Code	Description
	700		Adjustments / Reversals / Refunds related to derivatives
Derivatives (excluding inward listed)	Code	Sub Code	Description
	701	01	Options – listed
	701	02	Options – unlisted
	702	01	Futures – listed
	702	02	Futures – unlisted
	703	01	Warrants – listed
	703	02	Warrants – unlisted
	704	01	Gold hedging – listed
	704	02	Gold hedging – unlisted
	705	01	Derivative not specified above – listed
	705	02	Derivative not specified above – unlisted
	706	00	Not allocated
	707	00	Not allocated
Transaction adjustments	Code	Sub Code	Description
	800	00	Adjustments / Reversals / Refunds related to loan and miscellaneous payments
Loans repayments by residents	Code	Sub Code	Description
	801	00	Repayment of trade finance drawn down in South Africa
	802	00	Repayment of an international Bond drawn down
	803	00	Repayment by a resident of a loan received from a non-resident shareholder
	804	00	Repayment by a resident of a loan received from a non-resident third party
	805	00	Not allocated
Loans granted to residents temporarily abroad	Code	Sub Code	Description

	810	00	Loan made by a resident to a resident temporarily abroad
Loan granted to non-residents	**Code**	**Sub Code**	**Description**
	815	00	Individual loans to a non-resident
	816	00	Study loan to a non-resident
	817	00	Shareholders loan to a non-resident
	818	00	Third party loan to a non-resident (excluding shareholders)
	819	00	Trade finance to a non-resident
	820	00	Not allocated
Miscellaneous payments	**Code**	**Sub Code**	**Description**
	830	00	Details of payments not classified
	831	00	Rand collections for the credit of vostro accounts
	832	00	Not allocated
	833	00	Credit/Debit card company settlement as well as money remitter settlements
	834	00	Not allocated
	835	00	Not allocated
	836	00	Not allocated

Appendix XVI: Purpose Code in Myanmar

Foreign Exchange Transaction Reporting Codes Codes	
1. Goods exported and imported	
1100	Exports
1200	Imports
2. Transport and travel services	
Freight services	
2110	Sea transport
2120	Air transport
2130	Other transport
Passenger services	
2210	Sea transport
2220	Air transport
2230	Other transport
Other transport services	
2310	Sea transport
2320	Air transport
2330	Other transport
2340	Postal and courier services
Travel services	
2510	Business travel
2520	Personal travel
3. Other services	
3100	Manufacturing services
3200	Maintenance and repair services
3310	Construction abroad
3320	Construction in Myanmar
3410	Insurance premiums
3420	Insurance claims
3430	Financial services fees
3500	Charges for use of intellectual property (royalties and license fees)
3610	Telecommunication
3620	Computer services
3630	Information service
3710	Research and development services
3720	Professional and management consulting services
3725	Operating lease(rental of equipment)
3730	Technical, trade related, and other business services
3740	Audiovisual and related services
3750	Personal, cultural, and recreational services
3800	Services to government not included elsewhere
4. Income	
4100	Dividends
4300	Interest
4400	Taxes
4500	Subsidies
4600	Rent
4700	Compensation of employees
5. Transfers	
5200	Workers' remittances
5300	Other personal transfers

5400	Grants for infrastructure and purchase of capital goods
5500	Development assistance
5600	Other current transfers
7. Transactions in claims (assets) on nonresidents	
7100	Equity
7200	Debt between affiliated enterprises
7310	Long term debt securities
7320	Short term debt securities
7400	Options, futures, warrants, swaps, etc.
7510	Loans, long term
7520	Loans, short term
7530	Trade credits and advances, long term
7540	Trade credits and advances, short term
7600	Deposits
7800	Other
8. Transactions in liabilities to nonresidents	
8100	Equity
8200	Debt between affiliated enterprises
8250	Payments of local expenses of resident affiliates by their parent companies
8310	Long term debt securities
8320	Short term debt securities
8400	Options, futures, warrants, swaps, etc.
8510	Loans, long term
8520	Loans, short term
8530	Trade credits and advances, long term
8540	Trade credits and advances, short term
8600	Deposits
8800	Other
9. Transfer of funds between residents	
9000	Transfer of funds between residents' accounts
9100	Transfer of funds between banks resident in Myanmar
9200	Transfer of funds of resident banks with banks abroad
9300	Deposits to and withdrawals from residents' accounts
9400	Purchase and sale of foreign currency between residents and residents banks (9400)' accounts

Appendix XVIII: Purpose Of Payment Codes (BHD)

STANDARD CODES

TTYP	TDESC
ACM	Agency Commissions
AES	Advance payment against EOS
AFA	Receipts or payments from personal residents bank account or deposits abroad
AFL	Receipts or payments from personal non-resident bank account in BAH
ALW	Allowance
ATS	Air transport
BON	Bonus
CCP	Corporate Card Payments
CEA	Equity and investment fund shares for the establishment of new company from residents abroad, equity of merger or acquisition of companies abroad from residents and participation to capital increase of related companies abroad
CEL	Equity and investment fund shares for the establishment of new company in BAH from non- residents, equity of merger or acquisition of companies in BAH from non-residents and participation to capital increase of related companies from non-residents in BAH
CHC	Charitable Contributions (Charity and Aid)
CIN	Commercial Investments
COM	Commission
COP	Compensation
CRP	Credit Card Payment
DCP	Debit Card Payments
DIV	Dividend Payouts From FI
DLA	Purchases and sales of foreign debt securities in not related companies - More than a year
DLF	Debt instruments intragroup loans, deposits foreign (above 10% share)
DLL	Purchases and sales of securities issued by residents in not related companies - More than a year
DOE	Dividends on equity not intragroup
DSA	Purchases and sales of foreign debt securities in not related companies - Less than a year
DSF	Debt instruments intragroup foreign securities
DSL	Purchases and sales of securities issued by residents in not related companies - Less than a year
EDU	Educational Support
EMI	Equated Monthly Installments
EOS	End of Service / Final Settlement
FAM	Family Support (Workers' remittances)
FDA	Financial derivatives foreign
FDL	Financial derivatives in BAH
FIA	Investment fund shares foreign
FIL	Investment fund shares in BAH
FIS	Financial services
FSA	Equity other than investment fund shares in not related companies abroad
FSL	Equity other than investment fund shares in not related companies in BAH
GDE	Goods sold (Exports in fob value)
GDI	Goods bought (Imports in cif value)
GMS	Processing repair and maintenance services on goods
GOS	Government goods and services embassies etc.
GRI	Government related income taxes, tariffs, capital transfers, etc.
IFS	Information services
IGD	Dividends intragroup
IGT	INTER GROUP TRANSFER
IID	Interest on debt intragroup
INS	Insurance services

IOD	Income on deposits
IOL	Income on loans
IPC	Charges for the use of intellectual property royalties
IPO	IPO Subscriptions
IRP	Interest rate swap payments
IRW	Interest rate unwind payments
ISH	Income on investment funds shares
ISL	Interest on securities more than a year
ISS	Interest on securities less than a year
ITS	Computer services
LAS	Leave Salary
LDL	Debt instruments intragroup loans, deposits in BAH (above 10% share)
LDS	Debt instruments intragroup securities in BAH
LEA	Leasing abroad
LEL	Leasing in BAH
LIP	Loan Interest Payments
LLA	Loans - Drawings or Repayments on loans extended to nonresidents - Long-term
LLL	Loans - Drawings or Repayments on foreign loans extended to residents - Long-term
LNC	Loan Charges
LND	Loan Disbursements From FI
MCR	Monetary Claim Reimbursements
MWI	MOBILE WALLET CARD CASH-IN
MWO	MOBILE WALLET CARD CASH-OUT
MWP	MOBILE WALLET CARD PAYMENTS
OAT	Own account transfer
OTS	Other modes of transport (including Postal and courier services)
OVT	Overtime
PEN	Pension
PIN	Personal Investments

PIP	Profits on Islamic products
PMS	Professional and management consulting services
POR	Refunds/Reversals on IPO subscriptions
POS	POS Merchant Settlement
PPA	Purchase of real estate abroad from residents
PPL	Purchase of real estate in BAH from non-residents
PRP	PROFIT RATE SWAP PAYMENTS
PRR	Profits or rents on real estate
PRS	Personal, cultural, audiovisual and recreational services
PRW	PROFIT RATE UNWIND PAYMENTS
RDA	Reverse debt instruments abroad
RDL	Reverse debt instruments in BAH
RDS	Research and development services
REA	Reverse equity share abroad
REL	Reverse equity share in BAH
RFS	Repos on foreign securities
RLS	Repos on securities issued by residents
RNT	Rent Payments
SAA	Salary Advance
SAL	Salary (Compensation of employees)
SCO	Construction

SLA	Loans- Drawings or Repayments on loans extended to nonresidents - Short-term
SLL	Loans - Drawings or Repayments on foreign loans extended to residents - Short-term
STR	Travel
STS	Sea transport
SVI	STORED VALUE CARD CASH-IN
SVO	STORED VALUE CARD CASH-OUT
SVP	STORED VALUE CARD PAYMENTS
TCP	Trade credits and advances payable
TCR	Trade credits and advances receivable
TCS	Telecommunication services
TKT	Tickets
TOF	Transfer of funds between persons Normal and Juridical
TTS	Technical, trade-related and other business services
UFP	Unclaimed Funds Placement
UTL	Utility Bill Payments

Appendix XIX: Local Clearing Code & BIC Code

Beneficiary Participant	Default Bank/branch code	BIC Code
ABSA Bank	632005	ABSAZAJJ
Access Bank of South Africa	410105	BATHZAJJ
Afrika Bank	430000	AFRCZAJJ
Albaraka Bank	800000	ALBRZAJJ
Bank of China Limited	686000	BKCHZAJJ
Bank Zero Mutual Bank	888000	ZERMZAJJ
Bidvest Bank	462005	BIDBZAJJ
Capitec Business	470010	CABLZAJJ
China Construction Bank	586666	PCBCZAJJ
Citibank N.A.	350005	CITIZAJX
Discovery Bank	679000	DISCZAJJ
FinBond Mutual Bank	589000	FBMBZAJJ
FirstRand Bank	210849	FIRNZAJJ
Grindrod Bank	584000	GRIDZAJJ
HBZ Bank	570000	HBZHZAJJ
HSBC Bank plc – Johannesburg Branch	587000	HSBCZAJJ
Investec Bank	580105	IVESZAJJ
Ithala (ABSA)	750000	ABSAZAJJ
JP Morgan Chase Bank N.A., Johannesburg	432000	MGTCZAJJ
MTN Banking (Standard Bank)	490000	SBZAZAJJ
Nedbank Limited	198605	NEDSZAJJ
Nedbank Ltd inc. BoE Bank	440000	NEDSZAJJ
Nedbank Ltd inc. NBS	720000	NEDSZAJJ
Nedbank Ltd inc. Pep Bank	400000	NEDSZAJJ
Peoples Mortgage Limited	760000	NEDSZAJJ
South African Reserve Bank	900145	SARBZAJP
SASFIN Bank Ltd	683000	SASFZAJJ
Standard Bank S.A.	51001	SBZAZAJJ
Standard Chartered Bank S.A.	730000	SCBLZAJJ
State Bank of India	801000	SBINZAJJ
Unibank	790000	ABSAZAJJ
VBS Mutual Bank	588000	ABSAZAJJ
VBS Mutual Bank division, Olympus Mobile	585000	ABSAZAJJ

Appendix XX: Purpose of Payment Code (IDR)

Foreign currency payment to Indonesia requires specific elements including a purpose code following the Lalu Lintas Devisa (LLD) regulation*. The list of elements and the structure should be the following : FXR + Beneficiary Country of Residence (2 characters) + Beneficiary Category (2 characters) + Purpose Code (“1” or “2” + 3 characters) + Beneficiary affiliation status (1 character).

1. **Beneficiary country of residence** (2 characters) : please input the ISO country code of residence of your beneficiary (Ex : ID)
2. **Beneficiary category** (2 characters) : please input one of the following elements

A0: Personal
B0: Government
C2: Overseas HSBC
C9: Other Banks
D0: Non-Bank Financial Institution
E0: Corporate
Z9: Other

3. **Purpose code** (“1” or “2” + 3 characters)
    1. The “1” or “2” represents the codes to be applied to payments and receipts for a counterparty located in Indonesia. “1” should be used for receiving payment in Indonesia. “2” should be used for making payment from Indonesia. If you are making your payment from a European country to Indonesia in USD for example, you should put the number 1 in front of the purpose code.
    2. The full list of 3 characters purpose code is available below in this appendix.
4. **Beneficiary affiliation status** (1 character) : please input one of the following elements

N: Non affiliated
P: Shareholder
T: Overseas subsidiary
G: Company within group

* Lalu Lintas Devisa (LLD) regulation : regulation set in place for foreign exchange traffic, which is the flow of foreign currency (not IDR) into and out of Indonesia.

PURPOSE OF TRANSACTION	CODE
A. GOODS TRANSACTION	

1.		***Export/Import***	
	1.1.	**Export Goods** *Selling of goods outside Indonesia territory*	**011**
	1.2.	**Import goods** *Purchase of goods to be inside to Indonesia territory*	**012**
	1.3.	**Refund Export** *Refund related to export goods*	**802**
	1.4.	***Refund Import*** *Refund related with import goods*	**803**
	1.5.	***Advance Payment*** *Advance payment for export or import goods such as:*	
		a. *Full payment*	**018**
		b. *Partial payment*	**019**
2.		***Bunkers & Stores*** *Purchase / sale of goods for transport activities such as fuel, accommodation and supplies*	**015**
3.		***Trading other goods*** Trading goods inside Indonesia , between countries outside Indonesia, other than export-import and bunkers & stores	
	3.1.	*Trading goods in Indonesia territory*	**097**
	3.2.	*Selling Goods outside Indonesia, where the goods are not derived from Indonesia/ purchasing goods are from outside Indonesia and sold in outside*	**098**
4.		***Refund other goods*** *Refund on return other goods*	**804**

PURPOSE OF TRANSACTION			CODE
B.		***SERVICE TRANSACTION***	
1.		***Goods processing service*** *Covers receipts / payments of goods processing service such as assembly, labeling, packaging ordered by other parties not includes maintenance service and repair*	**400**
2.		***Maintenance and repair services of goods*** *Covers receipts / payments of maintenance service and goods repair ordered by of other parties such as : machine, boat or ship, aircraft. All maintenance and repair can be done by service providers or in other places. Not includes maintenance service or construction service and computer and or cleaning tools transportation*	**405**
3.		***Transportation* services**	
3.1.		***Passenger transportation*** *Covers receipts / payments of passenger transportation inside or outside Indonesia territory or other territory outside Indonesia, include charge for excess luggage, food, etc during the passenger in transport, includes rent the transportation and the crew*	
	a.	*Sea transportation*	**411**
	b.	*Air transportation*	**412**
	c.	*Others transportation* *Rail way and high way*	**413**
3.2.		***Freight for export and import*** *Covers receipts / payments for service provider of freight for export-import includes charges loading or unloading, rent the transportation with the crew*	
	a.	*Sea transportation*	**421**
	b.	Air transportation	**422**
	c.	Others transportation *Rail way, pipe, electricity space transport, and high way*	**423**

PURPOSE OF TRANSACTION			CODE
3.3.		***Freight not relates to export - import*** *Covers receipts / payments of freight service provider not relates to export-import but includes charges loading or unloading, rent the transportation with the crew*	
	a.	*Sea transportation*	**431**
	b.	Air transportation	**432**
	c.	*Others transportation* *Rail way, pipe, electricity space transport, and high way*	**433**

3.4.		**Support transportation** Covers receipts / payments for support transportation , Sea transport, Air transport or other activities in terminal such as handling cargo, warehousing, packaging, navigation guide, cleaning transportation, rescue, commission or fee for transportation agent	
	a.	*Sea transportation*	441
	b.	*Air transportation*	442
	c.	*Others transportation* *Rail way, pipe, electricity space transport, and high way*	443
3.5.		**Post and Courier** *Covers receipts / payments for Post Office service (pickup and delivery mail, magazine, brochures), or payment or expenses for delivery of goods by courier service includes express packaging or door to door delivery*	450
4.		**Trip**	
	4.1.	**Business Trip** *Covers receipts / payments for business trip ie : accommodation, meal and local transport in destination country* *Not includes transportation from or to Indonesia / from or to overseas*	461
	4.2.	**Personal Trip** *Covers receipts / payments for all personal trip not includes business trip such as medical, education, holiday, religion trip includes accommodation, meal, medical and local transport in destination country. Not included: transportation from or to Indonesia / from or to overseas*	462

		PURPOSE OF TRANSACTION	CODE
5.		**Medical** *Covers receipts / payment for medical such as medical services, other health care , accommodation, meal and local transport in destination country. Not included: transportation from or to Indonesia / from or to overseas*	
	a.	*Medical Services held in Indonesia*	466
	b.	*Medical service held in outside Indonesia*	467
6.		**Education / Training** *Covers receipts / payment for education/ training such as school, conference, workshop, course and etc, ie : course registration fee, tuition fee, accommodation, meal, medical fee and local transport in destination country during education/training. Not included: transportation from or to Indonesia / from or to destination education / training in overseas*	
		a. *Education / training held in Indonesia*	468
		b. *Education / training held in outside Indonesia*	469
7.	(2)	**Communication Service** *Covers receipts / payments for telecommunication:* 1. *Transmission of voice, images, data, or other information by telephone, tele, radio, television, satellite, e-mail.* *Mobile telecommunications services, Internet backbone services, and access to online services such as the provision of access to the internet. Not including installation services for networks, telecommunications equipment, and database services.*	480

	PURPOSE OF TRANSACTION	CODE
8.	**Computer Services** *Covers receipt / payment for the provision of services related to hardware and software and data processing services, al, include:* *(1) Sale of software as request by the buyer;* *(2) Sales of mass-produced software (including software downloads);* *(3) maintenance services and other support systems;* *(4) The sale and purchase of the right of ownership of the system and application software;* *(5) software and hardware consulting services;* *(6) Services Installation of hardware and software;* *(7) Maintenance and repair of computer and device support;* *(8) Analysis, drafting, and programming the system. Excluding the cost of the license for software reproduction / distribution.*	490
9.	**Information services** *Covers receipts / payments on i e .* *(1) The provision of news agency services (news, photos, and articles) to the media;* *(2) Services database (database conception, data storage, and dissemination of data and databases), both online and magnetic media, optical, and printing;* *(3) web search portal;* *(4) subscription services directly newspaper or periodical.*	495
10.	*Construction Services in Indonesia* *Covers receipt / payment for work on the construction and installation projects in Indonesia (al buildings, factories, roads, ports, telecommunications network installation, including maintenance and repair) with duration of the project;* *Excluding the repair work of the embassy building or similar owned by foreign governments and construction work financed from grants.*	
	a. *Up to one year*	501
	b. *More than one year*	502

PURPOSE OF TRANSACTION			CODE
11	***Construction services in Overseas*** *Covers receipt / payment for work on construction projects and installations outside of Indonesia (e.g. buildings, factories, roads, ports, telecommunications network installation, including maintenance and repair) the duration of the project;*		
	a.	*Up to one year*	**511**
	b.	*More than one year*	**512**
	Excluding the repair work of the embassy building or similar owned by foreign governments and construction work financed from grants.		
12	***Insurance and pension funds*** *Covers receipt / payment for the provision of various types of insurance and pension funds, including commissions for insurance agents, as well as supporting services that include*		
	12.1.	*Direct Insurance*	
		a. Life insurance	
		1) ***Premium*** *Gross value premiums paid by the policyholder account after deducted with the rebates*	**521**
		2) ***Benefit*** *Value of benefits insurances received by the policyholder*	**522**
		b. *Freight insurance*	
		1) ***Premium*** *Gross value premiums paid by the policyholder account after deducted with the rebates*	**523**
		2) ***Claim*** *Value of claim insurance received by policyholder*	**524**
		c. *Other direct insurance*	
		1) ***Premium*** *Gross value premiums paid by the policyholder account after deducted with the rebates*	**525**
		2) ***Claim*** *Value of claim insurance received by policyholder*	**526**

PURPOSE OF TRANSACTION			CODE
	12.2	***Reinsurance*** 1) ***Premium*** *Gross value premiums paid by the policyholder account after deducted with the rebates* 2) ***Claim*** *Value of claim insurance received by reinsurance policyholder* 3) ***Commission*** *Value of commissions paid by reinsurers company for policyholders reinsurance*	**531**
	12.3	***Insurance support services*** *Covers receipt / payment for the service provider related to insurance and pension fund activities, such as commission agent, brokerage services and insurance agents, insurance consultant services and pension funds, service evaluation and assessment of losses, and actuarial services*	**541**
	12.4	***Pension Fund*** *Covers receipt / payments on services provided by the pension fund which established to provide retirement income and benefits in the event of death or disability for a group of employees*	
		1) ***Contributions*** *Gross value of the contribution paid by the company and / or employees of the company to the pension fund.*	**546**
		2) ***Benefit*** *Value of the benefits received by employees of the pension fund.*	**547**
13.	***Financial Service*** *Covering financial intermediary services and other support services related to financial institutions, such as:* *(1) Service fees associated with letters of intermediation credits, banker's acceptances, the provision of credit facilities, leasing, and buying and selling foreign currencies;* *(2) The Commission and other fees associated with transactions in securities, such as brokerage, placements of issues, underwriting, redemptions, and financial derivatives;* *(3) The Commission for the commodity exchange traders;* *(4) services related to asset management, investment advisory, operational and financial market regulation, underwriting, and custodian;* *(5) Bank administrative costs and money transfer fees.*		**550**

PURPOSE OF TRANSACTION	CODE

14.	***Use of Intellectual Property Rights*** *Covering:* *(1) the cost of using an exclusive proprietary rights, such as patents, trademarks, copyrights, process & industrial design, and franchise and all kinds of stuff;* *(2) the cost of a license to reproduce and / or distribute the intellectual property contained in the original product or prototype (such as copyrights of books, computer software, and cinematography) and related rights (e.g. for recording live performances and television broadcasting, cable and satellite)*	**560**
15.	***Research and Development*** *Includes receipt / payment for the provision of services related to basic research, applied research and experimental development of new products and processes. These services are break down into:* *(1) research and development services, whether provided based on order (Customized) and non-customized;* *(2) Sale of ownership of property derived from the results of research and development (such as patents and copyrights);* *(3) other covering a wide range of testing and development of products / other process*	**570**
16.	***Legal, accounting, management consulting, and public relations*** *Includes receipts / payments for the provision of legal services, accounting, management consulting, managerial, and public relations, such as financial auditors for company and general management services branches or subsidiaries provided by the parent company.* *Excluding reimbursement of various services supplied by subsidiaries and the management fee.*	**580**
17.	***Advertising, market research and public opinion polling*** *Includes receipt / payment for the provision of advertising services; media placement, including the purchase and sale of advertising space; exhibition services in trade workshop; promotional products; market research; telemarketing, and the organization of polls*	**590**
18.	***Architecture, engineering, and other technical*** *Includes receipts / payments for the provision of services related to* *(1) the architectural design;* *(2) planning, design, engineering and project-related studies dams, ports, and the like, not including mining engineering projects;* *(3) other scientific and technical services such as surveying, cartography, product testing and certification, and technical inspection services.*	**600**

PURPOSE OF TRANSACTION			CODE
19.	***Mining, agriculture, and waste management and pollution*** *Covers receipts / payments for the provision of services related to* *(1) the mining and oil and gas extraction, such as drilling, derrick building, repair and dismantling, and gas well casing cementing;* *(2) agriculture forestry, and fisheries such as the provision of agricultural machinery along with its crew, harvesting, pest control, and veterinary services;* *(3) waste treatment and depollution as collection and disposal of garbage; remediation, sanitation, and other environmental protection services.*		**610**
20.	***Operational Leasing*** *Covers receipts / payments for leasing activities (leasing / rental and charter) goods and charter transportation unmanned such as cars, ships, aircraft, and rig. Excluding leasing capacity and telecommunication lines, lease of land and buildings.*		
	a.	*Goods*	**615**
	b.	*Means of transport without crew*	**616**
21.	***Trade Service*** *Covering the commission in order to trade in goods and services, not including financial brokerage fees and commissions travel agents.*		**630**
22.	***Other Business Services*** *Covers income / commission payments to merchants, commodity brokers, dealers, auctioneers, and commission agents in order to trade in goods and services. Excluding financial brokerage fees, franchise fees, and travel agent commission.*		**640**
23.	***Arts, Culture, and Recreation*** *Covers receipt / payment for the provision of services related to:* *(1) audiovisual and related services, namely services and fee on the production of films, radio and television programs, and music recording. Here includes the rental of audiovisual products and fees received by actors, directors, and producers are engaging in music and theater performances, sporting activities or circus;* *(2) personal, cultural and sports facilities such as the provision of health services and distance education (e.g. through correspondence or Internet) or directly at the place of service users as well as other services related to the activity in museums, libraries, archives, as well as sports activities, recreation and culture.*		
	a	*Services of art, culture, and recreation in Indonesia*	**651**
	b	*Services of art, culture, and recreation conducted outside Indonesia*	**652**

PURPOSE OF TRANSACTION	CODE
Government Services *Covers i e. payment / receipt of the goods or services received / given to the embassy / consulate / foreign attaché / international institutions, payments / receipts related to visas, as well as the Indonesian government payments to Indonesian embassies abroad.*	**660**
Other Transaction Service *Covers payment/receipt transaction service other than those mentioned above*	**670**
Settlement account balances (netting) *Covers settlement account balances between branches with the other branch offices / headquarters of a company or between a company with other companies:*	
14.1. *Related export*	**127**
14.2. *Not related export*	**129**

		PURPOSE OF TRANSACTION	CODE
C.		**INCOME**	
1.		***Interest, dividends, and similar***	
	1.1	***Profit, profit sharing, margin and bonus*** *a. Marketable securities issued by non-residents (as promissory notes, commercial papers and bonds as well as inter-bank Mudaraba Investment Certificate - SIMA.*	
		1) *Up to one year*	701
		2) *More than one year*	702
		b. Current accounts and savings, including savings and deposits mudharabah	705
		c. Loans (including financial leasing, murabaha, Musharaka, greeting parallel, istisnaa parallel and Ijarah)	710
		d. *Securities issued by resident ; ie Promissory Notes, Commercial papers, Bonds and Mudharaba Investment Certificate -SIMA*	
		1) *Up to one year*	716
		2) *More than one year*	717
		Gold swap	720
	1.2	*Dividends and gains / profits distributed, including profits derived from mutual funds*	725
2.		**Transactions Fee of Securities Lending, gold loans and gold swaps** *Covers fees received by:*	
	a.	*The owner of securities in order to securities lending*	730
	b.	*The owner of gold in order transaction gold or gold loans, swaps*	731
3.		***Worker's remittances*** *Income of Indonesian workers in abroad which transferred to Indonesia also income foreign workers in Indonesia which transferred abroad*	150
4.		***Labor Income*** *Include salaries, wages and other benefits paid to / received by workers, including social security payments, insurance, and pension fund by the employer for the benefit of workers.*	163
5.		***Land and Building Rental*** *Covering a rental land services, office space, apartments, houses, and similar*	
	a.	*Land*	741
	b.	*Office space, apartments, houses, and similar*	742
	c.	*Land and office space, apartments, houses, and similar*	743

		PURPOSE OF TRANSACTION	CODE
6.		***Grants and similar*** *Covers grants / donations / contributions (among others for the benefit of religious, scientific, cultural, and humanitarian), social security schemes, scholarships, gifts, charity, and activities that are not compensated directly.*	
	a.	*Grants or similar (in cash) are not associated with the obligation to purchase fixed assets. Including payments to international or supranational authority which is compulsory but does not provide in returned compensation*	751
	b.	*Grants or similar (in cash) are associated with the obligation to purchase fixed assets.*	752
7.		***Sanctions / penalties, and similar*** *Covers fines / sanctions given by a court or other governmental agencies and the payment of compensation such for accidents that happen to a person or damage to property which are not covered by insurance*	760
8.		***Taxes and similar*** *This includes taxes, levies, refunds and similar*	
	a.	*Taxes on products such as value added tax and taxes on production such as payroll tax, land ta and buildings, and business licenses.*	765
	b.	*Taxes on income and welfare e.g. income tax in the form of wages and salaries, income and capital gains tax on the ownership of financial assets and the ta on financial transactions (such as taxes on publication),*	766
	c.	*Others* *Covers such as membership*	767
9.		***The right to use natural resources*** *Covers receipt / payment for the right to use natural resources on a temporary basis, among others, in order excavation of mineral deposits (royalty), permit fishing, hunting, forest utilization, (HPH), production fees, and similar activities.*	770

	PURPOSE OF TRANSACTION	CODE
D.	***CAPITAL TRANSACTION/FINANCE***	

1.		**Sale *and purchase of non-financial assets*** *Covers selling / buying a franchise property rights, trademarks, and the results of research and development*	
	a.	*Marketing assets such as franchises, trademarks, brand names, logos, and domain names.*	193
	b.	*Contracts, leases, and licenses such as the sale / purchase of rights to the marketable operating lease, permit use of natural resources (such as spectrum license), and the right to purchase goods or services exclusively.*	194
2.		***Sale and Purchasing of Lands and Buildings***	
		Covers sale/purchase transaction	
	a.	*Land*	197
	b.	*Buildings*	198
3.		***Investment and Divestment of Capital***	
	3.1.	*Investment*	
		a. *In Indonesia*	203
		b. *Outside Indonesia*	204
	3.2.	*Divestment of Capital*	
		a. *In Indonesia*	206
		b. Outside Indonesia	207
4.		***Transactions of securities and mutual funds*** *Includes the sale / purchase of shares and other debt securities as well as covering the sale / purchase of mutual fund units, both conventional and sharia-based.*	
	4.1.	***Securities issued by non-residents:*** *include stocks and other debt securities that are distinguished by a period*	
		a. *Stock*	311
		b. *Other debt securities with maturities of more than one year:*	
		- Bonds	321
		- Medium Term Notes	322
		- Other long term securities	323
		c. Other *debt securities, with maturities of up to one year*:	
		- Treasury Bills	331
		- Promissory Notes (PNs)	332
		- Other Short-Term Notes	333

		PURPOSE OF TRANSACTION	CODE
	4.2.	***Securities issued by residents:*** *include stocks and other debt securities that are distinguished by a period*	
		a. Equity securities:	
		- Stock	341
		- Other equity securities, such as warrants and rights	342
		b. *Other debt securities, with maturities of more than one year* :	351
		- Indonesian government bonds such as bonds in the framework of national bank recapitalization and Indonesian Retail Bonds (ORI)	352
		- Companies Bonds	353
		- Medium Term Notes	354
		- Other long terms Debt securities	
		c. Other debt securities, with maturities of up to one year	
		- Certificate of *Bank Indonesia (SBI) and Certificate of Bank Indonesia Wadiah (SWBI)*	361
		- Letters of Treasurer State (SPN)	362
		- Promissory Notes	363
		- Negotiable Certificates of Deposits(NCD)	364
		- Bonds and other short-term	365
		- Deposit Certificate Bank Indonesia	366
	4.3.	***Mutual Funds*** *Covering investments in mutual funds, including unit trusts, and other institutions that collect public funds to be invested in a portfolio of securities.*	371
	4.4.	***Exchange Traded Fund***	372

		PURPOSE OF TRANSACTION	CODE
5.		***Securities transactions-Securities under Repurchase Agreement (Repo)***	
	5.1.	***Covering the sale of securities issued by residents whereby the seller promises to repurchase the same at the agreed time.***	
		a. *Repo sales of securities by the owners of securities with maturities:* 1. *Up to one year* 2. *More than one year*	**375**
		b. *Resale of securities repo by the buyer of securities with maturities:* 1. *Up to one year* 2. *More than one year*	**376**
		c. *Repurchase by the owner of securities that have been sold in a repo with a term:*	
		1) *Up to one year*	**378**
		2) *More than one year*	**379**
		d. *Purchase of securities sold in repo with a term:*	**380**
		1) *Up to one year*	**381**
		2) *More than one year*	**382**
	5.2.	***Covering the sale of securities issued by non-residents whereby the seller promises to repurchase the same securities at the agreed time.*** *a. Sales of securities repo by the owners of securities in the period:*	
		1) *Up to one year*	**821**
		2) *More than one year*	**822**
		b. *Resale of securities repo by the buyer of securities with maturities*	
		1) *Up to one year*	**823**
		2) *More than one year*	**824**
		c. *Repurchase by the owner of securities that have been sold in a repo with a term:*	
		1) *Up to one year*	**825**
		2) *More than one year*	**826**
		d. *Purchase of securities sold in repo with a term:*	
		1) Up to one year	**827**
		2) *More than one year*	**828**

		PURPOSE OF TRANSACTION	CODE
6.		***Transaction Debt / Loans*** *Covers the provision / withdrawal and repayment of the loan based on the period, including financial leasing.*	
	6.1.	**Provision / Loan withdrawal with maturity**	
		a. Up to one year	**221**
		b. More than one year	**222**
	6.2.	***Loan repayment with term of:***	
		a. Up to one year	**231**
		b. More than one year	**232**
	6.3.	***Financial Leasing: Covers leasing contract basis lease with option to purchase.***	**233**
	6.4.	***Factoring: Includes the sale of receivables / finance bill with the debtor:*** ***1. Bank in Indonesia, with a period:***	
		a. Up to one year	**383**
		b. More than one year	**384**
		2. Company in Indonesia, with a period	
		a. Up to one year	**385**
		b. More than one year	**386**
		3. Bank in abroad, with a period	
		a. Up to one year	**387**
		b. More than one year	**388**
		4. Company in abroad, with period	
		a. Up to one year	**389**
		b. More than one year	**390**

7.		***Gold Swap*** *Includes income on gold swap transactions (gold exchange) where the giving of money (cash provider) promised to return the same to the owner gold (gold owner) with time has been agreed*	
	7.1.	***Cash transfer of funds by the provider in gold swap transactions with term agreement***	
		a. Up to one year	**391**
		b. More than one year	**392**
	7.2.	***Refunds by gold owner in gold swap transaction with term agreement***	
		a. Up to one year	**393**
		b. More than one year	**394**
	7.3.	***Receipt of funds by cash provider in gold swap transactions with term agreement***	
		a. Up to one year	**395**
		b. More than one year	**396**

PURPOSE OF TRANSACTION			CODE
	7.4.	***Receipt of funds by gold owner in gold swap transactions with term agreement:***	
		a. *Up to one year*	**397**
		b. *More than one year*	**398**
8.	***Working capital/Cash Call*** *Covers receipt / payment of funds from the parent companies / investors which will be used among others to buy raw materials and pay wages*		
	a.	*Oil and Gas*	**808**
	b.	*Non-Oil and Gas*	**809**
9.	**Advance payment** *Covers advance payment*		
	a.	*Non export Import Goods*	**811**
	b.	*Insurance*	**812**
	c.	*Others*	**813**
10.	***Receipt/ Refund (Based on IPO and Private Placement)*** *Includes receipt or refund of securities in order to Initial Public Offering (IPO) and the Private Placement.*		**814**
11.	**Reimbursement on bailouts** *Covers the entire refund in lieu of the expenditure that has been done previously for certain activities.*		**815**
12.	***Savings in Indonesia*** *Covers placement / withdrawal of deposits in banks in Indonesia*		
	12.1.	***Deposit Placements***	
		a. *Up to 3 months:*	***240***
		• *Term deposit*	***241***
		• *Others, including current accounts and call money*	***242***
		b. *More than 3 months up to 6 months*	***243***
		c. *More than 6 months*	
	12.2.	***Withdrawal Deposit***	
		a. Up to 3 months including Term Deposit account	***244***
		• *Others, including current accounts and call money*	***245***
		b. *More than 3 months up to 6 months*	***246***
		c. *More than 6 months*	***247***

PURPOSE OF TRANSACTION	CODE

13.	**Savings/Deposit in outside Indonesia** *Covers placement / withdrawal of deposits in banks abroad, including the withdrawal of export revenues from offshore accounts.*		
	13.1	**Deposit (placement)**	
		a. *Up to 3 months, including current accounts and call money*	***251***
		b. *More than 3 months*	***252***
	13.2.	**Withdrawal Deposit**	
		a. *Up to 3 months, including current accounts and call money*	***255***
		b. *More than 3 months*	***256***
	13.3.	**The withdrawal of Export proceed from offshore accounts.**	***257***
14.	**Foreign Exchange Trading** Covers completion spot and forward transactions:		
	14.1.	**Spot Transaction**	
		a. *Foreign currency against IDR*	***261***
		b. *Between foreign currency*	***262***
	14.2.	***Forward Transaction***	
		a. *Foreign currency against IDR*	***263***
		b. Between *foreign currency*	***264***
15.	**Derivative transactions** *Includes income in the settlement of derivative transactions. Does not include fees and commissions paid / received by an intermediary such as a bank, broker, or dealer.*		
	a.	*Gain on forward transactions (such as swaps and futures)*	***271***
	b.	*Admission to forward rate agreements (FRA)*	***272***
16.	**Deposit/Refund guarantee** Includes deposits and refunds which used as collateral for the particular transaction purposes		***280***
17.	***Refunds for transactions other than export / import of goods and other goods transactions*** *Covers a refund of the transaction other than export / import transactions of goods and other items, such as return on reservations for the purchase of securities, the overpayment.*		***282***
18.	***Others capital transaction*** *All the capital transactions other than those mentioned above*		***299***

Appendix XXI: BAPA

Liste des codes simplifiés	List of simplified codes	Codes
Biens (marchandises générales, avitaillement, travail à façon et négoce)	Goods (general merchandise, supplies, work in progress and brokerage)	E01
Services de transport (maritimes, aériens et autres)	Transport services (maritime, air and other)	E02
Services informatiques et de communication	Computer and communication services	E03
Services de construction	Construction services	E04
Redevances et droits de licence, acquisition / cession et utilisation de droits d'exploiter des ressources, de droits de franchise et d'autres droits de propriété	Royalties and license fees, acquisition / Cession and use of rights to exploit resources, franchise rights and other property rights	E05
Services liés au tourisme	Services related to tourism	E06
Autres services (y compris services aux entreprises et aux professionnels)	Other services (including business and professional services)	E07
Revenus d'investissement (y compris dividendes et intérêts)	Investment income (including dividends and interest)	E08
"Transferts courants" (y compris l'envoi de fonds, salaires et rémunérations, pensions)	"Current transfers" (including remittances, salaries and wages, pensions)	E09
Investissements intra-groupes (participations, prêts, dépôts et règlements intervenant dans le cadre de procédures de netting)	Intra-group investment (equity, loans, deposits and settlements under netting procedures)	E10
Désinvestissements intra-groupes (participations, prêts, dépôts et règlements intervenant dans le cadre de procédures de netting)	Intra-group divestments (equity, loans, deposits and netting settlements)	E11
Opérations sur actifs immobiliers	Real Estate Transactions	E12
Titres de dettes et actions (Valeurs mobilières de placement et titres immobilisés) à l'exclusion des participations	Debt securities and shares (Investment Securities and Non-Current Securities), excluding equity participating	E13
Produits financiers dérivés	Financial Derivaties	E14
Prêts et emprunts hors-groupe	Loans and borrowings outside the group	E15

Appendix XXII: Purpose of Payment codes (TND)

Code nature de l'opération

Liste des codes	Intitulés
0111	Opérations de commerces extérieurs
0510	Tourisme
0530	Frais d'études et stages
0556	Hospitalisation et opérations chirurgicales
0621	Dividendes
0660	Frais de loyer
0811	Primes d'assurances
0821	Economie sur salaire
0824	Pension de retraite
0825	Rémunération et salaire fixe des représentants en Tunisie des entreprises étrangères
0896	Frais de justice et honoraire d'avocats
0922	Dons et aides
0924	Aide familiale
1121	Investissement des non-résidents au capital d'une société résidente
1122	Encaissement avance en compte courant associé/Emprunt
1123	Immobiliers: Achats et vente d'immeubles

Code activités	
A	Agriculture, sylviculture et pêche
B	Industries extractives
C	Industrie manufacturière
D	Production et distribution d'électricité, de gaz, de vapeur et d'air conditionné
E	Production et distribution d'eau ; assainissement, gestion des déchets et dépollution
F	Construction
G	Commerce ; réparation d'automobiles et de motocycles
H	Transports et entreposage
I	Hébergement et restauration
J	Information et communication
K	Activités financières et d'assurance
L	Activités immobilières
M	Activités spécialisées, scientifiques et techniques
N	Activités de services administratifs et de soutien
O	Administration publique
P	Enseignement
Q	Santé humaine et action sociale
R	Arts, spectacles et activités récréatives
S	Autres activités de services
T	Activités des ménages en tant qu'employeurs ; activités indifférenciées des ménages en tant que producteurs de biens et services pour usage propre
U	Activités extraterritoriales

Appendix XXIII : Purpose of payment (KGS)

PAYMENTS IN FAVOUR OF STATE BUDGET	
TAXES	
11111100	Income tax, paid by tax agent
11111200	Income tax as per unified tax declaration
11112100	Income Tax of KR non-residents
11113100	Tax for benefit
11113200	Tax for interest
11113300	Tax on income of mining companies
11121100	Unified tax for individual enterpreneur
11122100	tax based on obligatory patent
11122200	tax based of free patent
11131100	Gross income tax
11311100	tax for immovable property non used for enterpreneur's activities
11311200	tax for immovable property used for enterpreneur's activities second groups
11311300	tax for immovable property used for enterpreneur's activities 3rd groups
11312110	tax for transport of legal entities
11312120	tax for transport of phisical entities
11321100	land tax for usage of homestead land and lawn-andgarden land
11321200	land tax for usage of agricultural grounds
11321300	land tax for usage of built-up area lands and nonagricultural grounds
11411100	VAT for goods and services, produced on the territory of the KR
11411200	VAT for goods, imported to the territory of KR
11412100	Sales tax
11413100	Tax for using with motor roads
11414100	Assessments for control and liquidation of emergency situations
11611000	Other taxes and fees
PAYMENTS IN F/O SOCIAL FUND	
12110100	insurance premium of workers
12110200	Insurance premiums of workers on principal debt to the State Accumulative Pension Fund
12110300	Insurance premiums workers' deferred debt to the State Accumulative Pension Fund
12110400	Insurance premiums of workers on successive debt to the State Accumulative Pension Fund
12120100	insurance premium of employers
12120200	Insurance premiums of employers and workers on the principal debt (except the State pension fund)
12120300	Insurance premiums of employers and employees on a deferred debt (except the State pension fund
12120400	Insurance premiums of employers and workers on successive debt (except the State pension fund
12130100	Insurance premiums of persons, engaged with individual labor activity
12140100	Insurance premiums not distributed on categories
12150100	Insurance premiums from agricultural producer
12210100	Dues/assessments of employees
12220100	Dues/assessments of employers
12230100	Other dues/assessments
12310100	Other incomes of Social fund
12310200	Payment of capitalized amounts
12310300	Payments on regressive claims
12310400	Interest for deferment
12320100	Percents by Social Fund Income
14321100	Penalties on the main debt
14321200	Penalties on the delayed debt
14321300	Penalties on successive debt

EXCISE TAX FOR GOODS, PRODUCED OR REALIZABLE ON KR TERRITORY	
11421110	ethyl drinking alcohol and refined ethyl alcohol
11421120	Vodka and liqueur products
11421130	Fortified drinks, juices and balsams
11421140	Wines
11421150	Cognacs
11421160	champagnes
11421170	Beer pre-packed
11421180	Beer not pre-packed
11421190	Wine materials
11421210	Tobacco with filter
11421220	Tobacco without filter
11421230	Sigars
11421290	Other products containing tobacco, excepting fermented tobacco
11421310	Petrol, light and medium distillates and other petrol
11421320	Reactive fuel
11421330	diesel oil
11421340	Mazut
11421350	Oils and gas condensate
11421360	Crude oil and crude oil products, obtained from bituminous materials
11421410	Jewel made from gold, platinum and silver
11421420	other
EXCISE TAX FOR IMPORT GOODS	
11422110	ethyl drinking alcohol and refined ethyl alcohol
11422120	Vodka and liqueur products
11422130	Fortified drinks, juices and balsams
11422140	Wines
11422150	Cognacs
11422160	champagnes
11422170	Beer pre-packed
11422180	Beer not pre-packed
11422190	Wine materials
11422210	Tobacco with filter
11422220	Tobacco without filter
11422230	Sigars
11422290	Other products containing tobacco, excepting fermented tobacco
11422310	Petrol, light and medium distillates and other petrol
11422320	Reactive fuel
11422330	diesel oil
11422340	Mazut
11422350	Oils and gas condensate
11422360	Crude oil and crude oil products, obtained from bituminous materials
11422410	Other under excise goods
TAXES FOR SUBSOIL USAGE (BONUSES)	
11441110	crude oil
11441120	gases inflammable
11441130	coals
11441190	other inflammable minerals
11441210	noble metals
11441220	mercury
11441230	antimony
11441240	tin, tungsten

11441290	other mettals, not classified above
11441310	facing stones
11441320	construction sand
11441330	gypsum
11441340	limestone, construction stone
11441350	semi-precious stone
11441390	other non-metall, not classified above
11441510	mineral and fresh water for pouring as drinking water
11441520	mineral water for treatment
11441530	termal water for heating
11441540	drinking water and technical water
	TAXES FOR SUBSOIL USAGE (ROYALTY)
11442110	crude oil
11442120	gases inflammable
11442130	coals
11442190	other inflammable minerals
11442210	noble metals
11442220	mercury
11442230	antimony
11442240	tin, tungsten
11442290	other mettals, not classified above
11442310	facing stones
11442320	construction sand
11442330	gypsum
11442340	limestone, construction stone
11442350	semi-precious stone
11442390	other non-metall, not classified above
11442410	mineral and fresh water for pouring as drinking water
11442420	mineral water for treatment
11442430	termal water for heating
11442440	drinking water and technical water
11442490	other groundwater
	CUSTOMS PAUMENTS AND DUTIES
11511100	customs import duty
11511200	Import season customs duty
11511300	Special duty
11511400	antidemping duty
11511500	compensation duty
11511600	Customs payment on singe rate of customs duties, taxes
11511700	Aggregate customs payment
11512100	Export customs duty
11512200	Export season customs duty
11513100	Fees from foreign vehicle-carriers
11513200	Fees for customs registration
11514100	Other customs fees and payments
11611000	Other taxes and fees
	RECEIVED OFFICIAL TRANSFERTS
13111100	Current transfers
13111200	Capital transfers
13121100	Current transfers
13121200	Capital transfers
	TRANSFERTS OF STATE ADMINISTRATION SECTOR
13311100	categorical grants

13311200	Leveling grants
13311300	Stimulant grants
	OTHER BUDGET PAYMENTS
13321100	Funds transferred by mutual settlements on salary increases
13321200	Other funds transferred by mutual settlements from the national budget
13321300	Other funds transferred by mutual settlements from the national budget
13321400	Funds transferred by mutual settlements from the local budget
13321500	Funds transferred between levels of local budgets
14111100	Interests on deposits of government, with National Bank of the KR
14112100	Interests on issued budget loans and grants
14121100	Dividends, calculated to state security set
14122100	Assessments from profit of NBKR
14222000	State enterprises income
	RENT PAYMENT OF STATE PROPERTY
14151100	Payment for development of mineral deposit or fossil fuel
14151200	The fee for holding the license for subsoil use
	Rent for land in the settlements
14152200	Rent for pasture
14152300	Rent for village pastures
14152400	Rent for pasture areas of intensive use
14152500	Rent for summer pastures
14152600	Rent for land Land Redistribution Fund
14152700	Charges for the use of forest resources
14152800	Fee for water use
14152900	Other payments for using of natural assets
14153100	Rental payment for constructions and buildings
14153200	Rental payment for constructions and buildings
14153900	payment for other property
	SERVICES (BUDGET PAYMENTS)
14221100	Payment for issuance of licenses
14221200	Payment for issuance of certificates and other permitting documents
14221300	Payment for right of lottery activity realizing
14221400	Payment for registration and re-registration of means of transport
14221500	Fee for alternative service and the mobilization of military reserves
14221900	Other payments and fees
14231100	The fee for the provision of advisory and assistance dtagnosticheskoy on an outpatient basis
14231200	Payment for therapeutic measures on an outpatient basis
14231300	The fee for the provision of medical care in statsionarnozameschayuschih offices
14231400	The fee for the provision of medical care in specialized hospitals
14231500	Co-payment for the provision of health services
14231600	The fee for the provision of dental care
14231700	Fees for pest and rodent control measures
14231800	The fee for the provision of high-tech medical care (in excess of the quota)
14231900	Payment for medical services not classified
14232100	The fee for the provision of education in schools (college, vocational school, BMS)
14232200	Payment for testing of final-year students of general not specialized schools – pretenders for receiving of special documents
14232300	Earnings from educational activity of students, payment for dwelling in dormitories and hotels
14232400	payment for additional services for infant schools and schools
14232500	Payment for organization and training programs, courses, seminars and conferences implementation
14232600	The fee for the provision of pre-university, postgraduate and further education
14232700	Fee for show theater
14232800	The fee for the provision of halls and rooms, as well as equipment, inventory cultural institutions

14232900	Fee for unclassified educational and cultural services
14233100	Fee for assistance in job placement abroad
14233200	The fee for the issuance of permits for foreign labor and work permits
14233300	The fee for the publication of scientific articles in the online magazine
14233400	The fee for the provision of rooms for meetings
14233900	Fee for unclassified social services
14234100	The fee for the issuance of the certificate of conformity of the equipment and communication services
14234200	The fee for issuance of duplicate military and military service records, military and emergency services contract
14234300	The fee for the issuance of a diploma / certificate, Nostrification documents to award academic degrees and conferring academic degrees
14234400	The fee for the issuance of certificates, licenses, duplicate, powers of attorney and policy
14234500	Fee for confirmation of the competence of laboratories, product certification bodies, personnel, etc.
14234600	The fee for the provision of certificates
14234700	Fee for state registration
14234900	The fee for non-classified services for registration, issuance of certificates, permits and other
14235100	Fee for oprobirovanie and marking jewelry and other household items made of precious metals
14235200	The fee for unscheduled work
14235300	Fee for examination and research
14235400	The fee for testing and evaluation of knowledge
14235500	The fee for the analysis and testing
14235600	The fee for veterinary and clinical examination
14235900	The fee for non-classified research services, analysis, evaluation and examination
14236100	Fees for providing inforatsii on the thesis abstract and dissertations
14236200	The fee for conducting statistical surveys, statistical information
14236300	Fees for search, selection and provision of information
14236400	The fee for the organization of various activities
14236500	The fee for the issuance of documents for temporary use
14236600	Processing fee and documentation of citizens
14236900	The fee for non-classified information provision services and printing
14237100	Fee for chemical and biological treatments against pests
14237200	Fee for disinfection of regulated products, tools and facilities
14237300	The fee for maintenance of the animals in the quarantine isolation
14237400	Fee for customs escort of goods and means of transport
14237500	The fee for the preparation, reception and storage of documents
14237600	The fee for the safety and security of the objects on contracts
14237700	The fee for maintenance of flammable, strong, poisonous substances
14237900	Fee for unclassified security services and storage
14238100	The fee for the supply of water to water users
14238200	The fee for the site visit protected areas
14238300	Fee for the implementation of timber and planting material
14238400	The fee for the classification of topics on the International Patent Classification
14238500	Fee for indexing theses
14238600	Fee for the development of circuit card for the installation and operation of cage structures
14238700	The fee for organizing and conducting underwater engineering, diving and scuba diving
14238900	Fee for unclassified other services
	DUTIES AND CHARGES
14221600	Duties for testing for right of receiving driving license and reansport inspection
14221700	due payments for rubbish removal
14221800	due payment for auto parking
14221900	other payments and due payments
14222100	The state fee charged by registration authorities
14222200	state due taxable by justice agencies
14222300	state due taxable by court agencies

14222400	other state dues
14239100	Contributions in excess of the sale price charged by the privatization
14239200	Deductions for razbronirovanii gosmatrezervov
14239300	Deductions on previously issued loans Budget
14239400	miscellaneous income
14311100	Administrative fines
14311200	Earnings from selling of revealed contraband
14311300	Earnings from selling of forfeited property
14311400	Earnings from control-supervision measures
14311500	Compensation of damnification on economic crime
14411100	Current aid from legal entities
14412100	Capital aid from legal entities
14511100	Incomes inverted for benefit of state
14511200	Other non tax incomes
14511300	Rate income/loss
14511400	Allocations for infrastructure development and maintenance of local importance
	PAYMENTS FOR GOODS AND SERVICES, ASSETS AND LIABILITIES (NON-BUDGET)
	PAYMENT FOR GOODS
41011000	Purchasing of certified seeds
41012000	Purchasing of gardening and vegetable -growing production
41013000	Purchasing of animals (productive and plough cattle)
41014000	Purchasing of production of animal breeding (meat, milk)
41015000	Purchasing of hunting production
41016000	Purchasing of other production of agriculture
41020000	payments for production of forestry, timber cutting
41030000	payments for production of fishery
41040000	payments for minerals industry and quarry mining (coal, mineral oil, mineral)
41051000	Payments for foodstuff, drinks, tobacco, chilled water and ice for cooling
41052000	Payments for textile, clothes, fur, leather
41053000	Payments for wood, cellulose, paper, information carrier
41054000	Payments for coke, crude oil refining production and nuclear fuel
41055000	Payments for chemical substances, products and fibers; rubber and plastic goods; mineral and nonmetal goods
41056000	Payments for basic metals and finished metal articles
41057000	Payments for machinery and equipment, not included in to other grouping; electrical and optical equipment
41058000	Payments for transport equipment
41059000	Payments for other industrial production (furniture, sport wares, toys)
	MANUFACTURE GOODS, EXCEPT PUBLIC UTILITIES
41061000	hot water
41062000	electric power
41063000	газ
	PURCHASING OF GOODS FOR CURRENT ECONOMIC TARGETS
41071000	medical supplies and bandage means
41072000	foodstuffs
41073000	equipment
41074000	sewing and repair of goods and other uniforms and special outfits
41075000	petrol, diesel and other fuel
41076000	spare parts
41079000	Other materials for current household aims
41900000	payment for other production (goods)
	PAYMENTS FOR FIXED ASSETS PURCHASING
43112000	Purchasing of flats

43130000	Purchasing of houses
43140000	Purchasing of other constructions and accommodations
43210000	purchasing of cars
43220000	purchasing of buses
43230000	purchasing of lorries
43240000	purchasing of other transports
43311000	Purchasing of production machineries and equipment
43312000	Purchasing of agricultural machineries and equipment
43313000	Purchasing of other machineries and equipment
43411000	Purchasing of furniture
43412000	Purchasing of computer equipment
43413000	Purchasing of tools
43414000	Purchasing of other furniture and equipment
	MINISTERIAL DUTY EXPENCES
42111100	transport charges
42111200	hotel expenses
42111300	costs per day
42111900	other expences
42112100	transport charges
42112200	hotel expenses
42112300	costs per day
42112900	other expences
42159100	Administrative expenses
	EMPLOYEE RENUMERATION
44001000	salary payment
44001200	advance payments as per agreement
44001300	extra payment
44001400	Additional payments and compensations
44001900	other payments
	BENEFITS AND PENSIONS ON SOCIAL SECURITY
45001000	pension of non-governmental pension fund
	PUBLIC UTILITIES
42121100	Payment for water and sewerage (system)
42121200	Payment for electric power
42121300	Payment for heat-and-power
42121400	Payment for gas
42121500	Payment for lift
42121600	payment for garbage disposal
42121700	Payment for technical maintenance of habitation
	COMMUNICATION SERVICES
42122100	Telephone and facsimile communication services
42122200	cellular communications services
42122300	communication by courier services
42122400	mail services
42122900	Other communication services
	RENT PAYMENTS
42131100	Leasing of buildings and accommodations
42131200	Leasing of equipments and inventors
42131300	Leasing of transport means
42131900	Leasing of other property
42141100	Payments for services of overland transport
42141200	Payments for services of water transport
42141300	Payments for services of air transport

42141400	Payments for auxiliary transport services, touristy agencies and tourist operator services
42141500	Maintenance of means of transport
42141600	current repair of transport
42141900	Other transport services
42151100	Legal services
42151200	Consulting services
42151300	Services of off- departmental guard
42151400	Services in sphere of IT
42151500	Banking services
42151600	auditing services
42151700	accounting services
42151800	insurance services
42151900	Other services, rendered on contract
	CURRENT REPAIRS
42152100	current repairs of buildings and accommodations
42152200	current repairs of constructions
42152300	current repairs of equipment and inventory
42152900	other current repair
	PAYMENTS FOR PROPERTY MAINTENANCE
42153100	sanitary services in maintenance of buildings and accommodations
42153200	Restoration of monuments
42153900	Other services in maintenance of buildings, accommodations and other property
	PAYMENTS FOR EDUCATION SERVICES
42154101	Teaching of personnel of private institutions
42154200	Payment for education in state educational institutions
42154210	Payment for education in private high-educational institutions
42154300	Payment for education in municipal schools
42154310	Payment for education in private schools
42154400	Payment for visiting of municipal child institutions
42154410	Payment for visiting of private child institutions
42154900	payment for other services in field of education
	PAYMENTS FOR MEDICAL SERVICES
42156100	Payment for medical, stomatological services in private clinics
	BASIC REPAIR PAYMENTS
42157100	Basic repair of living constructions
42157110	Basic repair of flats
42157120	Basic repair of houses
42157130	Basic repair of constructions and accommodations
42157200	Basic repair of cars
42157210	Basic repair of buses
42157220	Basic repair of lorries
42157230	Basic repair of other transports
42157310	Basic repair of agricultural machineries and equipment
42157320	Basic repair of other machineries and equipment
	MASS MEDIA SERVICES
46001000	for mass media services
46001200	printing works services
46001300	advertising-publishing services
46001900	other services
	OTHER EXPENCES
42158100	Payment of executive documents on decision of court
42159120	Other expenses, not related to other articles
	PAYMENTS ON DEPOSITS AND CREDITS

51311200	on payment of interest on deposits of organizations
51311300	on withdrawal of deposits of organizations
51311900	other on deposits of organizations
52132000	on paying off of principal sum on other loans
52133000	repayment of interest on other loans
52134000	others on issuance of other loans
52312000	on repayment of interests on loans of organizations
52313000	on repayment of principal sum on loans of organizations
52319000	other operations on loans of operations
52412000	on repayment of interests on mortgage loans to organizations
52413000	on repayment of principal sum on mortgage loans to organizations
52419000	other operations on mortgage loans to organizations
52430000	other operation on loans
	OPERATION WITH STATE SECURITIES
53311000	on purchase and sale of security in foreign currency
53319000	other operations with security in foreign currency
54301300	operations on purchase and selling of state securities (settlements) on secondary market
54301900	other operations with state securities (settlements)
54401300	operations on purchase and selling of other state securities on secondary market
54401600	other operations with other state securities
54401700	operations with State Securities on primary market, placed through Kyrgyz stock exchange
54401800	paying off of State Securities, placed through Kyrgyz stock exchange
54401900	operations with State Securities on secondary market, placed through Kyrgyz stock exchange
54501100	purchasing of other securities on primary market
54501200	paying off of other securities
54501300	payment of interests on other securities
54501400	dividends on shares
54501500	operations on purchase and selling of other securities on secondary market
54501900	other operations with other state securities
54601100	purchasing of other securities on primary market
54601200	paying off of other securities
54601300	payment of interests on other securities
54601400	dividends on shares
54601500	operations on purchase and selling of other securities on secondary market
54601900	other operations with other state securities
54710000	Securities issued abroad
54721000	securities, providing participation in capital, bonds, Debt Instruments, securities of money market, except STB, ST bonds and other securities, issued by governments of foreign countries
54722000	STB, ST bonds and other securities, issued by governments of foreign countries derivative or secondary financial instruments
54723000	other securities, issued abroad
54800000	other operations with other state securities
	SPECIFIC PAYMENT
55101000	humanitarian aid payments
55102000	charitable aiding
55103000	Branches and representatives financing
55104000	Refund by branches and representatives
55107000	guarantee fee
55108000	Refund of guarantee fee
55109000	Issue of loans for individual house-building, utility rooms and operations of pawn-shop
55110000	Return of issued loans
55111000	Return of excess transferred amount of customers' money
55112000	Transfer of balance of one settlement account to another one (of assignee) at closing (liquidation) of institution

55113000	Transfer of compensation, pension and sick benefit to social fund by institution
55114000	POL, using in production
55120000	Other transfers
55501000	Other specific payments
INTERBANK PAYMENTS AND TRANSFERS	
55201000	Interbank transfers
55202000	Replenishment
55203000	Payment for account servicing
55204000	Payment for currency encashment
55209000	Return of excess transferred amount of monetary funds
55212000	Investments to subsidiary companies
55220000	Other interbank payments and transfers
55303000	Cash deposit in to the cash desk
55304000	Withdrawal of cash from cash desk
55305000	Cash shortage at recalculation in cash desk
55306000	Excess of cash money at recalculation in cash desk
FINANCIAL SANCTION	
55401000	fines
55402000	penalty
55403000	forfeit
55410000	Other financial sanctions

Appendix XXXIV - Purpose of payment Code (PHP)

Code	Description
5810	Donations/Gifts to an institution
5811	Donations/Gifts to an individual
5634	Credit Card payment
5632	Education-related expenses for studying abroad
5637	Education-related expenses for seminar or training abroad
5675	Education-related expenses foreign publication subscription payments
5812	Government-related payments to foreign offices, embassies and agencies
5640	Government-related maintenance expenses of Philippine consular offices and embassies abroad
5649	Government-related general and administrative expenses by Philippine offices stationed in foreign countries
5635	Medical expenses
5636	Monthly allowance / family support (excluding educational expenses)
5672	Offshore trade earnings and fees
5821	Payment for purchase of patents, trademarks, copyright, franchise and inventions
5682	Postal fees
5680	Rental payment
5673	Payment for construction services of foreign contractors
5674	Payment for advertising services
5677	Payment for professional, engineering and other business services
5679	Payment for the use of license fees and royalties of non-resident
5681	Payment for telecommunications and network services
5684	Payment for financial intermediary and auxiliary services, including bank charges
5622	Payment for use of port and other commercial facilities
5623	Payment for operational lease of commercial vehicle with crews
5676	Payment for research and development of new products and processes
5678	Payment for audiovisual production and related services
5683	Payment of rent on equipment and other operational leasing without crew
5685	Payment for computer and information services
5686	Payment for sporting, cultural and recreational services
5690	Payment for other miscellaneous supplies and service fees - please specify the description of the transaction in field 72
5630	Travel and transportation expenses abroad for personal purposes
5631	Travel and transportation expenses abroad for business purposes
5633	Travel and transportation expenses for local government official travelling abroad
5620	Travel and transportation expenses for payment to foreign airlines
5621	Travel and transportation expenses for payment to foreign shipping company services with passengers, including cruises
5624	Travel and transportation expenses for payment to sea and air passenger/freight transportation commissions and fees
5629	Travel and transportation expenses for other transportation and auxiliary services
5740	Earnings/Salary/Payroll/Bonus/Dividend payment for Overseas Workers and Resident Aliens
5829	Other capital transfer
5820	Sale / Transfer of assets of intending emigrants
5730	Outward remittance of real estate income
5711	Income payment for inter-branch / company borrowings
5712	Income payment for non-resident portfolio investments in the Philippines (Philippine government issued bonds, bills and notes)
5713	Income payment for non-resident portfolio investments in the Philippines (Philippine private issued non-listed securities)
5715	Income payment for non-resident portfolio investments in money market instruments
5716	Income payment for non-resident portfolio investments in negotiable certificates of deposits
5717	Income payment for non-residents' bank deposits in the Philippines
5721	Interest payment paid by local banks on loans granted by foreign parties
5722	Interest payment for foreign currency denominated deposits of resident non-banks
5723	Interest payment for foreign currency denominated deposits of non-residents

5670	Insurance premium payment
5671	Payment representing settlement of insurance claims
5710	Earnings, profits, dividends, interest payments on a direct equity investment
5714	Earnings, profits, dividends, interest payments for portfolio investment
5720	Interest payment for loans granted by foreign parties
6210	Remittance of direct investments abroad for equity investments
6220	Remittance of direct investments abroad for loans and advances granted to foreign branches and subsidiaries/affiliates
6230	Remittance of direct investments abroad for acquisition of land, buildings and structures located abroad
6630	Remittance of portfolio investments abroad for purchase of commercial and financial papers and bankers' acceptances
6650	Remittance of portfolio investments abroad for deposits or placements in banks abroad
6260	Withdrawal of non-residents' capital contribution from the Philippines
6750	Withdrawals/repatriation of portfolio investments from peso deposit from Philippine banks
6720	Withdrawals/repatriation of portfolio investments from Philippine listed stocks
6270	Payment for local inter-branch/company loans
6280	Proceeds from sale of condominium units and other structures
6611	Purchase of foreign government issued securities
6612	Purchase of foreign private issued securities
6620	Purchase of foreign listed stocks
6640	Residents' acquisition of certificates of deposits issued by non-resident banks
6740	Divestments by non-residents of certificates of deposits issued by resident banks
6711	Sale of Philippine government issued bonds, bills and notes
6712	Sale of Philippine private issued bonds, bills and notes
6730	Sale of Money Market Instruments
6811	Purchase from resident non-banks of foreign currency dominated Philippine government issued securities
6812	Purchase fom non-residents of foreign currency dominated Philippine government issued securities
6821	Purchase from resident non-banks of foreign currency dominated Philippine private issued securities
6822	Purchase from non-residents of foreign currency dominated Philippine private issued securities
5610	Payments relative to shipment of merchandise/goods to foreign countries
5611	Payments relative to shipment of merchandise/goods to the Philippines
5612	Payments for premiums on insurance on merchandise shipments
5613	Payments for settlement claims or merchandise lost or damaged in transit
7610	Payment of foreign currency loans granted by other bank
7640	Payment for foreign currency denominated loans
7650	Sale of FX to settle foreign currency denominated loans
7660	Sale of FX to settle interest on foreign currency denominated loans
7671	Interest payment for Philippine-issued government securities
7672	Interest payment for Philippine-issued private securities and other instruments
7681	Loss Incurred on Sale of Philippine issued securities sold to resident non-banks
7682	Loss Incurred on Sale of Philippine issued securities sold to non-resident non-banks
7700	Import payment through sale of FX negotiated with/remitted by other local banks
7710	Import payment through withdrawal from foreign currency denominated account with/remitted by other local banks
7720	Exchange transactions (spot and derivative transactions)
7730	FX dispositions to other FX dealers/money changers
7740	FX dispositions to offshore banking units
7620	Other FX dispositions on deposits/placements/loans and other payments
7690	Loss incurred on FX revaluation adjustments
7630	Reconversion of unused/unspent pesos for dollars
0520100001	Manufacturing Services on Physical Inputs Owned by Others
0520200000	Maintenance and Repair services
0520200001	Payments to nonresidents for maintenance and repair of goods
0520200002	Payments to nonresidents for maintenance and repair on ships, aircrafts and other transport equipment
0520301001	Payment to nonresident sea carriers by resident passenger
0520301002	Payments to nonresident sea carriers for freight on merchandise imports/exports

0520301003	Payment to nonresidents for other supporting and auxiliary services in sea ports and other sea terminal facilities
0520302001	Payments to nonresident airline companies by resident passengers
0520302002	Payments to nonresident airline companies for freight on merchandise exports or imports
0520302003	Payments ton nonresidents for other supporting and auxiliary services in airport and terminal facilities
0520303000	Postal and Courier Services
0520401000	Business Travel
0520402000	Personal Travel
0520402001	Health-related
0520402002	Education-related
0520402003	Payment for resident's use of travelers' checks, credit and debit cards abroad
0520402004	Payments of residents traveling for Holidays, recreational and cultural activities, visits to friends and relations and pilgrimages abroad
0520402005	Fares for cruises paid by resident passengers to nonresident operator
0520402006	Over-the-counter purchase of foreign currencies by residents for foreign travel purposes
0520402007	Over-the-counter reconversion of unused pesos to foreign currencies from nonresident tourists and balikbayans
0520500001	Payments to nonresidents for construction services abroad
0520500002	Payments to nonresidents for construction services in the Philippines
0520600000	Insurance and Pension services
0520600001	Premiums paid by resident insurances companies for providing life insurance and annuities, and nonlife insurance to nonresidents (includes freight insurance)
0520600002	Payments by resident insurance companies to nonresident insurance companies for reinsurance services
0520600003	Payments to nonresident agents, consultants, brokers, etc. for auxiliary insurance services
0520600004	Contributions and fees paid to nonresident providers of pension and standardized guarantee schemes
0520800000	Charges for the use of Intellectual property n.i.e.
0520800001	Fees, commissions or royalties paid to nonresidents for the use of proprietary rights
0520800002	Fees and charges paid to nonresidents for licenses to reproduce or distribute (or both) intellectual property embodied in produced originals or prototypes
0520900000	Telecommunication services
0521000000	Computer services
0521000001	Payments to nonresident BPO -Software development companies
0521000002	Payments to other nonresidents for hardware- and software-related services and data-processing services.
0521100000	Information services
0521100001	Payments to nonresidents for news agency services
0521100002	Payments to nonresidents database services, including web search portals
0521100003	Payments to nonresidents for direct non-bulk subscriptions to newspapers and periodicals
0521200000	Research and development services
0521300000	Professional and management consulting services
0521300001	Payments to nonresidents for legal services, accounting, auditing, bookkeeping and tax consulting services
0521300002	Payment to nonresidents for business and management consulting and public relations services
0521300003	Payments to nonresidents for advertising, market research and public opinion polling services
0521300004	Payments to nonresident BPO - Animation companies
0521300005	Payments to nonresident BPO companies providing transcription companies
0521300006	Payments to nonresident BPO - Contact Center companies
0521300007	Payments to nonresident BPO companies providing backroom operations, shared financial and accounting services, outsourcing for research and public opinion polling, etc. services
0521300008	Payments to nonresidents for other professional and management consulting services not provided by BPOs
0521400000	Technical, trade-related, and other business services
0521400001	Payments to nonresidents for architectural, engineering, and other technical services
0521400002	Payments to nonresidents for waste treatment and depollution, agricultural, and mining services
0521400003	Payments to nonresidents for operating leasing services
0521400004	Payments to nonresidents for trade related services
0521400005	Other business services
0521500001	Payments for services related to the production of motion pictures, radio and television programs and musical recordings
0521500002	Payments for downloaded mass-produced recordings and manuscripts
0521500003	Payments for access to encrypted television channels
0521500004	Payment for talent fees of foreign entertainers involved with theatrical and musical productions, sporting events, circuses, and other similar events

0521600000	Other personal, cultural, and recreational services
0521600001	Payments to nonresidents for health services provided by nonresident hospitals, doctors, nurses, and paramedical and similar personnel, as well as laboratory and similar services, whether rendered remotely or on-site.
0521600002	Payments to nonresidents for education services such as correspondence courses and education via television or the Internet, as well as by teachers and so forth who supply services directly in host economies
0521600003	Payments to nonresidents for heritage, cultural and recreational services (e.g., those associated with museums and other cultural, sporting, gambling, recreational activities, fees and prizes of athletes)
0521700001	Payments by residents for visas and other services provided by foreign embassy and consulates and other government agencies
0521700002	Payments to nonresidents for purchase of goods and services, such as office supplies, vehicles, repairs, electricity, and rental of premises, of Philippine embassy, consulates, military units, and other official entities abroad
0521700003	Payments for goods and services acquired abroad from the Philippines by Philippine diplomats, consular staff, and military personnel located abroad and their dependents.
0620000001	Compensation paid to a nonresidents working for a resident institutional unit operating in the Philippines
0620000003	Compensation paid to a foreign staff working for the Philippine embassy and similar institutions located abroad
0620000004	Compensation paid to a foreign staff working for Philippine institutional unit that have an activity abroad
0620000005	Personal transfers by resident aliens staying in the Philippines for 1 year or more, who are employed and considered residents of the Philippines to nonresident households
0620000006	Capital transfers by resident aliens in the Philippines to nonresident households abroad
0720100000	Income Payment on nonresident's Direct Investment in the Philippines
0720100001	Dividend payment to nonresident direct investor by its resident direct investment enterprise located in the Philippines
0720100002	Dividend payment to nonresident direct investment enterprise by its resident direct investor (reverse investment)
0720100003	Dividend payment to nonresident fellow enterprises from its investment in resident fellow enterprises
0720100004	Dividend payment attributable to investment fund shares/units
0720100005	Dividend payment attributable to policy holdings in insurance, pension and standardized guarantee schemes
0720100006	Interest payment by resident direct investor on loans granted by nonresident direct investment enterprises abroad
0720100007	Interest payment by resident direct investment enterprises on loans granted by nonresident direct investment investor
0720100008	Interest payment by a resident fellow enterprise on loans granted by nonresident fellow enterprise
0720100009	Loss incurred on revaluation adjustments of direct investments
0720200000	Income Payment on Portfolio Investments in the Philippines
0720200001	Dividends paid by resident entities other than banks for equity securities issued to nonresidents (with ownership of less than 10% of the total stocks)
0720200002	Dividends paid by resident banks for equity securities issued to nonresidents (with ownership of less than 10% of the total stocks)
0720200003	Dividend income payment by resident non-banks for nonresident's investment fund shares
0720200004	Interest income payment for financial assets held for trading securities
0720200005	Interest income payment for financial assets designated at fair value through profit and loss
0720200006	Interest income payment for available from sale of financial assets
0720200007	Interest income payment for held to maturity financial assets
0720200008	Interest income payment for unquoted debt securities classified as loans
0720200009	Loss incurred on revaluation adjustments of portfolio investments
0720300000	Income Payments for Other Investments in the Philippines
0720300001	Income payment on equity and investment fund shares
0720300002	Investment income payment attributable to policyholders in insurance, standardized guarantees, and pension funds
0720300003	Interest income payment on deposits held in the Philippines - Due to other banks (residents, excluding OBUs)
0720300004	Interest Income payment by resident non-banks on loans and receivables granted by foreign parties
0720300005	Interest Income payment by resident banks on loans and receivables granted by foreign parties
0720300006	Interest Income payment on loans arising from repurchase agreements and securities borrowing transactions
0720300007	Interest Income payment for sales contracts payable
0720300008	Interest Income payment for other financial instruments
0720300009	Interest and other bank charges received on deposits and other loans including penalties
0720400000	Other Primary Income
0720400001	Rent on land areas and other natural resources
0720400002	Taxes on products and production
0820100000	A. Current Transfer
0820101000	Payments by General Government
0820101002	Pension benefits paid to nonresident Filipinos (migrants)
0820101003	Donations/aids for technical assistance to foreign governments to finance current expenditures , including emergency aid after natural disasters

0820101004	Donations to nonresident non-profit institutions serving households (NPISHs), entities and individuals as emergency aid after natural disasters
0820101005	Scholarships for education paid to foreign students studying abroad
0820101006	Contributions (membership fees) payable to international organizations
0820101007	Miscellaneous current transfers paid by Philippine government
0820102000	Payments to Financial corporations, nonfinancial corporations, households, and NPISHs
0820102001	Other current transfers between residents and nonresidents individuals (not OF migrant workers)
0820102002	Social contributions to nonresident pension schemes paid by resident individuals or institutions
0820102004	Social security and pension benefits paid to nonresident households from residents under social security and pension schemes
0820102005	Nonlife insurance premiums to cover fire, floods, crashes, collisions, sinkings, theft, violence, accidents sickness, etc. to nonresident insurance companies
0820102006	Nonlife insurance claims and calls under standardized guarantees paid by resident individuals or insurance companies
0820102007	Gifts and donations remitted to international organizations and foreign government institutions
0820102008	Scholarships for education paid by residents to nonresidents studying abroad
0820102009	Membership dues, subscriptions, donations, etc., paid by resident NPISHs to nonresidents institutional units
0820200000	B. Capital Account
0820201000	Payments by General Government
0820201001	Investment grants to foreign government and international organization to finance all or part of the costs of their acquiring fixed assets (include also technical assistance e.g., consulting related to the investment project).
0820201002	Payments to foreign governments for purchase or long-term financial lease of land purposes of extending diplomatic missions
0820201004	Payments to foreign governments for major compensation for extensive damages (e.g. oil spillages, mining damages)
0820202000	Payments by Financial corporations, nonfinancial corporations, households, and NPISHs to nonresidents
0820202001	Payments to nonresidents for purchase of intangible assets covering contracts, leases, and licenses
0820202002	Exceptionally large donations, gifts to nonresident non profit institutions to finance gross fixed capital formation, such as gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories.
0820202003	Payments of penalties to nonresidents for non compliance of trade agreements
0820202004	Capital taxes paid to foreign government on the values of the assets or net worth of institutional units, or on the values of assets transferred between institutional units as a result of legacies, gifts, or other capital transfers
0820202005	Payments to nonresidents for purchase of marketing assets, e.g., brand names, mastheads, trademarks, logos, and internet domain names
0820202006	Capital transfer from resident individual to non resident individual

Appendix XXIV : Transit Code (GYD)

ASSIGNMENT OF ROUTING NUMBER										
	INSTITUTIONS	Cheque Digit	Branch					Bank		
1	Bank of Guyana (BOG)	3	0	0	0	3	-	0	0	1
2	Bank of Baroda (Guyana) Inc. (BOB)	6	0	0	0	1	-	0	0	2
3	BOB (Mon Repos)	4	0	0	0	2	-	0	0	2
5	Republic Bank (Guyana) Ltd (RBL)	3	0	0	0	1	-	0	0	5
6	Guyana Bank of Trade & Ind. (GBTI)	2	0	0	0	1	-	0	0	6
7	Citizens Bank (Guyana) Inc. (CBI)	1	0	0	0	1	-	0	0	7
8	Demerara Bank Limited (DBL)	0	0	0	0	1	-	0	0	8
9	Government of Guyana	6	0	0	0	1	-	0	1	0
10	General Post Office	5	0	0	0	1	-	0	1	1
11	BNS (Carmichael Street)	3	0	7	7	5	-	0	0	3
12	BNS (Carmichael Street)	3	8	6	9	5	-	0	0	3
13	BNS (Robb Street)	7	3	0	1	5	-	0	0	3
14	BNS (Bartica)	9	4	8	0	5	-	0	0	3
15	BNS (New Amsterdam)	1	4	8	4	5	-	0	0	3
16	BNS (Parika)	7	3	1	5	5	-	0	0	3
17	BNS (Scotia Enterprise Centre)	7	6	4	5	5	-	0	0	3
18	RBL (Camp Street)	1	0	0	0	2	-	0	0	5
19	RBL (Anna Regina)	9	0	0	0	3	-	0	0	5
20	RBL (Corriverton)	7	0	0	0	4	-	0	0	5
21	RBL (Linden)	4	0	0	0	5	-	0	0	5
22	RBL (Rose Hall)	2	0	0	0	6	-	0	0	5
23	RBL (Rosignol)	0	0	0	0	7	-	0	0	5
24	RBL (New Market)	8	0	0	0	8	-	0	0	5
26	RBL (New Amsterdam)	4	0	0	1	0	-	0	0	5
27	RBL (Vreed-en-Hoop)	2	0	0	1	1	-	0	0	5
28	RBL (Diamond)	0	0	0	1	2	-	0	0	5
29	RBL (Lethem)	8	0	0	1	3	-	0	0	5
30	RBL (Triumph)	6	0	0	1	4	-	0	0	5
31	GBTI (Regent Street)	8	0	0	0	3	-	0	0	6
32	GBTI (Corriverton)	6	0	0	0	4	-	0	0	6
33	GBTI (Anna Regina)	3	0	0	0	5	-	0	0	6
34	GBTI (Parika)	1	0	0	0	6	-	0	0	6
35	GBTI (Vreed-en-Hoop)	9	0	0	0	7	-	0	0	6
36	GBTI (Lethem)	7	0	0	0	8	-	0	0	6
37	GBTI (Providence)	5	0	0	0	9	-	0	0	6
39	GBTI (Kingston)	1	0	0	1	1	-	0	0	6
40	GBTI (Port Kaituma)	9	0	0	1	2	-	0	0	6
41	GBTI (Port Mourant)	7	0	0	1	3	-	0	0	6
42	GBTI (Bartica)	5	0	0	1	4	-	0	0	6
43	GBTI (Diamond)	2	0	0	1	5	-	0	0	6
44	CBI (Parika)	9	0	0	0	2	-	0	0	7
45	CBI (Bartica)	7	0	0	0	3	-	0	0	7
46	CBI (Thirst Park)	5	0	0	0	4	-	0	0	7
47	CBI (Linden)	2	0	0	0	5	-	0	0	7
48	CBI (Charity)	0	0	0	0	6	-	0	0	7
49	CBI (New Amsterdam)	8	0	0	0	7	-	0	0	7
50	DBL (Rose Hall)	8	0	0	0	2	-	0	0	8
51	DBL (Corriverton)	6	0	0	0	3	-	0	0	8

52	DBL (Ana Regina)	4	0	0	0	4	-	0	0	8
53	DBL (Diamond)	1	0	0	0	5	-	0	0	8
54	DBL (Le Ressouvenir)	9	0	0	0	6	-	0	0	8
55	DBL (Corporate Branch)	7	0	0	0	7	-	0	0	8

Appendix XXV Purpose of Payment Code (MYR)

Purpose of Payment Code

Category	Purpose Code	Description
GOODS	00000	**Food and live animals** Merchandise consisting of the following: 1. Live animals, meat, meat preparations, birds' eggs, and dairy products; 2. Fish, crustaceans and amollusos; 3. Vegetables and fruits; and 4. Edible products and feed stuff e.g. cereals, cereal products, sugar, sugar preparations, honey, coffee, tea, cocoa, spices, feeding stuff for animals (excluding unmilled cereals) and other edible products.
GOODS	01000	**Beverages and tobacco**
GOODS	02000	**Crude materials, inedible, except fuels** Merchandise consisting of the following: (a) Crude rubber (natural, synthetic and reclaimed) and rubber products; (b) Cork-wood and wood products e.g. wood, saw logs, veneer logs, sawn timber, and wooden railway sleepers; 3. Textiles; 4. Metalliferous ores and metal scrap; and 5. Other crude materials e.g. hides, skins, raw fur skins, oil seeds, oleaginous fruits, pulp, waste paper, crude fertilizers, crude minerals, crude animal, and vegetable material including unmilled cereals.
GOODS	03000	**Mineral fuels, lubricants and related materials** Merchandise consisting of the following: 1. Refined petroleum and other related petroleum products; 2. Crude petroleum; 3. Natural gas and related manufactures; 4. Electric current, coal, coke and briquettes; and (e) Other minerals, fuel and lubricants.
GOODS	04000	**Animal and vegetable oils, fats and waxes** Merchandise consisting of the following: 1. Animal or vegetable oils and fats e.g. soya bean oil, groundnut oil, corn oil (crude, refined or fractionated) and coconut oil; 1. Crude and refined palm oil; 2. Palm kernel oil; and 3. Other animal and vegetable oils, fats and waxes.
GOODS	05000	**Chemicals and related products, not classified elsewhere** Merchandise consisting of the following: 1. Industrial chemicals (including organic and inorganic); 2. Dyeing, tanning and colouring materials; 3. Medicinal and pharmaceutical products; 4. Essential oils, resinoids and perfume materials; toilet, polishing and cleansing preparations; 5. Plastics in primary and non-primary forms; and 6. Other chemicals (including manufactured fertilizers).
Category	**Purpose Code**	**Description**
GOODS	06000	**Manufactured goods** Merchandise consisting of the following: 1. Rubber manufactures; 2. Textile yarn, fabrics, made-up articles, and related products; (c) Iron and steel; 3. Non-ferrous metals and tin; 4. Other metal manufactured goods; 5. Leather, leather manufactures, dresses furskins, cock and wood manufactures (excluding furniture) 6. Paper, paperboard, article of paper pulp, paper or paperboard; (h) Other non-metallic mineral manufactures; and (i) Other manufactured goods.
GOODS	07000	**Machinery, non-customised packaged software and transport equipment** Merchandise consisting of the following: 1. Power generating machinery and equipment; 2. Non-customised packaged software; 3. Specialised machinery and general industrial machinery and equipment i.e. commercial on-the-shelf software and application e.g. Microsoft Office Suites; 4. Office machines, EDP Equipment, metalworking machinery and machine parts; 5. Computers and related parts and components; 6. Other office machines and equipment; 7. Telecommunications, sound recording and reproducing apparatus and equipment; 8. Video and audio recordings on physical media i.e. disks and other devices; 9. Electrical machinery, apparatus, appliances and parts thereof; 10. Integrated circuits; 11. Memory Chips (including flash memories); 12. Other semiconductors, cathode thermionic valves and tubes, photocells, etc.; and 13. Transport equipment and related spare parts e.g. aircraft, ships, yachts, road vehicles, and railway coaches, satellite and satellite launchers, and other related machinery and transport equipment thereof.
GOODS	07100	**Power lines, pipelines and undersea communication cables** Merchandise consisting of power lines, pipelines and undersea communication cables.

GOODS	08000	**Miscellaneous manufactured articles** Merchandise consisting of the following: 1. Furniture and parts thereof; 2. Articles of apparel and clothing accessories, bags and footwear; (c) Professional, scientific, photographic and optical instruments and apparatus, watches and clocks; 3. Military and defence equipment; and 4. Other manufactured articles, including prefabricated building materials, sanitary ware, plumbing, heating and lighting fixtures and fittings; and 5. Optical goods, watches and clocks and other manufactured articles thereof.
Category	**Purpose Code**	**Description**
GOODS	09000	**Commodities and miscellaneous transactions, not classified elsewhere** Merchandise consisting of the following: (a) Miscellaneous transactions n.c.e consisting of postal packages; (b) Special transactions and commodities e.g. water supply, personal and household effects; 3. Trade samples, returned goods, ship and aircraft spares, unissued banknotes, securities and coins except gold coins; and 4. Bunkers and stores e.g. fuels, provisions, stores and supplies procured in airports/ports by aircraft, ships and other vessels.
GOODS	09100	**Refunds relating to goods transactions** To be used for any refund of Goods occurring in a different year i.e. original transaction occurred in year 1. Refund occurred in year 2. For refunds occurring in the same year as the original transaction (year of original transaction = year of refund), to use the same Goods purpose code as per the original transaction.
GOODS	09700	**Non-monetary gold** Merchandise consisting of the following: 1. Gold in the form of bullion e.g. coins, ingots or bars with purity of at least 995 parts per thousands; and 2. Gold powder and gold in other unwrought or semi manufactured forms. Note: Jewellery, watches, and other merchandise that contains gold or augmented with gold are excluded from this classification and should be part of their respective goods category.
GOODS	16711	**Merchanting trade in Malaysia** Payments by Residents to Non-residents for purchases of goods/Receipts by Residents from Non-residents for sales of goods within Malaysia, without crossing the national frontier.
GOODS	16712	**Merchanting trade Abroad** Payments to/receipts from Non-residents abroad in settlement of goods acquired from, and relinquished again, to another Non-resident abroad without crossing the national frontier.
SERVICES	10010	**Goods for processing (manufacturing services on physical inputs that owned by others)** Payments to/receipts from Non-resident for fees charged on goods received/dispatched for the purpose of processing which covers processing, assembly, labelling, packing and so forth to which this company does not own the goods processed. Inclusive of oil refining, liquefaction of natural gas, assembly of clothing and assembly of electronics. Excludes prefabricated construction and labelling, and packing incidental to transport.
Category	**Purpose Code**	**Description**
SERVICES	11110	**Freight by air** Inclusive of the loading on board and the unloading of goods from aircrafts if contracts between owners of goods and carriers require that the latter provide that services.
SERVICES	11120	**Freight by sea** Inclusive of the loading on board and the unloading of goods from seagoing vessels if contracts between owners of goods and carriers require that the latter provide that services. Excludes transport by underwater pipelines (to be included under other modes of transportation).
SERVICES	11130	**Freight by other modes of transportation** Inclusive of the loading on board and the unloading of goods from trains, trucks or other mode of transportation not identified elsewhere if contracts between owners of goods and carriers require that the latter provide that services. Include inland waterway transport i.e. rivers, canals and lakes; pipeline transport for transportation of petroleum, water, and gas; and electricity transmission from point of supply to transformers platform prior to distribution to consumers. Exclude distribution of petroleum, water, gas and electricity to consumers.
SERVICES	11210	**Passenger fare by air**
SERVICES	11220	**Passenger fare by sea**
SERVICES	11230	**Passenger fare by other modes of transportation**
SERVICES	12110	**Airport services** Payments to or receipts from Non-resident for services relating to cargo handling, storage and warehousing charges, pilotage, navigational aid and towage, air traffic control, cleaning of transport equipment in airports and airport landing facilities which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services.
SERVICES	12120	**Port services** Payments to or receipts from Non-resident for services relating to stevedoring and cargo handling, storage and warehousing charges, harbour dues and fees, anchorage and berthing facilities, tug boat services, pilotage, navigational aid and towage, cleaning of transport equipment at ports which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services.
SERVICES	12130	**Other terminal facilities** Payments to or receipts from Non-resident for services relating to the process of recovering a ship, its cargo or other property after a shipwreck or other casualty. Inclusive of towing, refloating, patching or repairing of sunken or grounded vessels or ships.

Category	Purpose Code	Description
SERVICES	12140	**Postal and courier services** Payments to or receipts from Non-resident for services of pickup, transport and delivery of letters, newspapers, periodicals, brochures, other printed matter, parcels and packages. Also include post office counter services such as sales of stamps, poste restante services, telegram services and mailbox rental services. Exclude financial services rendered by postal administration entities, mail preparation services (other business services) and services related to postal communication systems (telecommunication services).
SERVICES	12210	**Charter of aircraft (with crew)** Payments to or receipts from Non-resident for the rentals of commercial aircrafts (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases.
SERVICES	12220	**Charter of ships and vessels (with crew)** Payments to or receipts from Non-resident for the rentals of commercial vessels or ships (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases.
SERVICES	12230	**Charter of other modes of transport (with crew)** Payments to or receipts from Non-resident for the rentals of commercial coaches and other mode of transport not identified elsewhere (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases.
SERVICES	12310	**Rentals/operating leasing of aircraft (without crew)** Payments to/receipt from Non-resident for operational leases or rental of aircraft (without crews).
SERVICES	12320	**Rentals/operating leasing of ships and vessels (without crew)** Payments to/receipt from Non-resident for operational leases or rental of ships and vessels (without crews).
SERVICES	12330	**Rentals/operating leasing of other transport equipment (without crew)** Payments to/receipt from Non-resident for operational leases or rental of other transportation equipment such as railways cars, containers, rigs and etc. (without crews).
SERVICES	12400	**Fees for salvage operations** Payments to/receipts from Non-resident for services provided at terminal facilities for coaches, trucks or other mode of transport not classified elsewhere which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services.
SERVICES	12500	**Repair and maintenance of aircraft, ships and other transport equipment** Payments or receipts of maintenance and repair work by residents on goods that are owned by nonresidents (and vice versa). The repairs may be performed at the site of the repairer or elsewhere. Repairs and maintenance on ships, aircraft, and other transport equipment are included in this item. Exclude cleaning of transport equipment, construction maintenance and repairs, and maintenance and repairs of computers.
Category	**Purpose Code**	**Description**
SERVICES	13110	**Goods and services purchased by travelers** Payments to or receipts from Non-resident for purchases and sales of travelers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travelers during their visits to host countries for holidays, participation in sports and other recreational and cultural activities, visits with friends and relatives, etc.
SERVICES	13300	**Travel for pilgrimage and religious observances** Payments to or receipts from Non-resident for purchases and sales of travelers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travelers during their visits to host countries for holidays, participation in sports and other recreational and cultural activities, visits with friends and relatives, etc.
SERVICES	13400	**Travel for medical treatment** Payments to or receipts from Non-resident for purchases and sales of travelers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travelers during their visits to host countries for health treatments, operations or surgeries fees and other health-related purposes.
SERVICES	13500	**Education-related** Payments to or receipts from Non-resident for purchases and sales of travelers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by students during their stay for education-related purposes i.e. short courses, degree, etc.
SERVICES	13210	**Goods and services purchased through business and official travel** Payments to or receipts from travelers going abroad for all types of business activities; government and international organisations' employees on official travel; and carrier crew stopping off or laying over.
SERVICES	13220	**Goods and services purchased by short term workers** Payments to or receipts from Non-resident for purchases and sales or provisions of services to seasonal, border and other short-term workers (working permit or contract for a period of lesser than 12 months) in the economy of employment.
SERVICES	16100	**Telecommunication services** Covers charges for telecommunication services (transmission of sound, images and other information by telephone, telex, telegram, cable, broadcasting, satellite, e-mail, Internet, facsimile services, teleconferencing, etc).
Category	**Purpose Code**	**Description**
SERVICES	16210	**Construction and installation services in Malaysia** Payments to or receipts from Non-residents for construction including sub-contracted work (e.g. ports, dams, bridges, roads, airports, oil and gas platform, refineries, floating structures and plants), renovation and installation of electrical and mechanical systems in Malaysia. Includes activities undertaken in connection with the prospecting and exploration of all types of minerals (exclude imports and exports of goods) and including repair and maintenance plant, building, road, fencing and drainage.

SERVICES	16220	**Construction and installation services abroad** Payments to or receipts from Non-residents for construction including sub-contracted work (e.g. ports, dams, bridges, roads, airports, oil and gas platform, refineries, floating structures and plants), renovation and installation of electrical and mechanical systems abroad. Includes activities undertaken in connection with the prospecting and exploration of all types of minerals (exclude imports and exports of goods) and including repair and maintenance plant, building, road, fencing and drainage.
SERVICES	16311	**Premium paid/received on high risk insurance/takaful relating to fire, marine, aviation, etc** Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to high risk insurance/takaful.
SERVICES	16312	**Premiums paid/received on other general insurance/takaful** Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to other general insurance/takaful.
SERVICES	16313	**Premium paid/received on life insurance/takaful** Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to life insurance/takaful.
SERVICES	16314	**Premiums paid/received on reinsurance/retakaful** Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance on reinsurance/retakaful arrangement.
SERVICES	16315	**Premium paid/received on insurance/takaful on goods** Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance on exported/imported goods.
SERVICES	16321	**Claims settlements on high risk insurance/takaful relating to fire, marine, aviation, etc.** Payments to or receipts from Non-residents on the actual settlement on high risk insurance/takaful.
Category	**Purpose Code**	**Description**
SERVICES	16322	**Claims settlements on other general insurance/takaful** Payments to or receipts from Non-residents on the actual settlement on other general insurance/takaful.
SERVICES	16323	**Claims settlements on life insurance/takaful** Payments to or receipts from Non-residents on the actual claims/benefits paid to beneficiaries on life insurance/takaful.
SERVICES	16324	**Claims paid/received on reinsurance/retakaful** Payments to or receipts from Non-residents on the actual claims paid on reinsurance/retakaful.
SERVICES	16325	**Claims paid/received on insurance/takaful on goods** Payments to or receipts from Non-residents on the actual claims paid on the insured imported/exported goods.
SERVICES	16332	**Auxiliary Insurance Services** Payments to or receipts from Non-residents on the provision of services that are closely related to insurance/takaful and pension fund operations. Inclusive of agents' commissions, insurance brokering and agency services, insurance and pension consultancy services, evaluation and loss adjustment services, actuarial services, salvage administration services, and regulatory and monitoring services on indemnities and recovery services. These services are charged through explicit charges.
SERVICES	16410	**Explicitly-charged financial services** Covers all charges relating to financial intermediation services and auxiliary services (except those of insurance enterprises and pension funds) such as commissions and fees for letters of credit, lines of credit, credit rating services, financial leasing services, foreign exchange transactions, consumer and business credit services, brokerage services, underwriting services, arrangements for various hedging instruments, financial market operational and regulatory services, security custody services, etc. Include early and late repayment fees, penalties and account charges.
SERVICES	16420	**Explicit margins on buying and selling of financial instruments** Covers all charges imposed by dealers or market-makers in financial instruments, if able to be determined explicitly. Alternatively, is equal to the margin between buying and selling prices of foreign exchange, shares, bonds, notes, financial derivatives and other financial instruments.
SERVICES	16430	**Explicitly-charged asset management services** Covers all charges of holding financial assets on behalf of owners which include administrative expenses such as payments to fund managers, custodians, banks, accountants or lawyers or their own staffs.
Category	**Purpose Code**	**Description**
SERVICES	16440	**Financial intermediation service charges indirectly measured (FISIM)** Margins between interest payable and the reference rate on loans and deposits (derived transaction).
SERVICES	16510	**Computer services** Covers charges for hardware and software related services and data processing services which includes sales of customised software and related licenses to use but excluding for reproduction and redistribution; development, production, supply and documentation of customised software, including operating systems, made to order for specific users; non-customised (mass-produced) software downloaded or otherwise electronically delivered, whether with a periodic license fee or a single payment; license to use non-customised (mass-produced) software provided on a storage device such as a disk or CDROM with a periodic license fee; and sales and purchases of originals and ownership rights for software systems and applications. Also include hardware and software consultancy and implementation services, hardware and software installation, maintenance and repairs of computers and peripheral equipment, data recovery services, programming of systems, systems maintenance and other support services such as training as part of consultancy, data processing and hosting services, computer facilities management and other related computer services. Exclude purchase and selling of computer hardwares.

SERVICES	16520	**Information services** Covers charges for news agency services and other information services which includes provision of news, photographs and feature articles to the media; database services such as database conception, data storage and dissemination of data and database, online and magnetic, optical or printed media and web search portals. Also include direct non-bulk subscriptions to newspapers and periodicals, other online content provision services, library and archive services.
SERVICES	16610	**Charges associated with intellectual property rights** Charges for the use of proprietary rights, such as patents, trademarks, copyrights, industrial processes and designs, trade secrets, and franchises, where rights arise from research and development, as well as from marketing.
SERVICES	16620	**License fees to reproduce and distribute intellectual property** Charges for licences to reproduce and/or distribute intellectual property embodied in produced originals or prototypes, such as copyrights on books and manuscripts, computer software, cinematographic works and sound recordings, and related rights, such as for the recording of live performances and for television, cable or satellite broadcast.
SERVICES	16720	**Sharing of administrative expenses** Payments to/receipt from Non-resident head offices and branches arising from the sharing of administrative and operating expenses.
Category	**Purpose Code**	**Description**
SERVICES	16730	**Research and development** Covers charges for services associated with basic research, applied research, and experimental development of new products and processes. Activities in the physical sciences, social sciences and humanities are covered. This include the development of operating systems that represent technological advances and commercial research related to electronics, pharmaceuticals and biotechnology. It also include other product development that may give rise to patents. Outright sales of the results of research and development (such as patents, copyrights and sale of information about industrial processes) are also included. However, amounts payable for use of proprietary rights arising from research and development are included under 'charges for use of intellectual property'.
SERVICES	16740	**Architectural, engineering, and other technical services** Covers charges for services related to architectural design and other development project; planning and project design and supervision of dams, bridges, airports, housing projects, turnkey projects, product testing and certification, drilling services etc. Including repair and maintenance on manufacturing machinery and electrical item.
SERVICES	16750	**Agricultural, mining, and on-site processing** Covers charges for services associated with agricultural, mining and oil and gas extraction. Agricultural services includes provision of agricultural machinery with crew, harvesting, treatment of crops, pest control, animal boarding, animal care and breeding services. Mining, and oil and gas extraction related services covers drilling, derrick building, repair and dismantling services and oil and gas well casing cementing, mineral prospecting and exploration, as well as mining engineering and geologic surveying.
SERVICES	16760	**Advertising, market research and public opinion polling services** Covers charges for advertising, market research for design, creation, and marketing of advertisements by advertising agencies; media placement, including the purchase and sale of advertising space; exhibition services provided by trade fairs; promotion of products abroad; market research; and public opinion polling abroad on various issues. Include also commissions, brokerage fees levied by non-financial intermediaries.
SERVICES	16771	**Legal services** Covers charges for services relating to legal advice, judicial and statutory procedures which includes legal advisory, legal representation, drafting services for legal documentation and instruments, certification consultancy, and escrow and settlement services.
SERVICES	16772	**Accounting services** Covers charges for services relating to accounting, auditing, book keeping and tax consulting which includes the recording of commercial transactions for businesses and others, examination services for accounting records and financial statements, business tax planning and consulting, and preparation of tax documents.
Category	**Purpose Code**	**Description**
SERVICES	16773	**Management consulting services** Covers charges for services associated with provision of advice, guidance or operational assistance to business and public relations services which includes advisory, guidance and operational assistance services proceeded to businesses for business policy and strategy, overall planning, structuring and control of an organisation. Includes management auditing, market management, human resources, production management and project management consulting, and services related to improving the image of the clients and their relations with public and other institutions.
SERVICES	16780	**Rentals/operating leasing of dwellings, other buildings and machinery** Payments to/receipt from Non-resident for operational leases or rental of real estate, i.e. buildings and land; rent and operational lease of structures, machinery and equipment (exclude transport equipment). Exclude rental or operational leases of real estates by international organisations, embassies or other government-related institutions.
SERVICES	16791	**Trade-related services** Covers charges and commissions on goods and service transactions payable to merchants, commodity brokers, dealers, auctioneers and commission agents. These services include, for example, the auctioneer's fee or agent's commission on sales of ships, aircraft and other goods.
SERVICES	16792	**Waste treatment services** Covers charges for services associated with waste treatment and depollution which includes treatment of radioactive and other waste, stripping of contaminated soil, cleaning up of pollution including oil spills, restoration of mining sites, and decontamination and sanitation services. Include other services relating to the cleaning or restoring of the environment.

SERVICES	16810	**Audio-visual and artistic related services** Covers charges relating to audio-visual activities (movies, music, radio and television) and services relating to the performing arts. Includes production of motion pictures, radio and television programmes and musical recordings, performing arts and other live entertainment event presentation and promotion services, mass produced audio-visual products purchased or sold outright for perpetual use electronically, purchases and sales of ownership rights for entertainment such as radio and television broadcast originals, sound recordings, motion pictures, videotapes, television and readio programme over which legal or de facto ownership can be established by copyright, services provided by performing artists, authors, composers, sculptors and models, services provided by independent set, costume and lighting designers. Excludes audio-visuals stored in CD-ROM, disk or other mediums.
SERVICES	16820	**Health services** Covers charges relating to general and specialised human health services supplied by hospitals, doctors, nurses and paramedical and similar personnel, as well as laboratory and similar services rendered remotely or on-site but the consumer does not leave the economic residence whilst consuming the services. Include diagnostic-imaging services and pharmaceutical, radiology and rehabilitation services.
Category	**Purpose Code**	**Description**
SERVICES	16830	**Education services** Covers charges relating to all levels of education whether delivered through correspondence courses, via television, satellite or the internet, or by teachers, among others, who supply services directly in host economies.
SERVICES	16840	**Heritage and recreational services** Covers charges relating to services associated with museums and other cultural, sporting, gambling and recreational activities, except those involving persons outside their economy of residence (travel).
SERVICES	16850	**Other personal services** Covers charges relating to services relating to social services, membership dues of business associations, domestic services, etc.
SERVICES	16900	**Other services transactions not identified elsewhere (to be used upon consultation with the Bank)**
SERVICES	16910	**Refunds relating to services transactions** To be used for any refund of Services transaction occurring in a different year i.e. original transaction occurred in year 1. Refund occurred in year 2. For refunds occurring in the same year as the original transaction (year of original transaction = year of refund), to use the same Services purpose code as per the original transaction.
INVESTMENTS	14110	**Direct investment income** Refers to profits and dividends received from/paid to Non-resident as a result of a direct investor's investment in branches, subsidiaries and associates operating outside in the host economy.
INVESTMENTS	14120	**Portfolio investment income** Refers to dividends received from/paid to Non-residents arising from holdings of equity shares and other forms of participation in the equity of enterprises.
INVESTMENTS	14140	**Investment income attributable to Non-resident policyholders in insurance, pension schemes and standardised guarantees** Refers to: (a) Investment income earned on the assets invested to meet insurance companies' provision liabilities is attributable to insurance policyholders (premium supplements); and (b) Investment income attributable to beneficiaries of pension schemes and is repaid to the pension fund (premium supplements for life).
Category	**Purpose Code**	**Description**
INVESTMENTS	14210	**Interest paid to/ received from related Non-resident company relating to loan obligations, including non-participating preference shares and financial leases**
INVESTMENTS	14220	**Interest paid to/ received from non-related Non-resident company relating to loan obligations, including non-participating preference shares and financial leases**
INVESTMENTS	14230	**Interest paid to/received from Non-residents on deposits and negotiable instruments of deposits (NIDs)**
INVESTMENTS	14240	**Interest paid to/received from Non-residents on investment in bonds and notes**
INVESTMENTS	14250	**Interest paid to/received from Non-residents on money market instruments**
INVESTMENTS	14260	**Interest paid to/received from Non-residents on Cash Pooling arrangement**
INVESTMENTS	14310	**Wages and salaries in cash** Covers amounts payable in cash (or any other financial instruments used as means of payments) to employees in return for labour input rendered, before deducting withholding taxes and employees' contributions to social insurance schemes. Included are basic wages and salaries; extra pay for overtime, night work, and weekend work; cost of living allowances, local allowances, and expatriation allowances; bonuses; annual supplementary pay, such as "thirteenth month" pay; allowances for transportation to and from work; holiday pay for official holidays or annual holidays; and housing allowances. Excludes the reimbursement by employers of expenditures made by employees in order to enable them to take up new or relocated jobs (e.g., reimbursement for travel and related expenses) or expenditures on items needed to carry out their work (e.g., tools or special clothing).
INVESTMENTS	14320	**Wages and salaries in kind/benefits attributable to employees** Covers amounts payable in the form of goods, services, interest forgone, and shares to employees in return for labor input rendered. Include meals; accommodation; sports, recreation, or holiday facilities for employees and their families; transportation to and from work; goods and services from the employer's own processes of production; bonus shares distributed to employees; and so forth. The goods or services may be provided free or at a reduced cost. Also includes the Employee Stock Options (ESOs).
INVESTMENTS	14330	**Employer's social contributions** Contributions paid by employers on behalf of employees to social security schemes or to private insurance or pension funds in order to secure benefits for employees.
Category	**Purpose Code**	**Description**

INVESTMENTS	14410	**Taxes on products and productions** Covers cross-border payments/receipts of taxes on products; which includes value-added taxes, import duties, export taxes, and excise; on productions; which includes payroll taxes, recurrent taxes on buildings and land, and business licenses.
INVESTMENTS	14420	**Subsidies on products and productions** Covers cross-border payments/receipts of subsidies on products and productions.
INVESTMENTS	14430	**Rental on natural resources** Covers income receivable for putting national resources at the disposal of Nonresidents. Include amounts payable for the use of land extracting mineral deposits and other subsoil assets, and for fishing, forestry, and grazing rights (also known as royalties). Also include goverment charges on usage on land designated for embassies or military bases.
GOVERNMENT	15100	**Malaysian government offices abroad and foreign offices in Malaysia** Transactions with Government offices abroad or foreign offices in Malaysia. (e.g. diplomatic, embassies and students department, military units and other agencies). Including visa.
GOVERNMENT	15200	**International organisations** Covers transactions between Malaysian Government offices and international organisations.
GOVERNMENT	15300	**Trade missions**
GOVERNMENT	15400	**Commission & other charges relating to loan obligations of the Malaysian Government**
GOVERNMENT	15500	**The Bank minting of coins and printing of notes**
SPECIAL	17010	**Inter-company settlement for offsetting payables against receivables**
SPECIAL	17020	**Transfer by a company to/from its own current account overseas**
SPECIAL	17040	**Transfer of funds between overseas accounts of same resident company**
SPECIAL	17050	**Transfer of funds between banking institutions' nostro accounts on behalf of specific resident company**
SPECIAL	17060	**Transfer of funds between overseas accounts maintained by different resident companies**
Category	**Purpose Code**	**Description**
SPECIAL	17070	**Transfer by a resident (exclude bank) to/from current account overseas of another resident company**
SPECIAL	17080	**Settlement between Remittance Services Providers (RSPs) with resident financial institutions**
GOVERNMENT SECTOR	21110	**Grants, aid, donations and unclaimed monies** Gifts of food, clothing, other consumer goods, medical supplies, etc. associated with relief efforts in the wake of famine, earthquakes, other natural disasters, war, or other actions (administrative costs directly associated with aid are included).
GOVERNMENT SECTOR	21120	**Pension, gratuity** Contributions for pension funds and gratuity between resident/Nonresident government as one party and resident/Non-resident employees as the other party.
GOVERNMENT SECTOR	22130	**Other capital transfers (government sector)** Includes investment grants, in cash or in kind, made by governments to Non-residents, or vice versa, to finance all or part of the cost of acquiring fixed assets. Also include inheritance taxes, death duties, gift taxes, and compensation payments by government to Non-residents for damages to capital assets or serious injuries.
GOVERNMENT SECTOR	21131	**Taxes on income, wealth and other taxable assets (government sector)** Covers transfers on payments or receipts of taxes levied on income earned by nonresidents from the provision of labour or financial assets including capital gains arising from assets to the Malaysia Government. Includes taxes on interest and dividends, taxes on financial transactions such as taxes on issue, purchase and sales of securities. Exclude taxes on rent and ownership of land, and inheritance taxes.
GOVERNMENT SECTOR	21132	**Fines and penalties (government sector)** Covers transfers on payments or receipts of fines and penalties imposed by/to nonresidents by courts of law to Malaysia Government.
GOVERNMENT SECTOR	21133	**Social contributions and benefits (government sector)** Covers transfers on payments or receipts of actual contributions made by households to social security schemes and employment related schemes to Malaysia Government and actual claims by policyholders of social security schemes and employment related schemes from Malaysia Government excluding pensions and gratuity.
GOVERNMENT SECTOR	21140	**Compensation and pledging** Compensation arising from court awards and default contract; pledging of security deposits and performance/tender bonds.
Category	**Purpose Code**	**Description**
PRIVATE SECTOR	21210	**Grants and gifts** Transfers in the form of gifts and dowries to individuals and contributions, donations or grants to non-profit organisations.
PRIVATE SECTOR	21220	**Workers' remittances** Covers transfers by migrants who are employed in new economies. (A migrant is a person who comes to an economy and stays, or is expected to stay, for a year or more).
PRIVATE SECTOR	21230	**Legacies, compensations and prizes** Transfers on account of legacies, inheritances and court awards including alimony, fines and compensation for damages; compensation and other settlements for default in commercial contracts (not covered by insurance), prizes and winnings; pledging of security deposits and performance/tender bonds.
PRIVATE SECTOR	21241	**Taxes on income, wealth and other taxable assets (private sector)** Covers transfers on payments or receipts of taxes levied on income earned by nonresidents from the provision of labour or financial assets including capital gains arising from assets. Includes taxes on interest and dividends, taxes on financial transactions such as taxes on issue, purchase and sales of securities. Exclude taxes on rent and ownership of land, inheritance taxes and taxes imposed or paid by Malaysia government (refer current transfer for Government Sector).

PRIVATE SECTOR	21242	**Fines and penalties (private sector)** Covers transfers on payments or receipts of fines and penalties imposed by/to nonresidents by courts of law. Exclude fines and penalties imposed or paid by Malaysia government (refer current transfer for Government Sector).
PRIVATE SECTOR	21245	**Net premiums on non-life insurance and standardised guarantees**
PRIVATE SECTOR	21246	**Non-life insurance claims and calls under standardised guarantees**
PRIVATE SECTOR	22220	**Migrant transfer** Contra entries to the flows of goods and changes in financial items that arise from the migration (change of residence for at least a year) of individuals from one economy to another.
PRIVATE SECTOR	22230	**Other capital transfers (private sector)** Includes investment grants, in cash or in kind, made by non-government entities to Nonresidents, or vice versa, to finance all or part of the cost of acquiring fixed assets. Also include inheritance taxes, death duties, gift taxes, and compensation payments by non-government entities to Nonresidents for damages to capital assets or serious injuries.
Category	**Purpose Code**	**Description**
PRIVATE SECTOR	23000	**Acquisition/ disposal of non-produced, non-financial assets** Comprises acquisition or disposal of non-produced, tangible assets (land and subsoil assets) acquisition or disposal of non-produced, intangible assets, such as patents, copyrights, trademarks, franchises, goodwill, etc. and leases or other transferable contracts.
CREDIT FACILITIES	31111	**Extension/receipt (drawdown) of long-term term loan to/from Nonresident**
CREDIT FACILITIES	31112	**Repayment of principal to/by Non-resident on long-term term loan**
CREDIT FACILITIES	31113	**Prepayment of principal to/by Non-resident on long-term term loan**
CREDIT FACILITIES	31121	**Extension/receipt (drawdown) of short-term term loan to/from Nonresident**
CREDIT FACILITIES	31122	**Repayment of principal to/by Non-resident on short-term term loan**
CREDIT FACILITIES	31123	**Prepayment of principal to/by Non-resident on short-term term loan**
CREDIT FACILITIES	31311	**Issuance** Payment to/receipt from Non-resident arising from residents' subscription to/issuance of the non-participating redeemable/nonredeemable preference shares.
CREDIT FACILITIES	31312	**Redemption** Payments to/receipt from Non-resident upon redemption date of the nonparticipating redeemable/non-redeemable preference shares.
CREDIT FACILITIES	31411	**Financial lease extension to/receipt from Non-residents**
CREDIT FACILITIES	31412	**Repayment of financial lease to/receipt from Non-residents**
CREDIT FACILITIES	31413	**Prepayment of financial lease to/receipt from Non-residents**
CREDIT FACILITIES	31511	**Credit facilities extension to/receipt from Non-resident**
Category	**Purpose Code**	**Description**
CREDIT FACILITIES	31512	**Repayment of credit facilities to/by Non-resident**
CREDIT FACILITIES	31513	**Prepayment of credit facilities to/by Non-resident**
CREDIT FACILITIES	31611	**Extension/receipt of cash pooling from Non-resident**
CREDIT FACILITIES	31612	**Repayment of cash pooling to/by Non-resident**
CREDIT FACILITIES	31613	**Prepayment of cash pooling to/by Non-resident**
CREDIT FACILITIES	31621	**Extension/receipt of cash pooling from Non-resident**
CREDIT FACILITIES	31622	**Repayment of cash pooling to/by Non-resident**
CREDIT FACILITIES	31623	**Prepayment of cash pooling to/by Non-resident**
CREDIT FACILITIES	31911	**Extension to /receipt from Non-resident (Long Term)**
CREDIT FACILITIES	31912	**Repayment of other loans facilities to/by Non-resident (Long Term)**

CREDIT FACILITIES	31913	**Prepayment of other loans facilities to/by Non-resident (Long Term)**
CREDIT FACILITIES	31921	**Extension to /receipt from Non-resident (Short Term)**
CREDIT FACILITIES	31922	**Repayment of other loans facilities to/by Non-resident (Short Term)**
CREDIT FACILITIES	31923	**Prepayment of other loans facilities to/by Non-resident (Short Term)**
CREDIT FACILITIES	33000	**Employee stock options**
CREDIT FACILITIES	34000	**Subscriptions/ Contributions to/ Reimbursement from International Organisations** Subscriptions/ Contributions to/ reimbursement from International Institutions such as IBRD, ADB, IDB, BIS, etc, other than IMF.
Category	**Purpose Code**	**Description**
DIRECT INVESTMENT	35130	**Mergers and acquisitions** Arise when two or more companies agree to combine into a single operation. Acquisitions involve the purchase of one company or group of companies.
DIRECT INVESTMENT	35140	**Equity investment other than mergers and acquisitions** Equity investment of a parent company i.e. direct investor in it's subsidiaries or affiliates i.e. direct investment enterprise, through the purchase of existing shareholders' interests or subscription in the expanded paid up capital of the entity, or through share swaps. Also includes equity investment for the establishment of a new entity.
DIRECT INVESTMENT	35200	**Liquidation of investment** Refer to the payment/receipt of funds arising from the sale of businesses owned by foreign/domestic owners of such businesses in Malaysia/abroad.
DIRECT INVESTMENT	35300	**Head office accounts in branches** Capital provided to /received by branches from head office with no repayment obligation.
DIRECT INVESTMENT	35400	**Capital Expenditure in Special Enterprises/Projects** Capital expenditure in special enterprises/projects by agreement and no entity is created. Inclusive of cash calls.
INVESTMENTS	36110	**CORP. STOCK & SHARE Issued by Residents in domestic capital market**
INVESTMENTS	36120	**CORP. STOCK & SHARE Issued by Residents in international markets**
INVESTMENTS	36130	**CORP. STOCK & SHARE Issued by Non-Residents in international markets**
INVESTMENTS	36140	**CORP. STOCK & SHARE Issued by Non-Residents in domestic capital market**
INVESTMENTS	36210	**Bond & Notes Issued by residents in domestic capital market**
INVESTMENTS	36220	**Bond & Notes Issued by residents in international markets**
Category	**Purpose Code**	**Description**
INVESTMENTS	36230	**Bond & Notes Issued by Non-residents in international markets**
INVESTMENTS	36240	**Bond & Notes Issued by Non-residents in domestic capital market**
INVESTMENTS	36310	**Money Market Issued by residents in domestic capital market**
INVESTMENTS	36320	**Money Market Issued by residents in international markets**
INVESTMENTS	36330	**Money Market Issued by Non-residents in international markets**
INVESTMENTS	36340	**Money Market Issued by Non-residents in domestic capital market**
INVESTMENTS	36410	**Purchase/sale of Malaysian Government securities**
INVESTMENTS	36420	**Purchase/sale of Foreign Government securities**
FINANCIAL DERIVATIVES	37100	**Swaps** Refers to a contractual agreement involving two parties agreeing to exchange, over time and according to predetermined rules, streams of payment on the same amount of indebtedness.
FINANCIAL DERIVATIVES	37200	**Forwards** Refers to agreement whereby the counter-parties agree to exchange, on a specified date, a specified quantity of an underlying item (real or financial) at an agreed-upon contract price (the strike price).
FINANCIAL DERIVATIVES	37300	**Futures** Refers to a contractual agreement between a buyer and seller to take/deliver a standard quantity and quality of an underlying instrument or commodity at an agreed price on a specified date.
FINANCIAL DERIVATIVES	37400	**Options** Refers to a contract, which gives the holder the right, without obligation, to purchase or sell certain quantity of an underlying asset at a stipulated price on or before a specified date.
FINANCIAL DERIVATIVES	37900	**Others derivatives** Includes warrants and other derivatives.
Category	**Purpose Code**	**Description**
OTHER INVESTMENT	39111	**Purchase/sale of real estate in Malaysia (commercial)**

OTHER INVESTMENT	39112	**Purchase/sale of real estate in Malaysia (residential)**
OTHER INVESTMENT	39121	**Purchase/sale of real estate abroad (commercial)**
OTHER INVESTMENT	*39122*	***Purchase/sale of real estate abroad (residential)***
DEPOSITS	39210	**Placement/withdrawal of deposits of residents with/from financial institutions abroad**
DEPOSITS	39220	**Placement/withdrawal of deposits of residents with/from offshore financial institutions in Labuan**

Appendix XXVI - Bank Branch Code (KES)

Bank: 1	Kenya Commercial Bank Limited (Clearing centre: 01)		
Branch code	Branch name	Closure date	Status
091	Eastleigh	01/01/2099	Open
092	KCB CPC	01/01/2099	Open
094	Head Office	01/01/2099	Open
095	Wote	01/01/2099	Open
096	Head Office Finance	01/01/2099	Open
100	Moi Avenue Nairobi	01/01/2099	Open
101	Kipande House	01/01/2099	Open
102	Treasury Sq Mombasa	01/01/2099	Open
103	Nakuru	01/01/2099	Open
104	Kicc	01/01/2099	Open
105	Kisumu	01/01/2099	Open
106	Kericho	01/01/2099	Open
107	Tom Mboya	01/01/2099	Open
108	Thika	01/01/2099	Open
109	Eldoret	01/01/2099	Open
110	Kakamega	01/01/2099	Open
111	Kilindini Mombasa	01/01/2099	Open
112	Nyeri	01/01/2099	Open
113	Industrial Area Nairobi	01/01/2099	Open
114	River Road	01/01/2099	Open
115	Muranga	01/01/2099	Open
116	Embu	01/01/2099	Open
117	Kangema	01/01/2099	Open
119	Kiambu	01/01/2099	Open
120	Karatina	01/01/2099	Open
121	Siaya	01/01/2099	Open
122	Nyahururu	01/01/2099	Open
123	Meru	01/01/2099	Open
124	Mumias	01/01/2099	Open
125	Nanyuki	01/01/2099	Open
127	Moyale	01/01/2099	Open
129	Kikuyu	01/01/2099	Open
130	Tala	01/01/2099	Open
131	Kajiado	01/01/2099	Open
133	KCB Custody services	01/01/2099	Open
134	Matuu	01/01/2099	Open
135	Kitui	01/01/2099	Open
136	Mvita	01/01/2099	Open
137	Jogoo Rd Nairobi	01/01/2099	Open
139	Card Centre	01/01/2099	Open
140	Marsabit	01/01/2099	Open
141	Sarit Centre	01/01/2099	Open
142	Loitokitok	01/01/2099	Open
143	Nandi Hills	01/01/2099	Open
144	Lodwar	01/01/2099	Open
145	Un Gigiri	01/01/2099	Open
146	Hola	01/01/2099	Open
147	Ruiru	01/01/2099	Open

148	Mwingi	01/01/2099	Open
149	Kitale	01/01/2099	Open
150	Mandera	01/01/2099	Open
151	Kapenguria	01/01/2099	Open
152	Kabarnet	01/01/2099	Open
153	Wajir	01/01/2099	Open
154	Maralal	01/01/2099	Open
155	Limuru	01/01/2099	Open
157	Ukunda	01/01/2099	Open
158	Iten	01/01/2099	Open
159	Gilgil	01/01/2099	Open
161	Ongata Rongai	01/01/2099	Open
162	Kitengela	01/01/2099	Open
163	Eldama Ravine	01/01/2099	Open
164	Kibwezi	01/01/2099	Open
166	Kapsabet	01/01/2099	Open
167	University Way	01/01/2099	Open
168	KCB Eldoret West	01/01/2099	Open
169	Garissa	01/01/2099	Open
173	Lamu	01/01/2099	Open
174	Kilifi	01/01/2099	Open
175	Milimani	01/01/2099	Open
176	Nyamira	01/01/2099	Open
177	Mukuruweini	01/01/2099	Open
180	VillageMarket	01/01/2099	Open
181	Bomet	01/01/2099	Open
183	Mbale	01/01/2099	Open
184	Narok	01/01/2099	Open
185	Othaya	01/01/2099	Open
186	Voi	01/01/2099	Open
188	Webuye	01/01/2099	Open
189	Sotik	01/01/2099	Open
190	Naivasha	01/01/2099	Open
191	Kisii	01/01/2099	Open
192	Migori	01/01/2099	Open
193	Githunguri	01/01/2099	Open
194	Machakos	01/01/2099	Open
195	Kerugoya	01/01/2099	Open
196	Chuka	01/01/2099	Open
197	Bungoma	01/01/2099	Open
198	Wundanyi	01/01/2099	Open
199	Malindi	01/01/2099	Open
201	Capital	01/01/2099	Open
202	Karen	01/01/2099	Open
203	Lokichogio	01/01/2099	Open
204	Gateway Msa Road	01/01/2099	Open
205	Buruburu	01/01/2099	Open
206	Chogoria	01/01/2099	Open
207	Kangare	01/01/2099	Open
208	Kianyaga	01/01/2099	Open
209	Nkubu	01/01/2099	Open
210	Ol Kalou	01/01/2099	Open
211	Makuyu	01/01/2099	Open

212	Mwea	01/01/2099	Open
213	Njambini	01/01/2099	Open
214	Gatundu	01/01/2099	Open
215	Emali	01/01/2099	Open
216	Isiolo	01/01/2099	Open
217	KCB Flamingo	01/01/2099	Open
218	Njoro	01/01/2099	Open
219	Mutomo	01/01/2099	Open
220	Mariakani	01/01/2099	Open
221	Mpeketoni	01/01/2099	Open
222	Mtitu Andei	01/01/2099	Open
223	Mtwapa	01/01/2099	Open
224	Taveta	01/01/2099	Open
225	Kengeleni	01/01/2099	Open
226	Garsen	01/01/2099	Open
227	Watamu	01/01/2099	Open
228	Bondo	01/01/2099	Open
229	Busia	01/01/2099	Open
230	Homa Bay	01/01/2099	Open
231	Kapsowar	01/01/2099	Open
232	Kehancha	01/01/2099	Open
233	Keroka	01/01/2099	Open
234	Kilgoris	01/01/2099	Open
235	Kimilili	01/01/2099	Open
236	Litein	01/01/2099	Open
237	Londiani Branch	01/01/2099	Open
238	Luanda	01/01/2099	Open
239	Malaba	01/01/2099	Open
240	Muhoroni	01/01/2099	Open
241	Oyugis	01/01/2099	Open
242	Ugunja	01/01/2099	Open
243	United Mall	01/01/2099	Open
244	Serem	01/01/2099	Open
245	Sondu	01/01/2099	Open
246	Kisumu West	01/01/2099	Open
247	Marigat	01/01/2099	Open
248	Mois Bridge	01/01/2099	Open
249	Mashariki	01/01/2099	Open
250	Naro Moro	01/01/2099	Open
251	Kiriaini	01/01/2099	Open
252	Egerton University	01/01/2099	Open
253	Maua	01/01/2099	Open
254	Kawangare	01/01/2099	Open
255	Kimathi	01/01/2099	Open
256	Namanga	01/01/2099	Open
257	Gikomba	01/01/2099	Open
258	Kwale	01/01/2099	Open
259	Prestige Plaza	01/01/2099	Open
260	Kariobangi	01/01/2099	Open
263	Biashara Street	01/01/2099	Open
266	Ngara	01/01/2099	Open
267	Kyuso	01/01/2099	Open
270	Masii	01/01/2099	Open

271	Menengai Crater	01/01/2099	Open
272	Town Centre	01/01/2099	Open
278	Makindu	01/01/2099	Open
283	Rongo	01/01/2099	Open
284	Isibania	01/01/2099	Open
285	Kiserian	01/01/2099	Open
286	Mwembe Tayari	01/01/2099	Open
287	Kisauni	01/01/2099	Open
288	Haile Selassie	01/01/2099	Open
289	Salama House Mortgage Centre	01/01/2099	Open
290	Garden Plaza	01/01/2099	Open
291	Sarit Centre Mortgage Centre	01/01/2099	Open
292	Cpc Bulk Corporate Cheques	01/01/2099	Open
293	Trade Services	01/01/2099	Open
295	Nairobi High Court	01/01/2099	Open
296	Mombasa High Court	01/01/2099	Open
297	Kisumu Airport	01/01/2099	Open
298	Port Victoria	01/01/2099	Open
299	Moi International Airport	01/01/2099	Open
300	Nyali	01/01/2099	Open
301	Westgate Advantage	01/01/2099	Open
302	Diaspora	01/01/2099	Open
303	Kisii West	01/01/2099	Open
304	Mbita	01/01/2099	Open
305	Sori	01/01/2099	Open
306	Hurlingham	01/01/2099	Open
307	Kibera	01/01/2099	Open
308	Thika Road Mall Branch	01/01/2099	Open
309	Kasarani Branch	01/01/2099	Open
310	KCB Maasai Mara	01/01/2099	Open
311	KCB Kabartonjo	01/01/2099	Open
312	KCB Eldoret East	01/01/2099	Open
313	Kikim	01/01/2099	Open
314	KCB JKUAT	01/01/2099	Open
315	KCB Changamwe	01/01/2099	Open
316	KCB Makongeni	01/01/2099	Open
317	KCB Syokimau	01/01/2099	Open
318	KCB Moi Referral Hospital	01/01/2099	Open
319	KCB Kitale Advantage	01/01/2099	Open
320	KCB Lavington	01/01/2099	Open
321	KCB ICD Kibarani	01/01/2099	Open
322	KCB Riverside Advantage	01/01/2099	Open
323	KCB Gigiri Square	01/01/2099	Open
324	Kayole	01/01/2099	Open
325	Garden City	01/01/2099	Open
326	JKIA	01/01/2099	Open
327	Makutano	01/01/2099	Open
328	Kericho East	01/01/2099	Open
329	Two Rivers	01/01/2099	Open
330	KCB NextGen	01/01/2099	Open
331	KCB Mogotio	01/01/2099	Open
332	KCB Upperhill Platinum	01/01/2099	Open
333	Kakuma Branch	01/01/2099	Open

334	KCB Parklands	01/01/2099	Open
335	KCB Diani	01/01/2099	Open
336	KCB Eldoret Advantage Branch	01/01/2099	Open
337	KCB Kilimani Platinum	01/01/2099	Open
338	KCB Langata	01/01/2099	Open
339	KCB Utawala	01/01/2099	Open
Bank: 2	Standard Chartered Bank Kenya Limited (Clearing centre: 02)		
Branch code	Branch name	Closure date	Status
000	Eldoret	01/01/2099	Open
001	Kericho	01/01/2099	Open
002	Kisumu	01/01/2099	Open
003	Kitale	01/01/2099	Open
004	Treasury Square	01/01/2099	Open
005	Kilindini	01/01/2099	Open
006	Kenyatta Avenue	01/01/2099	Open
008	Moi Avenue	01/01/2099	Open
009	Nakuru	01/01/2099	Open
010	Nanyuki	01/01/2099	Open
011	Nyeri	01/01/2099	Open
012	Thika	01/01/2099	Open
015	Westlands	01/01/2099	Open
016	Machakos	01/01/2099	Open
017	Meru	01/01/2099	Open
019	Harambee Avenue	01/01/2099	Open
053	Industrial Area	01/01/2099	Open
054	Kakamega	01/01/2099	Open
064	Koinage	01/01/2099	Open
071	Yaya Centre Branch	01/01/2099	Open
072	Ruaraka	01/01/2099	Open
073	Langata	01/01/2099	Open
074	Makupa	01/01/2099	Open
075	Karen	01/01/2099	Open
076	Muthaiga	01/01/2099	Open
078	C.o.u	01/01/2099	Open
079	Ukay	01/01/2099	Open
080	Two Rivers Branch	01/01/2099	Open
081	Kisii	01/01/2099	Open
082	Upper Hill Branch	01/01/2099	Open
083	Nyali	01/01/2099	Open
084	Chiromo	01/01/2099	Open
085	Greenspan	01/01/2099	Open
086	The T-Mall	01/01/2099	Open
087	The Junction	01/01/2099	Open
089	Kitengela	01/01/2099	Open
090	Bungoma	01/01/2099	Open
091	Thika Road Mall	01/01/2099	Open
092	UN Gigiri	01/01/2099	Open
Bank: 3	Absa Bank Kenya PLC (Clearing centre: 03)		
Branch code	Branch name	Closure date	Status
001	Head Office - Vpc	01/01/2099	Open
002	Kapsabet Branch	01/01/2099	Open
003	Eldoret Branch	01/01/2099	Open
004	Embu Branch	01/01/2099	Open

005	Murang A Branch	01/01/2099	Open
006	Kapenguria Branch	01/01/2099	Open
007	Kericho Branch	01/01/2099	Open
008	Kisii Branch	01/01/2099	Open
009	Kisumu Branch	01/01/2099	Open
010	South C Branch	01/01/2099	Open
011	Limuru Branch	01/01/2099	Open
012	Malindi Branch	01/01/2099	Open
013	Meru Branch	01/01/2099	Open
014	Eastleigh Branch	01/01/2099	Open
015	Kitui Branch	01/01/2099	Open
016	Nkrumah Road Branch	01/01/2099	Open
017	Garissa Branch	01/01/2099	Open
018	Nyamira Branch	01/01/2099	Open
019	Kilifi Branch	01/01/2099	Open
020	Office Park Westlands	01/01/2099	Open
021	Barclaycard Operations	01/01/2099	Open
022	Paymants And International Services	01/01/2099	Open
023	Gilgil Branch	01/01/2099	Open
024	Thika Road Mall	01/01/2099	Open
026	Kakamega Branch	01/01/2099	Open
027	Nakuru East	01/01/2099	Open
028	Buruburu	01/01/2099	Open
029	Bomet	01/01/2099	Open
030	Nyeri Branch	01/01/2099	Open
031	Thika Branch	01/01/2099	Open
032	Port Mombasa	01/01/2099	Open
033	Gikomba	01/01/2099	Open
034	Kawangware	01/01/2099	Open
035	Mbale	01/01/2099	Open
036	Plaza Premier Centre	01/01/2099	Open
037	River Road Branch	01/01/2099	Open
038	Chomba House-river Road	01/01/2099	Open
039	Mumias Branch	01/01/2099	Open
040	Machakos Branch	01/01/2099	Open
041	Narok Branch	01/01/2099	Open
042	Isiolo Branch	01/01/2099	Open
043	Ngong Branch	01/01/2099	Open
044	Maua Branch	01/01/2099	Open
045	Hurlingham Branch	01/01/2099	Open
046	Makupa Branch	01/01/2099	Open
047	Development House Branch	01/01/2099	Open
048	Bungoma	01/01/2099	Open
049	Lavington Branch	01/01/2099	Open
050	Tala	01/01/2099	Open
051	Homa Bay Branch	01/01/2099	Open
052	Ongata Rongai Branch	01/01/2099	Open
053	Othaya Branch	01/01/2099	Open
054	Voi Branch	01/01/2099	Open
055	Muthaiga Branch	01/01/2099	Open
056	Barclays Advisory And Reg. Services	01/01/2099	Open
057	Githunguri Branch	01/01/2099	Open
058	Webuye Branch	01/01/2099	Open

059	Kasarani Branch	01/01/2099	Open
060	Chuka Branch	01/01/2099	Open
061	Nakumatt-westgate Branch	01/01/2099	Open
062	Kabarnet Branch	01/01/2099	Open
063	Kerugoya Branch	01/01/2099	Open
064	Taveta Branch	01/01/2099	Open
065	Karen Branch	01/01/2099	Open
066	Wundanyi Branch	01/01/2099	Open
067	Ruaraka Branch	01/01/2099	Open
068	Kitengela Branch	01/01/2099	Open
069	Wote Branch	01/01/2099	Open
070	Enterprise Road Branch	01/01/2099	Open
071	Nakumatt Meru Branch	01/01/2099	Open
072	Juja Branch	01/01/2099	Open
073	Westlands Branch	01/01/2099	Open
074	Kikuyu Branch	01/01/2099	Open
075	Moi Avenue-nairobi Branch	01/01/2099	Open
076	Nyali	01/01/2099	Open
077	Absa Towers Branch	01/01/2099	Open
078	Kiriaini Branch	01/01/2099	Open
079	Butere Road Branch	01/01/2099	Open
080	Migori Branch	01/01/2099	Open
081	Digo Branch	01/01/2099	Open
082	Haile Selassie Avenue Branch	01/01/2099	Open
083	Nairobi University Branch	01/01/2099	Open
084	Bunyala Road	01/01/2099	Open
086	Nairobi West Branch	01/01/2099	Open
087	Parklands	01/01/2099	Open
088	Busia	01/01/2099	Open
089	Pangani Branch	01/01/2099	Open
090	Abc Premier Life Centre	01/01/2099	Open
093	Kariobangi Branch	01/01/2099	Open
094	Queensway House Branch	01/01/2099	Open
095	Nakumatt Embakasi Branch	01/01/2099	Open
096	Barclays Merchant Finance Ltd.	01/01/2099	Open
097	Barclays Securities Services (k	01/01/2099	Open
100	Diani Branch	01/01/2099	Open
103	Nairobi J.k.i.a Branch	01/01/2099	Open
105	Village Market - Premier Life Centre	01/01/2099	Open
106	Sarit	01/01/2099	Open
109	Yaya Centre - Premier Life Centre	01/01/2099	Open
111	Naivasha Branch	01/01/2099	Open
113	Market Branch	01/01/2099	Open
114	Changamwe Branch	01/01/2099	Open
117	Rahimtulla Trust Towers - Premier Life Centre	01/01/2099	Open
125	Nakuru West Branch	01/01/2099	Open
128	Bamburi Branch	01/01/2099	Open
130	Harambee Ave - Premier Life Centre	01/01/2099	Open
132	Kitale Branch	01/01/2099	Open
139	Nyahururu Branch	01/01/2099	Open
140	Two Rivers	01/01/2099	Open
144	Treasury Operations	01/01/2099	Open
145	Moi Avenue Mombasa - Premier Life Centre	01/01/2099	Open

151	Cash Monitoring Unit	01/01/2099	Open
190	Nanyuki Branch	01/01/2099	Open
206	Karatina Branch	01/01/2099	Open
220	Mombasa Nyerere Ave - Premier Life Centre	01/01/2099	Open
273	Consumer Operations	01/01/2099	Open
300	Finance Department	01/01/2099	Open
337	Documents And Securities Dsc	01/01/2099	Open
340	Retail Credit Team	01/01/2099	Open
354	Credit Operations	01/01/2099	Open
400	Head office	01/01/2099	Open
Bank: 5	Bank of India (Clearing centre: 05)		
Branch code	Branch name	Closure date	Status
000	Kenyatta	Avenue	,
001	Nkrumah	Road	,
002	Industrial	Area	01/01/2099
003	Westlands	01/01/2099	Open
005	Eldoret	01/01/2099	Open
Bank: 6	Bank of Baroda (Kenya Limited) (Clearing centre: 06)		
Branch code	Branch name	Closure date	Status
000	Nairobi Main	01/01/2099	Open
002	Digo Road, Mombasa	01/01/2099	Open
004	Thika	01/01/2099	Open
005	Kisumu	01/01/2099	Open
006	Sarit Centre	01/01/2099	Open
007	Industrial Area	01/01/2099	Open
008	Eldoret	01/01/2099	Open
009	Nakuru	01/01/2099	Open
010	Kakamega	01/01/2099	Open
011	Nyali Mombasa	01/01/2099	Open
012	Meru	01/01/2099	Open
015	Diamond Plaza	01/01/2099	Open
016	Mombasa Road	01/01/2099	Open
Bank: 7	NCBA Bank Kenya PLC (Clearing centre: 07)		
Branch code	Branch name	Closure date	Status
000	Head Office	01/01/2099	Open
001	Upper Hill	01/01/2099	Open
002	Wabera Street	01/01/2099	Open
003	Mama Ngina	01/01/2099	Open
004	Westlands Branch	01/01/2099	Open
005	Industrial Area	01/01/2099	Open
006	Mamlaka	01/01/2099	Open
007	Village Market	01/01/2099	Open
008	Cargo Centre	01/01/2099	Open
009	Park Side	01/01/2099	Open
016	Galleria Mall	01/01/2099	Open
017	Junction	01/01/2099	Open
018	Thika Road Mall	01/01/2099	Open
019	Greenspan Mall	01/01/2099	Open
020	Moi Avenue Mombasa	01/01/2099	Open
021	Meru	01/01/2099	Open
022	Nakuru	01/01/2099	Open
023	Nyali	01/01/2099	Open
024	Diani	01/01/2099	Open

025	Changamwe	01/01/2099	Open
026	Eldoret	01/01/2099	Open
027	Kisumu	01/01/2099	Open
028	Thika	01/01/2099	Open
029	Nanyuki	01/01/2099	Open
030	Yaya Centre	01/01/2099	Open
031	Lavington	01/01/2099	Open
032	Machakos	01/01/2099	Open
033	Kirinyaga road	01/01/2099	Open
034	Karen Hub	01/01/2099	Open
035	Garden City	01/01/2099	Open
036	Two Rivers Mall	01/01/2099	Open
101	City Centre	01/01/2099	Open
102	NIC House	01/01/2099	Open
103	Harbour House	01/01/2099	Open
104	Head Office-Fargo	01/01/2099	Open
105	Westlands	01/01/2099	Open
106	The Junction Br.	01/01/2099	Open
107	Nakuru	01/01/2099	Open
108	Nyali	01/01/2099	Open
109	Nkrumah Road	01/01/2099	Open
110	Harambee	01/01/2099	Open
111	Prestige-Ngong Road	01/01/2099	Open
112	Kisumu	01/01/2099	Open
113	Thika	01/01/2099	Open
114	Meru	01/01/2099	Open
115	Galleria (Bomas)	01/01/2099	Open
116	Eldoret	01/01/2099	Open
117	Village Market	01/01/2099	Open
118	Sameer Park	01/01/2099	Open
119	Karen	01/01/2099	Open
121	Taj Mall	01/01/2099	Open
122	ABC	01/01/2099	Open
123	Thika Road Mall	01/01/2099	Open
124	Changamwe Branch	01/01/2099	Open
125	Kenyatta Avenue	01/01/2099	Open
126	Riverside	01/01/2099	Open
127	Machakos	01/01/2099	Open
128	Lunga Lunga Square	01/01/2099	Open
129	Kilimani	01/01/2099	Open
130	Kitengela	01/01/2099	Open
131	Kisii	01/01/2099	Open
132	KMA Centre	01/01/2099	Open
133	Buru Buru	01/01/2099	Open
134	CPA Centre, Ruaraka	01/01/2099	Open
135	Rongai	01/01/2099	Open
141	Rosslyn Riviera	01/01/2099	Open
142	Ciata Mall	01/01/2099	Open
143	Parklands	01/01/2099	Open
144	Nanyuki	01/01/2099	Open
145	Malindi	01/01/2099	Open
146	Kilifi	01/01/2099	Open
147	Watamu	01/01/2099	Open

148	Diani	01/01/2099	Open
149	Kitale	01/01/2099	Open
200	Narok Branch	01/01/2099	Open
201	Lavington Branch	01/01/2099	Open
204	Sarit Centre Branch	01/01/2099	Open
500	Head Office	01/01/2099	Open
501	Head Office	01/01/2099	Open
502	Head Office	01/01/2099	Open
503	Head Office	01/01/2099	Open
600	Head Office	01/01/2099	Open
Bank: 9	Central Bank of Kenya (Clearing centre: 09)		
Branch code	Branch name	Closure date	Status
000	Head Office	01/01/2099	Open
001	Head Office	01/01/2099	Open
002	Mombasa	01/01/2099	Open
003	Kisumu	01/01/2099	Open
004	Eldoret	01/01/2099	Open
Bank: 10	Prime Bank Limited (Clearing centre: 10)		
Branch code	Branch name	Closure date	Status
000	H/o Riverside	01/01/2099	Open
001	Kenindia	01/01/2099	Open
002	Biashara	01/01/2099	Open
003	Mombasa	01/01/2099	Open
004	Westlands	01/01/2099	Open
005	Industrial Area	01/01/2099	Open
006	Kisumu	01/01/2099	Open
007	Parklands	01/01/2099	Open
008	Riverside Drive	01/01/2099	Open
009	Card Centre	01/01/2099	Open
010	Hurlingham	01/01/2099	Open
011	Capital Centre	01/01/2099	Open
012	Nyali	01/01/2099	Open
014	Kamukunji	01/01/2099	Open
015	Eldoret	01/01/2099	Open
016	Karen	01/01/2099	Open
017	Nakuru	01/01/2099	Open
019	Thika	01/01/2099	Open
020	Garden City	01/01/2099	Open
021	Two Rivers	01/01/2099	Open
022	UAP Towers	01/01/2099	Open
023	Meru	01/01/2099	Open
024	Lavington Branch	01/01/2099	Open
025	Village Market	01/01/2099	Open

Appendix XXVII - Purpose of Payment Code (AOA)

	2. Classification Table A. General Goods		
	A01. Raw Materials and Supplies		
	A01.01	Platinum	
	A01.02	Crude Oil	
	A01.03	Refined petroleum products	
	A01.04	Diamonds	
	A01.05	Steel	
	A01.06	Coal	
	A01.07	Iron Ore	
	A01.08	Copper (processed and unprocessed copper, including copper wire, electrical cables, etc.)	
	A01.09	Metals (including cobalt, nickel, manganese ore/concentrate, zinc, zinc concentrate, etc.)	
	A01.10	Processed Mineral Products (including cement, lime, etc.)	
	A01.11	Electricity	
	A01.12	Water	
	A01.13	Unprocessed animal products (including hides, raw hides, leather, leather goods, etc.)	
	A01.99	Raw materials and supplies - Others	
	A02. Food Products or Foodstuffs		
	A02.01	Processed Crops and Agricultural Products (including sugar, peanut butter, corn meal, cotton yarn, etc.)	
	A02.02	Unprocessed crops and agricultural products (including vegetables, fruits, soya beans, maize, wheat, meslin, cotton seed, etc.)	
	A02.03	Livestock (including cattle, sheep, goats, horses, ostriches, small animals, chickens, pigs, etc.)	
	A02.04	Processed and unprocessed meat and fish (including sausages, sausages, scallops, cuts of meat, shellfish, lobster, crab, etc.)	
	A02.05	Beverages(including alcoholic and non-alcoholic beverages, etc.)	
	A02.99	Food products - Others	
	A03. Capital Goods		
	A03.01	Capital goods (including industrial boilers, equipment, etc.)	
	A04. Medicines or Related Products		
	A04.01	Medicines	
	A04.02	Chemicals (including sulfuric acid, soap, detergent powder, uranium oxide, etc.)	
	A04.99	Medicines or related products - others	
	A05. Parts and Accessories		
	A05.01	Goods exported via the country's Post Office	
	A05.02	Scrap metal	
	A05.99	Parts and Accessories - Others	
	A06. Others		
	A06.01	Triangular Trade Goods - Triangular trade purchase	
	A06.02	Triangular trade goods - Triangular trade sale	
	A06.03	Shipping supplies - In ports	
	A06.04	Shipping supplies - At airports	
	A06.05	Shipping supplies - Others	
	A06.06	Non-monetary gold	
	A06.99	Others	
	B. Travels		
	B01. Work Travel		
	B01.01	Public Sector	
	B01.02	Private Sector	
	B01.99	Others	
	B02. Personal Travel		
	B02.01	Health Travel	
	B02.02	Travel for Educational or Scientific Purposes	

	B03. Travel for Tourism		
	B03.01	Accommodation	
	B03.02	Local transport	
	B03.03	Other Services	
	B03.04	Package tours with international travel included	
	B03.05	Cruise ships	
	B03.99	Others	
	B04. Viagens - Internacional International Payment Cards		
	B04.01	Credit Card	
	B04.02	Debit card	
	B04.03	Pre-paid card	
	B04.99	Others	
	C. Services		
	C01. Government		
	C01.01	Embassies and Consulates	
	C01.02	Maintenance of Angolan Embassies, Consulates and Representations Abroad	
	C01.03	Remittances from Angolan Embassies, Consulates and Representations Abroad	
	C01.04	Maintenance of Embassies, Foreign Consulates and Representations of International Institutions in Angola	
	C01.05	Remittances from Embassies, Foreign Consulates and Representations of International Institutions in Angola	
	C01.06	Military Expenses	
	C01.99	Government - Others	
	C02. Transport		
	C02.01	Sea, River and Lake Transports - Passenger	
	C02.02	Sea, River and Lake Transports - Freight	
	C02.03	Sea, river and lake transports - chartering with crew	
	C02.04	Sea, River and Lake Transports - Supporting and auxiliary services	
	C02.05	Air Transport - Passenger	
	C02.06	Air Transport - Freight of goods	
	C02.07	Air transport - chartering with crew	
	C02.08	Air transport - Supporting and auxiliary services	
	C02.09	Railway Transport - Passenger	
	C02.10	Railway transport – freight of goods	
	C02.11	Railway transport - chartering with crew	
	C02.12	Railway transport - Supporting and auxiliary services	
	C02.13	Road Transport - Passenger	
	C02.14	Road transport - Freight of goods	
	C02.15	Road transport - chartering with crew	
	C02.16	Road transport - Supporting and auxiliary services	
	C02.99	Transport - Others	
	C03. Telecommunications		
	C03.01	Telecommunications Services	
	C03.02	Postal and Courier Services	
	C03.03	Computer Services	
	C03.04	Information services - Information services provided by news agencies	
	C03.05	Information services - Database and other information services	
	C03.99	News or information services - Others	
	C04. Construction		
	C04.01	Overseas construction	
	C04.02	Construction in Angola	
	C04.99	Construction - Others	

	C05. Insurances		
	C05.01	Insurance Goods - Premiums	
	C05.02	Goods insurance - indemnity	
	C05.03	Direct Insurance	
	C05.04	Insurance Reinsurance - Premiums	
	C05.05	Insurance Reinsurance - Indemnity	
	C05.06	Auxiliary Insurance Services	
	C06. Financials		
	C06.01	Banking and other financial intermediation services – Banking intermediation services	
	C06.02	Banking and other financial intermediation services - Financial leasing services	
	C06.03	Banking and other financial intermediation services - Financial intermediation services - others	
	C06.04	Services auxiliary to financial intermediation - Financial market management	
	C06.05	Services auxiliary to financial intermediation - Brokerage and related services	
	C06.06	Services auxiliary to financial intermediation - Others	
	C06.99	Financial Services - Others	
	C07. Commercial Services		
	C07.01	Investigation services and development	
	C07.02	Professional and management consulting for Business services - Legal services	
	C07.03	Professional and management consulting for business services - Accounting and auditing services	
	C07.04	Professional and management consulting for business services - Management consulting services	
	C07.05	Professional and management consulting fo business services - Advertising services	
	C07.06	Professional and management consulting for business services - Market research and public opinion polling services	
	C07.07	Professional and management consulting for business services - Public relations services	
	C07.99	Professional and management consulting for business services - Others	
	C08. Technician and Other Business Services		
	C08.01	Commercial intermediation	
	C08.02	Operational Leasing Services	
	C08.03	Rental of Vessels	
	C08.04	Aircraft Rental	
	C08.05	Renting of Railway Equipment	
	C08.06	Renting of Other Transport Equipment	
	C08.07	Other Rental Services	
	C08.08	Agricultural services	
	C08.09	Mining Services	
	C08.10	Industrial services	
	C08.11	Environmental/Ecological Treatment Services	
	C08.12	Architectural and Urban Planning Services	
	C08.13	Engineering services	
	C08.14	Technical Consultancy Services	
	C08.15	Technical assistance	
	C08.16	Prospecting services or Specialised studies	
	C08.99	Technical services - Others	
	C09. Personal, Cultural, Sporting and Recreational		
	C09.01	Audiovisual and related services	
	C09.99	Personal, cultural, sporting and recreational services - Others	
	C10. Intellectual Property		
	C10.01	Intellectual Property Rights	
	C10.02	Intellectual property distribution rights - Distribution rights arising from franchising, marketing, investigation and development	

	C10.03	Distribution rights of intellectual property - Reproduction and/or distribution rights of software	
	C10.04	Distribution rights of intellectual property - Reproduction and/or distribution rights of audiovisuals	
	C10.05	Distribution rights of Intellectual Property - temporary rights of use of natural resources	
	C10.99	Distribution rights of intellectual property - royalties - others	
	C11. Manufacturing Services of physical inputs owned by third parties		
	C11.01	Processing fees made to materials (except gold, platinum, crude oil, refined petroleum products, precious stones, steel, coal, copper and iron ore);	
	C11.02	Fees for gold processing;	
	C11.03	Processing fees made from platinum;	
	C11.04	Processing fees made to crude oil;	
	C11.05	Processing fess made to refined petroleum products;	
	C11.06	Processing fess for precious stones;	
	C11.07	Processing fees made from steel;	
	C11.08	Charges for processing made from coal;	
	C11.09	Fees for processing made from iron ore;	
	C11.10	Processing Charges made to copper (processed and unprocessed copper, including copper wire, electrical cables, etc.);	
	C11.11	Fees for processing made to metals (including cobalt, nickel, manganese ore/concentrate, zinc, zinc concentrate, etc.).	
	C11.12	Processing fees - Processed crops and agricultural products (including sugar, peanut butter, maize meal, cotton yarn, etc.);	
	C11.13	Fees for processing done to unprocessed agricultural crops and products (including vegetables, fruit, soya beans, maize, wheat, meslin, cotton lint, etc.);	
	C11.14	Charges for processing made to chemicals (including sulphuric acid, soap, washing powder, uranium oxide, etc.)	
	C11.15	Processing fees - Processed mineral products (including cement, lime, etc.);	
	C11.16	Charges for processing done on unprocessed animal products (including hides, raw hides, leather, etc.) purchased by nonresidents where there will be no physical export other than commercial transactions	
	C11.17	Processing fees for scrap metal;	
	C11.18	Fees for processing done to farm animals (including cattle, sheep, goats, horses, ostriches, small animals, chickens, pigs, etc.);	
	C11.19	Fees for processing done to processed and unprocessed meat and fish (including sausages, sausages, scallops, meat parts, seafood, lobster, crab, etc.);	
	C11.20	Processing charges for beverages, both alcoholic and nonalcoholic (including beer, wine, spirits, soft drinks, juices, etc.)	
	C11.99	Processing Charges - Others	
	C12. Maintenance and repair services n.i.e.		
	C12.01	Maintenance and repair services n.i.e.	
	C99. Others		
	C99.01	Other Business Services	
	C99.02	Purchase and Sale and Other Services	
	C99.03	Operational leasing	
	D. Current Transfers		
	D01. Current Transfers		
	D01.01	Maintenance of individuals (family support)	
	D01.02	Emigrants' remittances	
	D01.03	Emigrants' remittances	
	D01.04	Health	
	D01.05	Education	
	D01.06	Contributions to class entities	
	D01.07	Other current transfers	
	D01.08	Current taxes on income and wealth	
	D01.09	Social contribution	
	D01.10	Social benefits	
	D01.11	Non-life insurance premium	
	D01.12	Non-life insurance indemnity	
	D01.13	Current international cooperation	

	D01.99	Bulsary	
	D01.100	Miscellaneous current transfer	
	E. Income		
	E01. Compensation of employees		
	E01.01	Wages and other remuneration paid by residents to non- residents;	
	E01.02	Wages and other remuneration paid by residents to non- residents;	
	E01.99	Compensation of employees - Others	
	E02. Direct investment		
	E02.01	Direct Investment Income - Profit and Dividends - Income from equity and investment fund shares;	
	E02.02	Direct Investment Income - Profits and dividends;	
	E02.03	Direct Investment Income - Profits and dividends - Direct investor in direct investment enterprises;	
	E02.04	Direct Investment Income - Profits and dividends - Direct investment enterprises in the direct investor;	
	E02.05	Direct Investment Income - Profits and dividends - Between relative or related enterprises;	
	E02.06	Direct Investment Income - Reinvested earnings;	
	E02.07	Direct Investment Income - Interest;	
	E02.08	Direct Investment Income - Interest - Direct investor in direct investment enterprises;	
	E02.09	Direct investment income - Interest - Direct investment enterprises in the direct investor (reverse investment)	
	E02.10	Direct Investment Income - Interest - Between relative or related enterprises;	
	E03. Portfolio Investment		
	E03.01	Investment income on equity and investment fund shares;	
	E03.02	Dividendos sobre o capital próprio excluindo participações em fundos de investimento;	
	E03.03	Investment income attributable to investment fund shareholders;	
	E03.04	Reinvested earnings	
	E03.05	Dividends	
	E03.06	Interest	
	E04. Real estate investment		
	E04.01	Real estate investment	
	E04.02	Income from real estate investments	
	E05. Government		
	E05.01	Current taxes on income and wealth	
	E05.02	Social contribution	
	E05.03	Social benefits	
	E05.04	Current international cooperation	
	E05.05	Bulsary	
	E05.06	Current diverse transfers from the general government	
	E06. Other income		
	E06.01	Taxes on production and output	
	E06.02	Subsidies on product and production	
	E06.03	Rental	
	E06.04	Other investment	
	E06.05	Interest on deposits	
	E06.06	Interest from Deposits - Interest from deposits and investments, with maturity <= 1 year	
	E06.07	Interest from deposits and applications, with maturity > 1 year	
	E06.08	Interest on Central Administration Loans	
	E06.09	Other Sectors Loan Interest	
	E06.98	Profit and dividends	
	E06.99	Other income from financial applications	
	F. Capital Account		
	F01. Capital Account		
	F01.01	Acquisition or disposal of assets non-financial non-produced	
	F02. Capital transfers		
	F02.01	Government - Debt Forgiveness	
	F02.02	Government - Investment Donation	

	F02.03	Government - Other capital transfers	
	F02.04	Other Sectors - Debt Forgiveness	
	F02.05	Other Sectors - Investment Grant	
	F02.06	Other Sectors - Inheritance	
	F02.07	Other Sectors - Donations	
	F02.08	Other Sectors - Other capital transfers	
	F02.09	Acquisition of Real Estate/Real Estate Assets	
	F02.10	Life insurance benefit	
	F02.11	Blocked Funds	
	F02.12	Personal capital transfers	
	F02.99	Capital Transfers – Others	
	G. Financial Account		
	G01. Direct investment		
	G01.01	Equity and investment fund shares	
	G01.02	Company Formation Capital (Includes Partial Realisation)	
	G01.03	Increase in capital	
	G01.04	Merger and acquisition	
	G01.05	Acquisition or disposal of Shares and Participations between Resident and Non-Resident Investors	
	G01.06	Acquisition abroad of Shares and Participations by Resident Investors (> 10%)	
	G01.07	Acquisition of Shares and Stakes in Angola by Non Resident Investors (> 10%)	
	G01.08	Offshore Sale of Shares and Participations by Resident Investors (>10%)	
	G01.09	Sale of Shares and Participations by Non Resident Investors in Angola (>10%)	
	G01.10	Company Liquidation or Extinction	
	G01.11	Reinvestment of Profits (Includes Reserves Held within the Company)	
	G01.12	Debt instruments - Loans	
	G01.13	Debt instruments - Loans granted to the direct investor by the direct investment company	
	G01.14	Debt instruments - Loans obtained by the direct investment company from the direct investor	
	G01.99	Others	
	G02. Portfolio investment		
	G02.01	Equity and investment fund shares	
	G02.02	Company Formation Capital (Includes Partial Realisation)	
	G02.03	Increase of Capital	
	G02.04	Acquisition or disposal of Shares and Participations between Resident and Non-Resident Investors	
	G02.05	Acquisition abroad of Shares and Participations by Resident Investors (< 10%)	
	G02.06	Acquisition in Angola of Shares and Stakes by Non Resident Investors (< 10%)	
	G02.07	Disposal abroad of Shares and Participations by Resident Investors (<10%)	
	G02.08	Disposal of Shares and Participations by Non-resident Investors in Angola (<10%)	
	G02.09	Company Liquidation or Extinction	
	G02.10	Reinvestment of Profits (Includes Reserves Held within the Company)	
	G02.11	Debt securities - Loans	
	G02.12	Debt securities - loans granted to the portfolio investor by the portfolio investment company	
	G02.13	Debt securities - Loans obtained by the portfolio investment company from the portfolio investor	
	G02.99	Others	
	G03. Other Investments		
	G03.01	Currencies and Deposits	

	G03.02	Deposits and investments abroad by residents, with maturity <= 1 year	
	G03.03	Deposits and investments abroad by residents, with a maturity > 1 year	
	G03.04	Deposits and investments in Angola by non-residents, with maturity <= 1 year	
	G03.05	Deposits and investments in Angola by non-residents, with a maturity > 1 year	
	G03.06	Insurance, pension schemes and standardised guarantee mechanisms	
	G03.07	Commercial credits	
	G03.08	Disinvestment - liquidation product from investment	
	G03.09	Repurchase agreements	
	G03.10	Real estate investment	
	G03.11	Angola's real estate investment abroad	
	G03.12	Foreign real estate investment in Angola	
	G03.13	Other investment	
	G03.14	Other Capital Participations	
	G03.15	Other forms of participation in the capital of non-resident entities	
	G03.16	Other forms of participation in the capital of resident entities	
	G03.99	Other investment	
	G04. Financial derivatives (that do not constitute reserves) and employee stock options		
	G04.01	Financial derivatives (that do not constitute reserves) and employee stock options	
	G04.02	Share options granted to employees (employees stock options)	
	G04.03	Share options granted to suppliers	
	G05. Financial Accounts		
	G05.01	Reserved assets	
	G06. Loans		
	G06.01	Disbursement of loans granted/received	
	G06.02	Repayment of loans granted/received	
	G07. Warranty		
	G07.01	Execution of bank guarantee	
	G08. Repatriation of capital		
	G08.01	Repatriation of capital	
	H. Complementary Operations		
	H01. Complementary Operations		
	H01.01	Sales to Exchange Bureaus	
	H01.02	Remittance of Values	
	H01.03	Opening and Operation of Accounts with Financial Institutions Abroad	
	H01.04	Residente Transfers Received from a Resident's Overseas Account, to a Resident	
	H01.05	Foreign Payments to a Non-Resident from the Account of another Non-Resident (Transactions between Non-Residents)	
	H01.06	Purchase or Sale of Foreign Currency between Banks (against local currency)	
	H01.07	Foreign Currency Conversions between Banks (FC to FC)	
	H01.08	Borrowing and lending of foreign currency	
	H01.09	Foreign Currency Deposits	
	H01.10	Account to Account Transfers - Accounts "Nostro	
	H01.11	- Nostro" Accounts Transfer to "Nostro" Accounts	
	H01.12	Especiais Transfers between Special Accounts	
	H01.13	Banks' Provisioning	
	H01.14	Bank-to-Bank Transfers	
	H01.15	Transfers between accounts at the Central Bank	
	H01.16	Forex Currency Transactions	
	H01.17	Forex Gold Transactions	
	H01.18	Compesation between central Banks	

	H02. Foreign Exchange Exposure Reposition		
	H02.01	International payment cards	
	H02.02	Credit operations	
	H02.03	Remittance of values	
	H02.04	Merchandise	
	H02.05	Importing of banknotes	
	H02.06	Invisibles	
	H02.07	Capitals	
	H02.08	Credit line	
	H02.09	Others	
	3. Description of the Classification Categories A. Merchandise Are movable goods imported or exported by residents of an economy.		
	A01. Raw materials and inputs These are payments or receipts between a resident entity and a non-resident entity which result in the transfer of ownership of substances used to manufacture a given product.		
	A01.01	Platinum	
	A01.02	Crude Oil	
	A01.03	Refined petroleum products	
	A01.04	Diamonds	
	A01.05	Steel	
	A01.06	Coal	
	A01.07	Iron ore	
	A01.08	Copper (processed and unprocessed copper, including copper wire, electrical cables, etc.)	
	A01.09	Metals (including cobalt, nickel, manganese ore/concentrate, zinc, zinc concentrate, etc.)	
	A01.10	Processed mineral products (including cement, lime, etc.)	
	A01.11	Electricity	
	A01.12	Water	
	A01.13	Unprocessed animal products (including hides, raw hides, leather, leather, etc.)	
	A01.99	Raw materials and inputs - Others	
	A02. Foodstuffs These are payments or receipts between a resident entity and a non-resident entity which result in the transfer of ownership of foodstuffs.		
	A02.01	Crops and processed agricultural products (including sugar, peanut butter, maize meal, cotton yarn, etc.)	
	A02.02	Unprocessed agricultural crops and products (including vegetables, fruits, soya beans, maize, wheat, meslin, cotton lint, etc.)	
	A02.03	Livestock (including cattle, sheep, goats, horses, ostriches, small animals, chickens, pigs, etc.)	
	A02.04	Processed and unprocessed meat and fish (including sausages, sausages, scallops, meat cuts, seafood, lobster, crab, etc.)	
	A02.05	Beverages (including alcoholic and non-alcoholic beverages, etc.)	
	A02.99	Foodstuffs - Others	
	A03. Capital Assets These are intermediate goods, such as equipment and plant, required for the production of other goods and commodities, including high-value goods such as ships, heavy machinery and other equipment, traded between residents and non-residents of an economy, in which their registration occurs when economic ownership is transferred from the seller (exporter) to the buyer (importer).		
	A03.01	Capital goods (including industrial boilers, equipment, etc.	
	A04. Medicines or Related Products These are substances or compositions of substances which have properties for treating or preventing disease and its symptoms in human beings or animals, with a view to making a medical diagnosis or to restoring, correcting or modifying its functions.		
	A04.01	Medicines	
	A04.02	Chemicals (including sulphuric acid, soap, washing powder, uranium oxide, etc.)	
	A04.99	Medicines or related products - Others	
	A05. Parts and Accessories This is complementary equipment, instruments or utensils used to improve the operation of a given product.		
	A05.01	Goods exported via the country's Post Office	
	A05.02	Scrap metal	
	A05.99	Parts and accessories - Others	
	A06. Others		

	A06.01	Triangular trade goods - Triangular trade purchase Purchases of goods by residents and sales to non-residents in the same or different periods, which do not pass through the national territory. These transactions should be recorded on a gross basis, giving rise to individual records for the acquisition and sale of goods.	
	A06.02	Triangular trade goods - Triangular trade sale Sale of goods by residents and purchased from non-residents in the same or different periods, which do not pass through the national territory. These transactions should be recorded on a gross basis, giving rise to individual records for the acquisition and sale of goods.	
	A06.03	Supplies for shipping - In ports Settlement of operations for the supply of fuel and other goods to shipping, including the provision of meals and provisions.	
	A06.04	Supplies to air navigation - at airports Settlement of operations for the supply of fuel and other goods to air navigation, including the provision of meals and supplies.	
	A06.05	Supply to shipping Settlement of operations for the provision of fuel and other supplies to other modes of transport not included in A06.03 and A06.04, including the provision of meals and supplies.	
	A06.06	Non-monetary gold Transactions with non-residents involving exports and imports of gold not classified as monetary gold, which may be in the form of bars, powder or other unwrought or semi-manufactured forms	
	A06.99	Others Other types of settlement of transactions not included in the above items.	
	B. Travel Comprises receipts and payments relating to expenses incurred by travellers when they are in another country in which they are not resident and stay for periods of less than one year (with the exception of trips for educational and health purposes which regardless of the period of duration are included in this account), includes the purchase and sale of notes over the counter.		
	B01. Business Travel Refers to the settlement of travel and subsistence expenses of a professional nature. Business trips are those in which the traveler visits a given economy with the objective of promoting marketing campaigns, market exploration, commercial negotiation, service mission, meetings, or other business purposes in favor of a company resident in another economy. It also covers expenditures for the acquisition of goods and services by seasonal or frontier workers (resident in one economy and employed, fixed or temporary, in another economy).		
	B01.01	Public sector This includes travel expenses for employees of public enterprises and international organisations on official trips.	
	B01.02	Private Sector Included here are travel expenses for employees of private companies when undertaken on their behalf..	
	B01.99	Others Other travel expenses not included in the above items.	
	B02. Personal Travels This category covers travel expenses for any purpose other than work, such as leisure, holidays, sports and other recreation, cultural activities, visits to friends and relatives, pilgrimages, studies, health, etc.		
	B02.01	**Health Travel** This covers settlement transactions for travel and subsistence expenses for medical reasons, such as hospital and clinic costs, regardless of the duration of treatment.	
	B02.02	**Travel for educational or scientific purposes** It covers the goods and services acquired by students in the economy to which they travel for study purposes.	
	B03. Tourism Travel Contemplates travel and accommodation expenses of a touristic nature		
	B03.01	Accommodation Contemplates accommodation expenses.	
	B03.02	Local Transportation Contemplates local transportation expenses	
	B03.03	Other services Contemplates the expenses related to other travel and tourism services not specified above	
	B03.04	Tour packages with international travel included Contemplates expenses related to a travel itinerary predetermined by the travel operator, which includes means of transportation, lodging, food, transfers, etc.	
	B03.05	Cruises Contemplates expenses for tourism purposes and of relatively long duration on a ship, with determined stops in some ports.	
	B03.99	Others Contemplates expenses for tourism purposes not specified above.	
	B04. Travel - International Payment Cards Settlement of transactions carried out using international payment cards as a counterpart to movements on "nostro" or "vostro" accounts		
	B04.01	Credit card Receipts or settlement payments for transactions carried out using credit cards.	

	B04.02	Debit card Receipts or settlement payments for transactions carried out through the use of debit cards.	
	B04.03	Cartão pré-pago Prepaid card Receipts or settlement payments for transactions carried out using prepaid cards.	
	B04.99	Others Contemplates the settlement of travel and subsistence expenses for other reasons not specified above.	
	C. Services C01. Government This is a residual category recording the transactions of a government and international and regional bodies, not included in previous classifications. It is mainly concerned with the income and expenditure of diplomatic representations, other forms of official representation and expenditure of a military nature.		
	C01.01	Embassies and Consulates Included are receipts or payments for services resulting from the activities of diplomatic and consular representations and representations of international institutions, including the purchase and sale of buildings by embassies and consulates. It does not include the remuneration of local employees, which should be recorded under the heading of employment income.	
	C01.02	Maintenance of Angolan Embassies, Consulates and Representations abroad Payment for services rendered regarding the activity of diplomatic and consular representations, includes the purchase of buildings by Angolan embassies and consulates.	
	C01.03	Remittances from Angolan Embassies, Consulates and Representations Abroad Receipt of services resulting from Angolan diplomatic and consular representations, as well as the sale of buildings by Angolan embassies and consulates.	
	C01.04	Maintenance of Embassies, Foreign Consulates and Representations of International Institutions in Angola Remittances of funds made by foreign governments or International Institutions to their respective diplomatic and consular representations to enable them to carry out their activities. It also includes the purchase of buildings by foreign embassies and consulates.	
	C01.05	Remittances from Embassies, Foreign Consulates and Representations of International Institutions in Angola Remittance of funds by diplomatic and consular representations of foreign governments or International Institutions, resulting from their income in Angola. It also includes the sale of buildings by foreign embassies and consulates.	
	C01.06	Military Expenditure These are expenditures resulting from the activity of military units or establishments (including transactions related to joint military agreements and peacekeeping forces such as those of the United Nations). Not included under this heading are the import or export values of military equipment which should be recorded under goods.	
	C01.99	Government - others This is other government expenditure not specified above.	
	C02. Transport Refers to transactions between residents and non-residents, concerning the activity of transporting people and goods from abroad to the country and vice versa, as well as the provision of various supporting and auxiliary services at airports, ports, railway and bus terminals, as well as the activity of carrier agency and travel agency. It also includes postal and courier services, as well as the transportation of gas and other fuels by pipeline (gas and oil pipelines) and the transmission of electricity, etc.		
	C02.01	**Maritime, river and lake transportation - Passenger** Covers payments and receipts relating to tickets for sea, river and lake travel, tour packages, cruises, excess baggage, onboard sales, fees paid by carriers to travel agencies and other reservation service providers.	
	C02.02	**Maritime, fluvial and lake transportation - Freight** Freight relating to the payment or receipt of transport of goods by sea, river and lake. It refers to the value of the cost of transporting goods from the customs border of the supplier to the place of delivery indicated by the importer.	
	C02.03	**Maritime, fluvial and lake transportation - chartering with crew** Refers to the payment or receipt relating to the chartering of maritime transport equipment with crew.	
	C02.04	**Maritime, inland waterway and lake transport - Supporting and auxiliary services** Covers payments or receipts for services rendered in ports, e.g.: (i) port charges, storage, pilotage and navigation aids, cleaning of transport equipment; (ii) commissions and agency fees; (iii) other support and auxiliary services rendered (excludes repair outside ports, which should be recorded in the repair and maintenance services account); and (iv) miscellaneous charges. Rental (operational leasing) of means of transport and auxiliary equipment without the respective crew is registered in the corresponding sub-account of the Operational Leasing Services account "C08.03. Vessel Rental ".	
	C02.05	Air Transport - Passenger Refers to payments or receipts relating to the carriage of passengers by air, covering tickets, tour packages, cruises, excess baggage, in-flight sales, fees paid by carriers to travel agencies and other reservation service providers.	
	C02.06	Air Transport - Freight of Goods Freight relating to the payment or receipt of goods transport by air, covers the value of the cost of transporting goods from the customs border of the supplier to the place of delivery indicated by the importer.	

	C02.07	Air Transport - Crewed Aircraft Charter Covers payments or receipts associated with the chartering of air transport equipment with crew.	
	C02.08	Air transport - Support and auxiliary services Covers payments or receipts for services rendered at airports, for example: (i) airport charges, storage, pilotage and navigation aids and maintenance and cleaning services for transport equipment, loading and unloading operations, warehousing services, towing services; (ii) commissions and agency fees; (iii) other support and auxiliary services rendered (excludes repair outside airports, which should be recorded in "C12.01 Maintenance and Repair Services" account); and (iv) miscellaneous charges. The rental (operational leasing) of means of transport and auxiliary equipment without the respective crew is registered in the corresponding sub-account of the Operational Leasing Services account “C08.04. Aircraft Rental”.	
	C02.09	Rail - Passenger Covers payments or receipts associated with ticketing, tour packages, excess baggage, on-board sales, fees paid by carriers to travel agencies.	
	C02.10	Rail Transport - Freight of goods Freight relating to the payment or receipt of transport of goods by rail. Contemplates the value of the cost of transporting goods from the customs border of the supplier to the place of delivery indicated by the importer.	
	C02.11	Railroad transportation - chartering with crew Refers to payments or receipts arising from the chartering of railroad transportation equipment with crew.	
	C02.12	Rail transport - Supporting and auxiliary services Covers payments or receipts for services rendered at railway stations, for example: (i) railway charges, storage, loading and unloading operations, warehousing services, towing services, pilotage and navigational aid services, equipment maintenance, cleaning and disinfection services; (ii) commissions and agency fees; (iii) other support and auxiliary services rendered (excludes repair outside stations, which should be recorded in "C12.01 Maintenance and Repair Services" account); and (iv) miscellaneous charges. The rental (operational leasing) of means of transport and auxiliary equipment without the respective crew is registered in the corresponding sub-account of the Operational Leasing Services account “C08.05. Railway Equipment Rental ”.	
	C02.13	Road Transport - Passenger Comprises payments or receipts associated with ticketing, tour packages, excess baggage, on-board sales, fees paid by carriers to travel agencies.	
	C02.14	Road Transport - Freight of Goods Freight relating to the payment or receipt of transportation of goods by road. Contemplates the value of the cost of transporting goods from the customs border of the supplier to the place of delivery indicated by the importer.	
	C02.15	Road Transport - Chartering with operators Refers to payments or receipts arising from the chartering of road transport equipment with operators.	
	C02.16	Road Transport - Supporting and auxiliary services Covers payments or receipts for services rendered at road stations, for example: (i) road charges, warehousing, loading and unloading operations, warehousing services, towing services, pilotage and navigation aids and equipment maintenance, cleaning and disinfection services; (ii) commissions and agency fees; (iii) other support and auxiliary services rendered; and (iv) miscellaneous charges. The rental (operational leasing) of means of transport and auxiliary equipment without the respective crew is recorded in the corresponding sub-account of the Operational Leasing Services account **“C08.06. Rental of Other Equipments”.**	
	C02.99	Transport - Others This is a payment or receipt of transport which by its nature differs from the others presented under the previous headings.	
	C03. Telecommunications It comprises transactions between residents and non-residents in the field of telecommunications, computers and information.		
	C03.01	Telecommunications Services This covers the settlement of international transmission services of sound, images, data or other information by telephone, telefax, telegram, radio and television cable and satellite, electronic mail etc. Includes commercial network service, teleconferencing, Internet services, mobile telecommunications and supporting services: cable and satellite networks.	
	C03.02	Post and courier services Includes the collection, transport and delivery of mail, newspapers, magazines, brochures, other printed matter and parcels, including the renting of post office boxes and the sale of postage stamps.	
	C03.03	Computer Services This is the settlement of consulting services for the configuration and design of computer hardware, as well as software implementation services at the programming level, software customization, and maintenance services	
	C03.04	Information services - Information services provided by news agencies These are the settlement of news agency services, subscriptions to newspapers and magazines, and access to databases (such as database development, storage and availability of data "on-line", on magnetic or other media).	

	C03.05	Information services - Database and other information services This is the settlement of subscription and database access services (such as database development, storage and availability of data on-line, on magnetic or other media).	
	C03.99	Information or news services – Others These are information services the nature of which has not been previously specified.	
	C04. Construction Construction covers the creation, renovation, repair, or extension of fixed assets, in the form of building, land improvements, and other constructions, such as engineering roads, bridges, dams, and etc. It also includes related installation and assembly work. This item also includes site preparation, construction project management, building construction, as well as specialised services such as painting, plumbing, demolition, etc.		
	C04.01	Construction Abroad This is settlement of construction, repair and maintenance work on fixed assets in the form of (buildings, roads, bridges, dams and others) by a resident enterprise. It also includes goods and services acquired by the resident enterprise in the country where it is carrying out the work. Excludes goods and services acquired by enterprises resident in their country of residence (as they are transactions between two resident entities).	
	C04.02	Construction in Angola This is the settlement of construction, repair and maintenance work on fixed assets in the form of (buildings, roads, bridges, dams and others) by a non-resident company. The goods and services acquired by the non-resident company in Angola, should also be recorded under this heading. Excludes goods and services acquired by non-resident companies in their country of residence.	
	C04.99	Construction - Others This is the settlement of construction work of a nature not previously specified.	
	C05. Insurances They include services providing life insurance and annuities, non-life insurance, reinsurance, cargo insurance, pensions, standardised guarantees and ancillary services to insurance, pension plans and standardised guarantee plans.		
	C05.01	Insurance of Goods - Premiums Covers transactions resulting from insurance premiums for goods after deduction of the respective commissions for services rendered.	
	C05.02	Insurance of Goods - Indemnities Contemplates insurance compensation operations to cover events or accidents resulting from the breakage of goods.	
	C05.03	Direct insurance This refers to commissions charged by insurance and pension fund service providers resident in one economy for carrying out the respective transactions with entities resident in another economy.	
	C05.04	Reinsurance Insurance - Premiums This refers to commissions charged by reinsurance service providers and pension fund companies resident in one economy for carrying out their transactions with entities resident in another economy.	
C05.05		Insurance Reinsurance - Indemnities Contemplates reinsurance indemnity operations to cover various events or accidents resulting from the breakage of goods or property, among others	
C05.06		Insurance auxiliary services It comprises receipts and payments for insurance intermediation and pension fund services, and other services auxiliary to insurance.	
C06. Financials Comprises the provision of financial intermediation and related services (except insurance and pension fund related services) between residents of one economy and residents of another economy. It includes: (i) Fees for services of letters of credit, lines of credit, financial leasing and foreign exchange transactions; (ii) Commissions and fees related to securities transactions and placement fees; and (iii) Fees for services related to asset management and custodial services.			
C06.01		Banking and other financial intermediation services - Banking intermediation services Commissions and other charges payable for the provision of bank intermediation services, in particular those relating to credit granting and deposit taking.	
C06.02		Banking and other financial intermediation services - Financial leasing services Commissions and other charges due for contracting financial leasing operations.	
C06.03		Banking and other financial intermediation services - Financial intermediation services - others Commissions and other charges payable for the provision of financial intermediation services not included in the preceding headings, in particular those associated with hedging transactions such as swaps and options, credit card services, bank giro and cheque cashing services and other non-bank financial intermediation services.	
C06.04		Services auxiliary to financial intermediation - Administration of financial markets Commissions and other charges for the provision of services related to the operation and supervision of organised financial markets (such as stock exchanges).	
C06.05		Services auxiliary to financial intermediation - Brokerage and related services Commissions and other charges related to the provision of brokerage and broker-dealer services and other related services.	
C06.06		Services auxiliary to financial intermediation - Other Commissions and other charges payable for the provision of other services auxiliary to financial intermediation, including advisory and financial management services, portfolio management services and factoring services.	

C06.99	Financial Services - Others These are other financial services whose nature has not been previously specified	
C07. Commercial Services They comprise other business services performed by entities resident in one economy to entities resident in another economy, within the scope of research and development services, professional services and business management consulting and other technical services.		
C07.01	Investigation and development services Services provided in the field of research and development (in the physical, social and interdisciplinary sciences).	
C07.02	Professional services and business management consulting - Legal services Services provided in the field of legal advice, advocacy and notarial services.	
C07.03	Professional services and business management consulting - Accounting and auditing services Accounting and auditing services as well as tax consultancy services.	
C07.04	Professional services and business management consulting - Management consulting services Management consulting services, such as planning, organisation and quality control, information management and dispute resolution (between employees and employers).	
C07.05	Professional services and business management consulting services - Advertising services Advertising services through general mass media (newspapers, radio, television, etc.) and advertising agencies (including design, creation and marketing). This heading should also include amounts related to exhibition and sales promotion operations.	
C07.06	Professional and management consulting services - Market research and public opinion polling services Market research and public opinion polling services.	
C07.07	Professional and business management consulting services - Public relations services Public relations services, such as answering and monitoring services.	
C07.99	Professional and management consulting services to enterprises – others Other professional services and business management consultancy services of a kind not elsewhere specified.	
C08. Technical and Other Business Services Refers to services related to commercial intermediation, operational leasing services, agricultural, mining, industrial, environmental or ecological, architectural, engineering, technical consulting and other services provided by companies.		
C08.01	Commercial intermediation These are receipts and payments of commissions arising from the provision of services supporting the conduct of business between seller and buyer of goods, associated with triangular trade relating to services, commissions and commercial brokerage.	
C08.02	Operational Leasing Services This is the leasing of means of transport and equipment without the respective driver, operator or crew. It includes the rental of movable goods and sundry equipment. The rental of ships, aircraft with crew is included in transport, while the rental of cars by non-resident visitors is included in travel.	
C08.03	Chartering of ships It covers receipts or payments for the hiring of ships and related equipment without their driver, operator or crew.	
C08.04	Aircraft Rental This covers receipts or payments for the lease of aircraft and related equipment without a driver, operator or crew.	
C08.05	Railway Equipment Rental Covers receipts or payments for the rental of related equipment without the respective driver, operator, or crew.	
C08.06	Rental of Other Transportation Equipment Covers receipts or payments for the rental of transport equipment not mentioned above.	
C08.07	Other Rental Services Includes receipts or payments for other rental services of movable, immovable, and miscellaneous equipment, namely, those relating to television and cinema equipment.	
C08.08	Agricultural services Services, supplied by enterprises, relating to the production of agricultural goods, such as disinfestation, harvesting, planting and fire prevention.	
C08.09	Mining services Services provided by enterprises associated with mining prospecting and production.	
C08.10	Industrial services Services, supplied by business, in connection with the production of industrial goods. This item should not include figures on repair and inward processing operations.	
C08.11	Environmental/ecological treatment services Settlement of operations associated with the treatment of effluents and waste of various kinds such as the treatment of radioactive waste, contaminated soil and decontamination and sanitation services, among others.	
C08.12	Architectural and urban planning services Architectural, urban planning and design services in the field of building design and construction supervision.	

C08.13	Engineering services Engineering services associated with the design and implementation of investment projects.	
C08.14	Technical consultancy services Technical consultancy services, such as technical testing and analysis, feasibility studies, insurance claims analysis reports, inspection services and quality control services.	
C08.15	Assistance . Assistência Técnica Serviço especializado de assistência técnica, geralmente relacionado com equipamento fabricado por uma entidade ou utilizado para o fornecimento de um serviço.	
C08.16	Prospecting services or specialised studies Business prospecting services related to the study of opportunities offered by the market, and geological associated with the detailed analysis carried out through specialised techniques on land, seeking to find mineral, oil or gas deposits: oil prospecting.	
C08.99	Technical services - other Other business services. This heading should include the provision of labour placement services, security, survey services, industrial cleaning, building maintenance contracts, photography, translation and interpretation, packaging and other services which by their nature are not included in the preceding headings.	
C09. Personal, Cultural, Sports and Recreational Comprises personal, cultural, recreational and sports services provided by residents of one economy to residents of another economy, such as concerts, conferences, theatrical performances, circus acts and sports.		
C09.02	**Audio-visual and related services** Refers to services and commissions related to the production of (film, videocassette, disc or electronically transmitted, etc.) radio and television programmes (live or on magnetic tape), music recordings, fees for actors, directors and producers involved in theatre and music production, sporting events, circuses and other similar events. Includes payment or receipt of rental of audiovisual and related products and charging for access to encrypted television channel.	
C09.99	Personal services, Culturais, Desportivos e Recreativos –outros Trata-se de recebimentos e pagamentos relativos aos outros serviços pessoais, culturais e recreativos associados aos museus, bibliotecas, arquivos e outras actividades de natureza cultural, desportiva e recreativa. Inclui a provisão de cursos por correspondência. Cultural, sporting and recreational - other These are receipts and payments relating to other personal, cultural and recreational services associated with museums, libraries, archives and other activities of a cultural, sporting and recreational nature. Includes provision of correspondence courses.	

	C10. Intellectual Property Refers to receipts and payments for the use of: Property rights and intellectual property distribution rights, by residents of one economy to residents of another economy.	
	C10.01	Intellectual property rights Payments and receipts resulting from the exploitation of copyrights, patents, trademarks, franchising, industrial processes and design.
	C10.02	Distribution rights of intellectual property - Distribution rights arising from franchising, marketing, research and development Payments and receipts resulting from obtaining or designing the licence for the distribution of franchising, marketing, research and development rights.
	C10.03	Distribution rights of intellectual property - Reproduction and/or distribution rights of software Payments and receipts resulting from obtaining or designing the licence for the distribution of software reproduction and/or distribution rights.
	C10.04	Distribution rights of intellectual property - Reproduction and/or distribution rights of audiovisuals Payments and receipts resulting from obtaining or arranging the licence for distribution rights of reproduction and/or distribution of audiovisuals.
	C10.05	Distribution rights of intellectual property - Temporary rights of use of natural resources Payments and receipts resulting from obtaining or designing the licence for the distribution of temporary rights to use natural resources.
	C10.99	Distribution rights of intellectual property - Rights of use of intellectual property - other Payments and receipts resulting from obtaining or devising the licence for the distribution of rights to other property the nature of which has not been specified above.
	C11. Manufacturing Services of physical inputs owned by third parties It covers payments or receipts for processing, assembly, labelling, packaging and the like made by companies that do not own the goods concerned, as the goods cross the country border for processing.	

	C11.01	Charges for processing done to materials (except gold, platinum, crude oil, refined petroleum products, precious stones, steel, coal, copper and iron ore) Covers payments or receipts of fees for processing (transformation, assembly, labelling, packaging) made to materials (except gold, platinum, crude oil, refined petroleum products, precious stones, steel, coal, copper and iron ore).
	C11.02	Charges for gold processing Covers payments or receipts of fees for gold processing (transformation, assembly, labelling, packaging).
	C11.03	Charges for processing made to platinum Covers payments or receipts of processing fees (transformation, assembly, labelling, packaging) made to platinum.
	C11.04	Processing charges made to crude oil Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to crude oil.
	C11.05	Refined petroleum products processing charges Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to refined petroleum products.
	C11.06	Processing Charges Covers payments or receipts of processing charges (transformation, assembly, labelling, packing) made to precious stones.
	C11.07	Charges for processing made to steel Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to steel.
	C11.08	Charges for coal processing Covers payments or receipts of charges for processing (transformation, assembly, labelling, packaging) done to coal.
	C11.09	Charges for processing done to iron ore Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to iron ore.
	C11.10	Charges for processing fees made to copper (processed and unprocessed copper, including copper wires, power cables, etc.). Covers payments or receipts of fees for the processing (conversion, assembly, labelling, packaging) done to copper (processed and unprocessed copper, including copper wire, power cables, etc.).
	C11.11	Charges for processing made to metals (including cobalt, nickel, manganese ore/concentrate, zinc, zinc concentrate, etc.). Covers payments or receipts of charges for processing (transformation, assembly, labelling, packaging) made to metals (including cobalt, nickel, manganese ore/concentrate, zinc, zinc concentrate, etc.).
	C11.12	Processing charges - Crops and processed agricultural products (including sugar, peanut butter, cornflour, cotton yarn, etc.) Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to crops and processed agricultural products (including sugar, peanut butter, maize meal, cotton yarn, etc.).
	C11.13	Charges for processing done to unprocessed agricultural crops and products (including vegetables, fruits, soya beans, maize, wheat, meslin, cotton lint, etc.) Covers payments or receipts of charges for processing (transformation, assembly, labelling, packaging) done on unprocessed agricultural products and crops (including vegetables, fruit, soya beans, maize, wheat, meslin, cotton seed, etc.).
	C11.14	Charges for processing done to chemicals (including sulphuric acid, soap, washing powder, uranium oxide, etc.) Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to chemical products (including sulphuric acid, soap, detergent powder, uranium oxide, etc.).
	C11.15	Processing charges - Processed mineral products (including cement, lime, etc.) Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to processed mineral products (including cement, lime, etc.).
	C11.16	Charges for processing done on unprocessed animal products (including hides, raw hides, leather, etc.) purchased by nonresidents where there will be no physical exports other than commercial transactions. Covers payments or receipts of charges for processing (transformation, assembly, labelling, packaging) done on non-processed products of animal origin (including hides, raw hides, leather, etc.) purchased by non-residents where there will be no physical exports, except trade transactions.
	C11.17	Scrap metal processing Charges Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to scrap metals

	C11.18	Farming livestock processing charges (including cattle, sheep, goats, horses, ostriches, small animals, chickens, pigs, etc.) Covers payments or receipts of processing fees on farm animals (including cattle, sheep, goats, horses, ostriches, small animals, chickens, pigs, etc.).
	C11.19	Charges for the processing of processed and unprocessed meat and fish (including sausages, frankfurters, scallops, cuts of meat, shellfish, lobster, crab, etc.) Covers payments or receipts of processing fees on processed and unprocessed meat and fish (including sausages, sausages, scallops, meat cuts, shellfish, lobster, crab, etc.).
	C11.20	Beverage processing charges, both alcoholic and non-alcoholic (including beer, wine, spirits, soft drinks, juices, etc.) Covers payments or receipts of processing charges made to beverages, both alcoholic and non-alcoholic (including beer, wine, spirits, soft drinks, juices, etc.).
	C11.99	Processing charges - Other Covers payments or receipts of processing fees made to other goods or products the nature of which has not been specified above.
	C12. Maintenance and repair services n.i.e.	
	C12.01	Maintenance and repair services n.i.e. Covers maintenance and repair work performed by residents on movable property owned by non-residents (or vice versa), such as ships, aircraft, and other transport equipment. These are repair transactions that reflect the value paid for the repair and not the value of the goods both before and after the repair. It excludes repairs of computer equipment (which should be recorded in the computer services account), repairs to buildings (which should be recorded in the building account), and maintenance of transport equipment performed at ports and airports (which should be recorded in the auxiliary services account of the corresponding transport heading).
	C99. Others They comprise other business services performed by resident entities of one economy to resident entities in another economy, under Other business services, purchase and sale and operating leases	
	C99.01	Other Business Services Services provided within the scope of other Business services
	C99.02	Buying & Selling and Other Services
	C99.03	Exploitation Lease
	D. Current Transfers	
	D01. Current Transfers They refer to financial flows between the national territory and abroad or between residents and non-residents, carried out by public or private sector entities, without counterpart of goods, services, financial applications or investment.	
	D01.01	Maintenance of individuals (family support) Remittance of funds by a foreign exchange resident entity to another economy for the maintenance of family members who are financially dependent on residents in the country.
	D01.02	Emigrants' Remittances This is income transferred by workers resident in a given country to residents on the national territory.
	D01.03	Migrant remittances This is income transferred by workers resident on the national territory to residents in another economy.
	D01.04	Health Current transfers in cash or in kind made by natural persons resident in one economy to natural persons resident in another economy or vice versa to cover health care costs.
	D01.05	Education Current transfers in cash or in kind made by natural persons resident in one economy to natural persons resident in another economy or vice versa to cover education and training expenditure.
	D01.06	Contributions to class entities Comprises transactions between resident and non-resident entities destined to cover expenses of contributions to class entities (non-profit organisations and entities governed by private law that bring people together for a common good in favour of welfare, social, cultural, political, philanthropic or productive processes of collective goods and/or services).
	D01.07	Others current transfers It comprises transactions between resident and non-resident private entities regarding: donations received or granted by Non-Governmental Organisations, administrative contributions in international organisations, and other unspecified transfers. Transactions extend to individuals.

	D01.08	Current taxes on income and wealth These consist mainly of taxes levied on income earned by nonresidents of an economy for the provision of their labour or investment of financial assets. Included are taxes on capital gains arising from financial investment, wages and other remuneration, interest, dividends, rents, and taxes on financial transactions payable by/to non-residents of an economy, levied on individuals, corporations, non-profit institutions, governments, and international organisations.
	D01.09	Social contribution It covers current financial flows between resident private entities and non-resident entities (vice versa), associated with social security and pension fund contributions. Social contributions are recorded when an employee makes social security and pension fund contributions in an economy other than the one in which he/she is working, or when an employer makes contributions in another economy on behalf of his/her employee.
	D01.10	Social benefits Covers benefits in the context of social security and pension fund provided by the private sector. It includes social benefits such as events related to sickness, unemployment, housing and education, and may be in the form of cash or in kind.
	D01.11	Non-life insurance premium It covers transactions resulting from insurance premiums other than life insurance after deduction of the respective commissions for the provision of services carried out by the private sector.
	D01.12	Non-life insurance indemnity Contemplates insurance compensation operations to cover various events or accidents resulting from the breakage of goods or property, among others, carried out by the private sector.
	D01.13	Current International Cooperation Payments of regular contributions from private companies to non-resident international institutions.
	D01.14	Scholarships It covers current financial flows for the purpose of financing training activities.
	D01.99	Transferência corrente diversa Trata-se de outros fluxos financeiros correntes entre entidades privadas e entidades não residentes não incluídos nas rubricas precedentes.
	E. Income It consists of the receipt of and payment for the use of factors of production, namely land (including natural resources), labour and capital. Thus, income may result from the production process (by providing labour, remunerating workers and fixing subsidies and taxes on products and production) or from ownership (by providing financial assets - investment income and from renting natural resources).	
	E01. Remuneration of employees Includes the payment or receipt of salaries and other remuneration (including payment in kind and payment of social contributions) to employees whose centre of predominant economic interest is not within the national territory. It includes the remuneration of local employees of embassies and consulates, as well as seasonal, border and other non-resident workers. Note that there is usually a contractual link between the employer and the employee.	
	E01.01	Wages and other remuneration paid by residents to nonresidents This covers wages and salaries paid to employees whose centre of economic interest is not within the national territory. It includes the wages of seasonal, border and other non-resident workers.
	E01.02	Wages and other remuneration paid by non-residents to residents These are wages and other remuneration paid by non-residents to resident workers. It includes the remuneration of local employees of embassies and consulates.
	E01.99	Remuneration of employees - Others This is other remuneration paid by non-residents to resident workers and vice versa, the nature of which has not been previously specified.
	E02. Direct Investment This is income due to a resident (non-resident) entity for its interest in the share capital of the non-resident (resident) company. The participation in the share capital should be equal or superior to 10% of the company's control by the shareholders.	
	E02.01	Direct investment income - Dividend income - Income from equity and investment fund shares It covers financial flows arising from direct investment income in the form of dividends and other income on equity participation (other than portfolio investment income), arising from holding securities in the form of shares, units, etc.
	E02.02	Direct Investment Income - Profit and Dividends Distributed results, profits or dividends due to the (nonresident) resident company or natural person for its participation in the share capital of the (resident) non-resident company. In the case of retained earnings reinvested in capital, the respective entry should be made under "Reinvested earnings", in the appropriate direct investment item.
	E02.03	Direct Investment Income - Profits and dividends - Direct investor in direct investment enterprises Payment or receipt of dividends or profits from income, due from the direct investor to the direct investment enterprise.

	E02.04	Direct Investment Income - Profits and dividends - Direct investment enterprises in direct investor (Depositary receipts) Contempla os pagamentos ou recebimentos de dividendos ou lucros, devidos pela empresa de investimento directo ao investidor directo.
	E02.05	Direct Investment Income - Profits and dividends - Between related or related enterprises Contemplates payments or receipts of dividends or profits, due, between related or related enterprises.
	E02.06	Direct Investment Income - Reinvested earnings Income retained and reinvested in capital.
	E02.07	Direct Investment Income - Interest This is a form of income received or paid by holders of certain financial assets.
	E02.08	Direct investment income - Interest - Direct investor in direct investment enterprises This covers interest on loans, whether secured or unsecured (whether or not linked to the issue of securities, e.g. bonds), due from the direct investor to the direct investment enterprise.
	E02.09	Direct investment income - Interest - Direct investment enterprises in the direct investor (reverse investment) This covers interest on loans, whether secured or unsecured (whether or not linked to the issuance of securities, e.g. bonds), due from the direct investment enterprise to the direct investor.
	E02.10	Direct Investment Income - Interest - Between related or related enterprises This includes interest on loans, whether secured or unsecured (whether or not linked to the issue of securities, e.g. bonds), that are payable between related or related enterprises.
	E03. Portfolio Investment These are payments or receipts of income related to equity securities of less than 10%, long-term debt, money market instruments, and financial derivatives.	
	E03.01	Investment income on equity and investment fund shares Covers transactions in portfolio investment income in the form of dividends and other income from equity participation (other than direct investment income), arising from holding securities in the form of shares, units, etc.
	E03.02	Dividends on equity excluding investment fund shares Distributed results, profits or dividends, due to the (nonresident) resident company or natural person for its participation in the share capital of the (resident) non-resident company. In the case of retained earnings reinvested in capital, the respective entry should be made under "Reinvested earnings" in the appropriate direct investment account heading.
	E03.03	Investment income attributable to investment fund shareholders It covers income earned by a resident enterprise or natural person in one economy from its participation in an investment fund resident in another economy.
	E03.04	Reinvested earnings Retained earnings and reinvested in capital.
	E03.05	Dividends Distributed results, profits or dividends due to the (nonresident) resident company or individual for its participation in the (resident) non-resident investment fund.
	E03.06	Interests This is a form of income received or paid by holders of certain financial assets.
	E04. Real estate investment It is the purchase of real estate, such as houses for rental solution, tourist exploitation, real estate for commercial or industrial purposes, such as offices, consulting offices, stores, warehouses, among other possibilities. These are payments or receipts of income relating to rental contracts of rustic or urban property, concluded between residents and non-residents.	
	E04.01	Real Estate Investment Income These are payments or receipts of income between residents and non-residents in respect of property investment.
	E05. Government	
	E05.01	Current tax on income and wealth Covers regular taxes on the income earned by non-residents from their work or from the investment of financial assets.
	E05.02	Social Contribution This covers current financial flows between resident government entities and non-resident entities (vice versa), associated with social security and pension fund contributions. Social contributions are recorded when an employer in one economy (public entity) makes or receives contributions in another economy on behalf of its employee.
	E05.03	Social benefits Covers benefits in the context of social security and pension funds provided by the public sector. It includes social benefits such as events related to sickness, unemployment, housing and education, and may be in the form of cash or in kind.

	E05.04	Current international cooperation Consists of current transfers in cash or in kind between governments of different countries or between governments and international organizations. These transfers serve to finance current expenditure including: emergency relief following natural disaster in the form of food, medicine, clothing etc. It also covers annual or regular transfers from governments to organisations of which they are members, as well as salary payments for technical assistance staff.
	E05.05	Scholarships Covers the current financial flows for the purpose of financing training actions
	E05.06	Miscellaneous current transfers from general government These are other current financial flows between a public entity of one economy and an entity of another economy which are not included in the preceding headings.
	E06. Other incomes Refers to the payment or receipt of other primary income related to taxes on products and production, production subsidies and natural resource rent. Taxes on products, which are payable on each unit of a good or service. Examples include value added tax, import duties, export duties and excise duties, includes other taxes on production. Subsidies on product and production Covers subsidies on product and production, which are received per unit of a good or service.	
	E06.01	Rental Includes income received or paid for the use of natural resources. Examples of rent include amounts payable for the extraction of minerals and other subsoil wealth, rights for fishing, forestry and grazing.
	E06.02	Other Investment These are payments or receipts of income, associated with interest, investment in equity and investment fund shares that are not classified in other categories and investment attributable to holders of insurance policies, pension plans and standardised guarantees.
	E06.03	Interest from Deposits Income from (non-resident) deposits of residents with nonresident (resident) credit institutions. Includes interest from investments of funds from insurance companies and pension funds.
	E06.04	Interest from deposits and investments, with agreed maturity <= 1 year Income from deposits by residents (non-residents) with nonresident (resident) credit institutions with a maturity of less than or equal to 1 year.
	E06.05	Interest from deposits and investments with a maturity > 1 year Income from deposits by residents (non-residents) with nonresident (resident) credit institutions with a maturity of over 1 year.
	E06.06	Juros de Empréstimos da Administração Central interest and other income on credits associated with international trade transactions and on non-securitised financial loans, such as bonds, obtained from or granted to non-residents. It includes interest on government securities, interest on foreign government debt loans, interest on financial leasing and interest on late payments paid/received from abroad.
	E06.07	Interest on Other Sectors' Loans Covers interest and other income on debt claims arising from international trade transactions and unsecured financial loans, such as bonds, obtained from or granted to 'Private' nonresidents (private and public corporations). Includes interest on debt securities, interest on private external debt loans, interest on foreign currency loans granted to residents and nonresidents, interest on financial leasing operations and interest on arrears paid or received from abroad. Excludes interest on credits associated with international trade operations and on financial loans established between enterprises with direct investment links.
	E06.98	Profits and dividends Dividends are the profits distributed and allocated to the owners of capital out of the funds placed at the disposal of enterprises.
	E06.99	Other income from financial investments Refers to the payment or receipt of other primary income related to taxes on products and production, production subsidies and the renting of natural resources.
	F. Capital Account	
	F01. Capital Account Comprises the acquisition and disposal of non-produced non-financial assets and capital transfers receivable and payable.	
	F01.01	Acquisition or Disposal of Non-produced Non-financial Assets Comprises acquisitions or disposals associated with tangible assets that can be used or needed for the production of goods and services, but are currently not produced (e.g. land and subsoil) and non-produced intangible assets (e.g. patents, copyrights, trademarks, franchising and other transferable contracts, including contracts with athletes and authors).
	F02. Capital transfers It corresponds to the transfer of ownership of an asset from a resident to a non-resident, and vice versa. It causes a corresponding change in the "stock" of assets of both parties (e.g. donations) or of one of the parties (debt forgiveness) involved in the transaction, without affecting the savings of either of them. Capital transfers are usually large and infrequent, although they cannot be defined in terms of size or frequency.	

	F02.01	Government - Debt Forgiveness Refers to financial flows between the Angolan State and nonresident entities associated with partial or total contractual cancellation of a debt.
	F02.02	Government - Investment grants Comprises financial flows referring to capital transfers in monetary means or goods and equipment from governments and/or international institutions to local governments for the realization of investment projects or vice versa.
	F02.03	Government - Other capital transfers These are other financial capital flows between a public entity resident in one economy and entities resident in another economy not included under the preceding headings, such as capital contributions in international organisations and miscellaneous compensation arising from the break-up of property or assets, etc.
	F02.04	Other Sectors - Debt Forgiveness Financial flows between resident private entities and nonresident private entities, associated with debt forgiveness
	F02.05	Other Sectors - Investment grants Comprises financial flows relating to capital transfers in the form of cash or goods and equipment from non-governmental and other private organisations for investment projects.
	F02.06	Other Sectors - Inheritance Financial flows relating to payments or receipts of inheritance taxes.
	F02.07	Other Sectors - Donations Financial flows relating to payments or receipts of taxes on donations
	F02.08	Other Sectors - Other capital transfers These are other financial capital flows between resident private entities in one economy and entities resident in another economy not included under the preceding headings, such as capital contributions in international organisations and miscellaneous indemnities arising from breakage or serious damage to goods or property not covered by insurance companies. It also includes transfers of inheritances, etc.
	F02.09	Acquisition of Real Estate/Real Estate Assets These are other financial capital flows between resident private entities of one economy and entities resident in another economy relating to the acquisition of Real Estate/Properties
	F02.10	Life Insurance Benefit These are other financial capital flows between private resident entities of one economy and entities resident in another economy relating to the provision of life insurance.
	F02.11	Blocked Funds These are other financial capital flows between resident private entities of one economy and entities resident in another economy in respect of blocked funds.
	F02.12	Personal Capital Transfers These are other financial capital flows between private resident entities of one economy and resident entities in another economy of a personal nature.
	F02.99	Capital transfers - others These are other financial capital flows between resident private entities in one economy and entities resident in another economy not included under the preceding headings.
	G. Financial Account It comprises acquisition and disposal of financial assets in the form of direct investment, portfolio investment and other investment. Any sub-account included here is subdivided into assets and liabilities.	
	G01. Direct Investment Direct investment occurs when a resident investor in one economy has control or a significant degree of influence over the management of a company that is resident in another economy (holding 10% or more of the company's share capital). As well as funds, direct investors can provide additional contributions such as know-how, technology, management and marketing. **Direct Active Investment** - Covers the investment made abroad by a resident entity, in which this entity holds 10% or more of the capital of the company in which it made the investment. **Passivo Direct Passive Investment** -This is the investment made in national territory by a non-resident entity, in which this entity holds 10% or more of the capital of the company where the investment was made.	
	G01.01	Equity participation and investment fund shares Acquisition or disposal of equity and investment fund shares held by residents of one economy in entities resident in another economy.
	G01.02	Company Formation Capital (Includes Partial Realization) Transactions carried out by residents of one economy whose purpose is to set up a business in another economy. It also includes partial liquidations for the realization of capital up to the amount of capital subscribed by each direct investor, and excludes the amount in excess of the subscribed start-up capital that should be included in the "Capital Increase" account.
	G01.03	Capital Increase Transactions carried out by entities resident in an economy with the purpose of increasing the share capital of a company resident abroad

	G01.04	Merger and acquisition Includes flows between a resident entity of an economy and a non-resident entity resulting from a merger or acquisition of companies or a corporate group.
	G01.05	Acquisition or disposal of Shares and Participations between Resident and Non-Resident Investors Purchase and Sale of shares or participations between resident and non-resident investors.
	G01.06	Acquisition abroad of Shares and Participations by Resident Investors (> 10%) Acquisition abroad of Shares and Participations by Resident Investors in an amount exceeding 10% of the Company's capital.
	G01.07	Acquisition of Shares and Stakes by Non-resident Investors in Angola (> 10%) Acquisition in Angola of Shares and Participations by NonResident Investors in an amount exceeding 10% of the Company's capital.
	G01.08	Disposal abroad of Shares and Participations by Resident Investors (>10%) Disposal abroad of Shares and Participations by Resident Investors in an amount exceeding 10% of the capital of the Company.
	G01.09	Disposal of Shares and Participations by Non-resident Investors in Angola (>10%) Disposal in Angola of Shares and Participations by Non-Resident Investors in an amount exceeding 10% of the Company.
	G01.10	Liquidation or Extinction of Companies Receipts or payment resulting from the liquidation or extinction of foreign direct investment enterprises.
	G01.11	Reinvestment of Profits (Includes Reserves Retained in Company) Includes undistributed earnings and incorporated into the share capital or held as reserves of the non-resident company.
	G01.12	Debt instruments - Loans These refer to instruments that require the payment of principal and/or interest in a specified period.
	G01.13	Debt instruments - loans granted by direct investment enterprise to direct investors This corresponds to loan operations granted to direct investors by the direct investment enterprise.
	G01.14	Debt instruments - Borrowings from direct investment enterprise to direct investor This corresponds to loans obtained by direct investment enterprises from direct investors.
	G01.99	Others Comprises acquisition and disposal of financial assets in the form of direct investment the nature of which is not specified above.
	G02. Portfolio Investment Refers to a resident investor holding less than 10% of the equity of a nonresident company or vice versa. Other modalities of this type of investment are besides shares, bonds, bills, deposit certificates, commercial and financial papers, bank acceptances and other marketable securities, different from share capital participation. In this type of investment, the economy is divided into 4 institutional sectors, namely, Central Government, Central Bank, Banks and Other Sectors. **Portfolio Investment Assets** - Acquisition or sale transactions (in primary and secondary markets) and redemption of securities issued by non-residents, carried out by residents. It includes external securitised credit (in the form of the issue of securities, namely bonds) granted abroad, with the exception of credit operations between direct investment enterprises. **Portfolio Investment Passive** - Acquisition or sale transactions (in primary and secondary markets) and redemption of securities issued by resident entities, carried out by non-residents. It includes external securitised credit (in the form of the issue of securities, namely bonds) received from abroad, with the exception of credit operations between direct investment enterprises.	
	G02.01	Equity and investment fund shares Payments or receipts from resident entities in connection with investment in shares and other equity issued by non-residents or vice versa (Includes shares, investment fund units, and other equity securities such as Depositary receipts); Conversion of debt into equity.
	G02.02	Company Formation Capital (Includes Partial Realization) Transactions carried out by residents of one economy whose purpose is to set up a business in another economy. It also includes partial liquidations for the realization of capital up to the amount of capital subscribed by each direct investor, and excludes the amount in excess of the subscribed start-up capital that should be included in the "Capital Increase" account.
	G02.03	Capital Increase Operations carried out by entities resident in an economy whose purpose is to increase the share capital of a company abroad.
	G02.04	Acquisition or disposal of Shares and Participations between Resident and Non-Resident Investors Purchase and sale of shares or participations between resident and non-resident investors.
	G02.05	Acquisition abroad of Shares and Participations by Resident Investors (< 10%) Acquisition abroad of Shares and Participations by Resident Investors in an amount less than 10% of the capital of the Company.

	G02.06	Acquisition of Shares and Participations in Angola by Nonresident Investors (< 10%) Acquisition in Angola of Shares and Participations by NonResident Investors amounting to less than 10% of the Company's capital.
	G02.07	Disposal abroad of Shares and Participations by Resident Investors (<10%) Disposal abroad of Shares and Participations by Resident Investors in an amount less than 10% of the capital of the Company.
	G02.08	Disposal of Shares and Participations by Non-resident Investors in Angola (<10%) Disposal in Angola of Shares and Participations by Non-Resident Investors in an amount less than 10% of the Company's capital.
	G02.09	Liquidation or Extinction of Companies Receipts or payment resulting from the liquidation or extinction of foreign direct investment enterprises.
	G02.10	Reinvestment of Profits (Includes Reserves Held within the Company) Includes undistributed earnings and incorporated into the share capital or held as reserves of the non-resident enterprise of an economy.
	G02.11	Debt securities - Loans This covers payments or receipts relating to bonds, debentures, and other debt securities; money market instruments, or other negotiable debt instruments. The institutional sector (Central Government, Central Bank, Banks and Other Sectors) and the original maturity (long or short term) of the debt instruments should be reported.
	G02.12	Debt securities - loans granted to the portfolio investor by the portfolio investment company. Corresponds to loan transactions granted to the portfolio investor by the portfolio investment company.
	G02.13	Debt securities - loans obtained by the portfolio investment company from the portfolio investor. Corresponds to loan transactions obtained by the portfolio investment firm from the portfolio investor.
	G02.99	Others Other portfolio investment transactions, the natures of which are not mentioned above.
	G03. Other Investments It is a residual category comprising all financial transactions not included in Direct Investment, Portfolio Investment and Reserve Assets of the Central Bank. Other Investment is divided into investments representing assets and liabilities of an economy. Like portfolio investment, the other investment category is divided by 4 resident institutions, namely Central Government, Central Bank, Banks and Other sectors. **Other Investment Assets** - Other investments made by residents abroad. **Other Investment Liabilities** - Other investments made by non-residents in Angola.	
	G03.01	Currency and deposits Corresponds to deposits and investments abroad by residents and vice versa.
	G03.02	Deposits and investments abroad by residents, with maturity <= 1 year
	G03.03	Deposits and investments abroad by residents, with a maturity > 1 year
	G03.04	Deposits and investments in Angola by non-residents, with maturity <= 1 year
	G03.05	Deposits and investments in Angola by non-residents, with a maturity > 1 year
	G03.06	Insurance, pension and standardised guarantee schemes Covers the investment of funds abroad by resident insurers and pension funds (or vice versa) with a view to their monetisation, and life insurance premiums and claims.
	G03.07	Trade credits Covers credits granted by the supplier of goods and services directly to the customer.
	G03.08	Divestment - Proceeds from liquidation of investment
	G03.09	Repurchase agreements Comprises the purchase by the borrower of his own debt at a discounted price which confers the extinguishment of the debt.
	G03.10	Real Estate investment Comprises financial flows between residents and non-residents of an economy, relating to acquisitions or disposals of urban or rural property.
	G03.11	Angolan real estate investment abroad Includes financial flows from investment in moveable assets of overseas residents.
	G03.12	Real estate investment from abroad in Angola It comprises the financial flows from investments in movable assets from non-residents in Angola.
	G03.13	Other investment
	G03.14	Other equity investments These are equity interests that are not in the form of securities. It includes interests in companies, agencies, trust, limited liability company and other types of partnership, unincorporated funds, fictitious unit holding real estate and other natural resources.

	G03.15	Other forms of participation in the capital of non-resident entities These are equity interests that are not in the form of securities. Includes equity investments in companies, agencies, trusts, limited liability companies and other types of companies, unincorporated funds, fictitious unit ownership of real estate and other natural resources of non-residents in Angola
	G03.16	Other forms of equity participation in resident entities These are equity interests that are not in the form of securities. It includes shares in corporations, agencies, trusts, limited liability companies and other types of companies, unincorporated funds, notional unit ownership of real estate and other natural resources of resident abroad.
	G03.99	Other investment Covers capital transactions between residents and non-residents that result in the creation or cancellation of external assets, which are not classified under any of the other headings.
	G04. Financial Derivatives (which do not constitute reserves) and employee stock options Covers payments or receipts from transactions relating to financial derivatives, namely: options, swaps, warrants, fowards, futures, etc.	
	G04.01	Stock options granted to employees (employees stock options) Corresponds to a mechanism whereby a certain employee of a company receives part of his remuneration in company shares.
	G04.02	Stock options granted to suppliers Corresponds to a mechanism whereby a given supplier receives part of his payment in shares in the company in which he has provided or supplied a certain product or service.
	G05. Reserve Assets	
	G05.01	Reserve assets are those foreign assets that are readily available and can be controlled by the monetary authority (BNA) to meet balance of payments financing needs, as well as for intervention in foreign exchange markets to influence the exchange rate and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing). Reserve assets must be in foreign currency that actually exist. Potential credits are excluded.
	G06. Loans Covers financial assets that arise when a creditor resident in one economy lends directly to a debtor resident in another economy and are evidenced by non-negotiable documents. It includes credit lines extended or received by Foreign Banking Financial Institutions, Banking Financial Institutions and resident public or private entities.	
	G06.01	Loan Disbursements Granted/Received These are financial transactions in respect of loan disbursements granted or received by a creditor resident in one economy to a debtor resident in another economy and vice versa.
	G06.02	Repayment of Loans Granted/Received These are financial transactions regarding repayments of loans granted or received by a creditor resident in one economy to a debtor resident in another economy and vice versa.
	G07. Warranty It covers the execution of credit guarantees associated with various types of international trade operations and financial loans.	
	G07.01	Execution of bank guarantee These are financial transactions relating to a bank guarantee provided to a non-resident at the request of a resident, the latter being the beneficiary of the guarantee and vice versa.
	G08. Capital Repatriation	
	G08.01	Repatriation of capital Transfer of financial resources from a non-resident to a resident financial institution at the request of the owner of the resident funds and vice versa.
	H. Complementary Operations Operations that due to their specific nature do not fall under the headings referred to above.	
	H01. Complementary Operations	
	H01.01	Sales to Exchange Bureaus Covers transactions regarding the sale of foreign exchange to exchange bureaux
	H01.02	Remittance of Values Covers operations regarding the remittance of values
	H01.03	Opening and Operation of Accounts with Financial Institutions Abroad Code to be used when opening and operating accounts with Financial Institutions abroad.
	H01.04	Transfers Received from a Resident's Foreign Account to a Resident Code to be used when transfers received from the foreign account of a resident, to a resident (inter-resident transactions).
	H01.05	Foreign Payments to a Non-Resident from the Account of Another Non-Resident (Transactions between Non-Residents) Code to be used when making foreign payments to a nonresident from the account of another nonresident.

	H01.06	Purchase or Sale of Foreign Currency between Banks (against local currency) Code to be used when the purchase or sale of foreign currency between Banks is carried out as a counter value in local currency.
	H01.07	Foreign Currency Conversions between Banks (FC to FC) Code to be used when foreign currency conversions are carried out between Banks (external currency movement).
	H01.08	Borrowing and lending of foreign currency Code to be used when foreign currency is bought and sold between banks.
	H01.09	Foreign Currency Deposits Comprises deposits that non-residents make with Banks domiciled in the national territory, as well as deposits by residents in Banks outside the country.
	H01.10	Account to Account Transfers - "Nostro" Accounts Purchase or sale of foreign exchange by the Central Bank in the Interbank Foreign Exchange Market.
	H01.11	Transfers between Special Accounts Transfers of funds between "Nostro" (correspondent) accounts of the type "tied" held by the Central Bank.
	H01.12	Bank Provisioning Transfers of funds between Commercial Banks and their correspondents with the intermediation of the Central Bank.
	H01.13	Bank to Bank Transfers Transfers of funds in foreign currency between commercial banks in Angola on instructions from their clients
	H01.14	Transfers between accounts at the Central Bank Transfers of funds between accounts held at the Central Bank.
	H01.15	Forex Currency Trading Covers buying and selling transactions in the international foreign exchange market.
	H01.16	Forex Gold Trading Covers the operations of buying and selling Gold in the international market.
	H01.17	Central Bank Clearing Covers currency clearing operations by Central Banks.
	H02. Foreign Exchange Exposure Reposition Covers operations regarding the measurement of gains/losses in profitability, cash flow as a function of exchange rate variations	
	H02.01	International payment cards
	H02.02	Credit operations
	H02.03	Remittance of values
	H02.04	Merchandise
	H02.05	Importing of banknotes
	H02.06	Invisibles
	H02.07	Capitals
	H02.08	Line of credit
	H02.09	Outras

Glossary

Share - are securities that represent a portion of the share capital of a public limited company. This means that by buying a share, the investor becomes part owner of the company, having the right to a share (however small) of the assets and earnings that the company will have.

Repurchase Agreement – Repurchase or repurchase agreements, a term derived from the Anglo-Saxon term "repurchase agreements", are a form of financing in which the debtor - usually a financial institution - lends securities from its portfolio - e.g. government securities - as consideration for a loan and simultaneously undertakes to repurchase them on a pre-established date. The difference between the sale and repurchase prices is the interest paid by the debtor.

Assets - are asset values, representing credits, rights or goods held by an economic agent.

Amortization (or Repayment): Payment of an outstanding principal. Amortization may be total, if the entire outstanding principal is repaid, or partial, if only part of the outstanding principal is paid.

Balance of Payments - is the systematic recording of all economic transactions carried out between the residents of a given economy and the residents of the rest of the world during a certain period.

Treasury Bills: Short-term government debt securities issued at a discount. **Stock Exchange:** Physical or virtual place where securities and derivative financial instruments are traded (bought and sold).

Share Capital - Initial investment by the partners of a company, represented in the form of shares, (if it is a public limited company) or (if it is a private limited company).

Portfolio: a set of contractual positions, both active and passive, assumed through the acquisition or sale of financial products.

Certificates of Deposit: Certificates of Deposit are documents proving a deposit made with the issuing Bank.

Commission - Amount payable for the provision of an intermediation service. "**Nostro" account** - a foreign currency account of a resident Bank, with its correspondent abroad.

Vostro" Account - Foreign correspondent account in foreign currency with a resident Bank.

Debentures - are certificates or securities issued by corporations, representing loans contracted by them, each security giving the debenture holder, identical credit rights against the corporations, established in the deed of issue. It consists of an instrument to raise funds in the capital market, which companies use to finance their projects.

Derivatives - Generic denomination for operations that have as reference any asset, called "base asset" or "underlying asset" (which is usually traded in the spot market). Derivatives usually have an expiry date. Examples of derivatives are call/put options, futures and swaps.

Related Companies - two companies are said to be related when they are under the influence and control of the same direct investor.

Factoring - collection service provided by a financial institution to companies supplying goods and/or services that grant short-term commercial credits to client companies. This service may also be associated with advance payment and risk coverage services, depending on what is contracted.

Forward - A contract to buy and sell a given quantity and quality of an asset (financial or otherwise) on a specific future date, at a price fixed in the present, negotiated bilaterally (over the counter). Under a forward contract, the buyer is bound to pay the agreed price and the seller is bound to deliver the asset at the agreed conditions. However, forward contracts may be subject to physical settlement (where the seller delivers the sold commodity) or financial settlement (where there is no physical delivery of the commodity, but only a settlement of accounts in accordance with the market price of the asset on the settlement date). Unlike futures contracts, which are multilaterally negotiated (on an exchange) and are subject to a high degree of standardization, forward contracts can be freely drawn according to the will of the parties (buyer and seller).

Franchising - is the cession to a franchisee by a holder ("franchisor") of the right to use a trademark or patent, manufacturing and administrative technologies and others, against payment.

Pension Fund - Pension funds are assets exclusively dedicated to the realisation of one or more pension plans.

Future - standardised and exchange-traded contract in which two parties fix the price of an asset for a certain

future date. Standardised, reversible contract for the purchase and sale of a given quantity and quality of an asset (financial or otherwise) on a specific future date, at a price fixed in the present. By the futures contract, the buyer is bound to pay the agreed price and the seller is bound to deliver the asset at the agreed conditions. Futures contracts may be subject to physical settlement (where the seller delivers the sold commodity) or financial settlement (where there is no physical delivery of the commodity, but only a settlement of accounts in accordance with the market price of the asset on the settlement date). Unlike forward contracts, which are negotiated offexchange on a bilateral basis and can be tailored to the will of the parties, futures contracts are fully standardised so that the price is the only variable that can be negotiated (on-exchange). Futures contracts allow either party to reverse its contractual position by making a reverse transaction (i.e. selling a contract of the same series as the one initially bought, or buying a contract of the same series as the one initially sold).

Guarantees - Set of assets deposited by the debtor (investor, financial intermediary or other) with the creditor (financial intermediary, clearing house or other) which, under certain conditions, may be mobilised by the latter to satisfy its claim.

Goodwill - corresponds, for the purposes of consolidation of a holding, to the difference between the acquisition value of that holding and the book value of the appropriate company's equity.

Indemnity - refers to compensation due to someone in order to annul or reduce a damage of a material nature, originated by total non-fulfilment, or deficient fulfilment of an obligation. It is also the name given to the amount paid by an insurer to the insured in the event of a claim.

Financial Instrument: Investment instruments including transferable securities, derivative financial instruments, money market instruments as well as any others considered as such.

Direct Investment - refers to an investment in which an investor resident in one economy makes an investment that gives control or a significant degree of influence over the management of an enterprise that is resident in another economy. Control or significant degree of influence should be understood as all investment equal to or greater than 10%.

Interest - Income paid by the issuer to the holders of debt investment products and which corresponds to the consideration for the credit granted for a given period. The amount of interest can be determined based on a variable rate (in which case the amount of interest depends on the evolution of an indexing factor) or on a fixed rate. The periodicity of payment is defined in each case, and may be annual, half-yearly, quarterly or other.

Interest in arrears - Interest produced by interest accrued in previous capitalisation periods.

Financial leasing - is the contract whereby one of the parties undertakes, for a consideration, to grant to the other the temporary enjoyment of a movable or immovable asset, acquired or built by indication of the latter and which the latter may purchase totally or partially within an agreed period of time, against payment of a price determined or determinable under the terms of the contract itself.

Capital Market - Market where financial instruments and securities that do not have the nature of short-term financial instruments are traded.

Money market - Market where financial instruments of a short-term nature are traded (i.e. typically with a maturity of less than one year). In contrast to the money market, in the capital market, financial instruments of a medium and long term nature are traded.

Bonds - Securities representing debt that entitle the holder to receive periodic interest payments during the loan's

life and to repayment of the principal on maturity.

Convertible bonds - Bonds that allow, as a form of reimbursement, their conversion into shares of the issuing company or into another type of security, within the terms and conditions defined at the time of their issue.

Option - a contract between two parties whereby the buyer acquires, through the payment of a monetary consideration (called premium), the right to buy/sell to the other party the underlying asset during a certain future period (exercise period), at the price set in the contract (called exercise price).

Foreign Exchange Transaction - any act, business or transaction carried out between foreign exchange resident and non-resident person that may result in payment over or receipt from abroad.

Liabilities - are negative asset values, representing debts, obligations, commitments or liabilities of the economic agent.

Patents - is the legal title granted to protect an invention and which confers on its holder the exclusive right to exploit it.

Pension Plan - The pension plans are programmes that define the conditions in which the right to receive a pension is established, such as pre-retirement, retirement due to old age or disability or survivor's pension.

Premiums - A term used in various senses in the financial market, associated (in its most common sense) with the compensation that an agent has for taking some risk.

Reinvestment - operation whose objective is the incorporation of results (profits and dividends) in reserves or in the share capital of a company. **Resident** - Refers to economic agents whose habitual residence or centre of economic interest is in the national territory. It is understood by habitual residence, national and foreign individuals resident in the country for at least one year as well as any form of representation of legal persons in the national territory.

Reinsurance - It is a contract in which the reinsurer undertakes to indemnify the insurance company (ceding) for damages that may occur as a result of its insurance policies. Operation by which the insurer, transfers to another, totally or partially, a risk assumed through the issue of a policy or a set of them. In this operation, the insurer tries to diminish its responsibilities in the acceptance of a risk considered excessive or dangerous, and cedes to another part of the responsibility and of the premium received.

Royalties" e "Copyright – It is payment for the use of intellectual and industrial property.

Direct Insurance - Refers to transactions between insurance companies and the public.

Non-Life insurance - includes accident, health, life, aviation and other means of transport insurance; fire and other damage to property insurance, pecuniary loss insurance; general liability, and credit insurance.

Broker/dealer services - this is a contract whereby one party undertakes to the other to bring interested parties together and conclude business deals, without subordination and for a fee.

Custody Services - is the safekeeping and exercise of the rights of bonds and securities, deposited on behalf of investors, ensuring their property in the Financial Institutions. There are two types of custody: Fungible Custody, according to which, when the securities are withdrawn, they may not be the same as those deposited, although they have the same quantity, quality and kind; and Non-Fungible Custody, in which the securities withdrawn are exactly the same as those deposited.

Swap - A contractual instrument for the exchange of legal and/or financial positions or financial instruments, entered into bilaterally between two economic agents. They are concluded essentially at the level of rates, but may be at the level of any financial element.

Debt Security - are negotiable instruments that serve as evidence of a debt. **Equity Certificates** - Equity certificates are securities that tend to be perpetual, entitling the holder to a remuneration with two components: a fixed and a variable one. Both the fixed and the variable remuneration are determined on a percentage of the nominal value of the equity security.

Seasonal or Frontier Worker - these are workers who move from their country of residence to another for their place of service.

Investment Fund Investment Unit - A financial instrument representing part of the equity of an investment fund. Investment units are the parts into which the equity of an investment fund is divided. The duration of the investment units should be equivalent to the duration of the fund.

Securities - Documents representing homogeneous legal situations, standardised, fungible among themselves and susceptible of being transmitted in the market.

Warrants - give the holder the right, but not the obligation, to buy or sell the underlying asset at a predetermined price within a specified period between the acquisition date and the maturity date.

Appendix XI - Purpose of Payment Codes (AED)

S.No	Code	Description	Explanatory Notes
1	ACM	Agency Commission	
2	AES	Advance payment against EOS	
3	AFA	Receipts or payments from personal residents bank account or deposits abroad	
4	ALM	Alimony	
5	ALW	Allowances	
6	BMB	Beneficiary Marriage Benefit	
7	BON	Bonus	
8	CCP	Corporate Card Payment	
9	CIN	Commercial Investments	
10	COM	Commission	
11	COP	Compensation	
12	CRP	Credit Card Payment	
13	DBS	Death Benefit Support	
14	DCP	PrePaidReloadable & Personalized Debit Card Payments	
15	DIV	Dividend Payouts	
16	EDU	Educational Support	
17	EMI	Equated Monthly Instalments	
18	EOS	End of Service	
19	IGT	Inter Group Transfer	
20	IPO	IPO Subscriptions	
21	IRP	Interest Rate Swap Payments	
22	IRW	Interest Rate Unwind Payments	
23	LAS	Leave Salary	
24	LIP	Loan Interest Payments	
25	LNC	Loan Charges	
26	LND	Loan Disbursements	
27	LSG	Long Service Gratuity	
28	MCR	Monetary Claim Reimbursements Medical/Auto Insurance etc.	
29	MWI	Mobile Wallet Cash In	
30	MWO	Mobile Wallet Cash Out	
31	MWP	Mobile Wallet Payments	
32	OAT	Own Account Transfer	
33	OVT	Overtime	
34	PEB	Pension for Beneficiary	
35	PEN	Pension	
36	PIN	Personal Investments	
37	POR	Refunds or Reversals on IPO subscriptions	
38	POS	POS Merchant Settlement	
39	PRP	Profit Rate Swap Payments	
40	PRW	Profit Rate Unwind Payments	
41	RNT	Rent Payments	
42	SAA	Salary Advance	
43	SVI	Stored Value Card Cash-In	
44	SVO	Stored Value Card Cash-Out	

45	SVP	Stored Value Card Payments	
46	TKT	Tickets	
47	TOF	Transfer of funds between persons Normal and juridical	
48	UFP	Unclaimed Funds Placement	
49	UTL	Utility Bill Payments	
50	WIB	Work Injury Benefit	
51	AFA	Receipts or payments from personal residents bank account or deposits abroad	Deposits are standardized, non-negotiable contracts generally offered by deposit-taking institutions, allowing the placement and the later withdrawal of a variable amount of money by the creditor. Deposits usually involve a guarantee by the debtor to return the principal amount to the investor. All inward or outward flows by residents from accounts held in their name with banks abroad.
52	AFL	Receipts or payments from personal nonresident bank account in the UAE	Accounts current, savings or other, transactions in AED or foreign currency to accounts of foreign financial institutions abroad by resident financial institutions, individuals or companies.
53	ATS	Air transport	Covers all transportation services provided by air. Receipts and payments of airline companies related to transport of people, cargo and other auxiliary services related to air transport.
54	CEA	Equity and investment fund shares for the establishment of new company from residents abroad, equity of merger or acquisition of companies abroad from residents and participation to capital increase of related companies abroad	Establishment of branch or company abroad from a direct investor resident or disinvestment. Share relationship above 10%. Acquisition of an existing entity with percentage 10% of its capital or above abroad from a resident direct investor or liquidation of a previous investment. Purchase or sale of additional shares on a direct investment enterprise nonresident or liquidation of a previous investment. Reverse participation of a nonresident direct investment enterprise (participation above 10% from a resident company) to the share capital of the resident direct investor with percentage below 10% or its liquidation. In case the percentage is above 10% in reverse investment then this should be treated as direct investor to the direct investment enterprise. Direct investment enterprise is any enterprise which is resident or nonresident, in whose capital a nonresident or resident investor has a holding of 10% of more (direct ownership of the share capital or shares with voting rights).
55	CEL	Equity and investment fund shares for the establishment of new company in the UAE from non-residents, equity of merger or acquisition of companies in the UAE from non-residents and participation to capital increase of related companies from non-residents in the UAE	Establishment of branch or other legal entity in the UAE from direct investor nonresident or disinvestment. Share relationship above 10%. Acquisition of an existing entity with percentage 10% of its capital or above in the UAE from a nonresident direct investor or liquidation of a previous investment. Purchase or sale of additional shares on a direct investment enterprise resident in the UAE or liquidation of a previous investment. Reverse participation of a resident direct investment enterprise (participation above 10% from a nonresident company) to the share capital of the nonresident direct investor with percentage below 10% or its liquidation. In case the percentage of reverse investment is above 10% then this should be treated as direct investor to the direct investment enterprise.
56	CHC	Charitable Contributions	Current transfers in cash or in kind between the governments of different countries or between governments and international organizations for example humanitarian aid, military assistance, contributions to international organization apart from loans.
57	DLA	Purchases and sales of foreign debt securities in not related companies – More than a year	Long-term debt securities are issued with an initial maturity of more than 1 year or with no stated maturity.They generally give the holder the unconditional right to a fixed monetary income or contractually determined income (payment of interest being independent from the earnings of the debtor) and the unconditional right to a fixed sum in repayment of principal on a specified date or dates. Usually investment, purchases or sales in securities with maturity more than a year issued by nonresidents for example bonds.
58	DLF	Debt instruments intragroup loans, deposits foreign	Loans and credit that a direct investor resident gives to its direct investment enterprise abroad or their repayments. Loans and credit that a nonresident direct investment enterprise is giving to a resident direct investor or their repayments. From all the categories below loans and credit from resident financial institutions to their branches abroad are excluded as they are considered usual banking practice and are classified under Loans.
59	DLL	Purchases and sales of securities issued by residents in not related companies – More than a year	Purchases or sales of securities issued by residents and held by nonresidents with maturity more than a year either to primary or secondary market.
60	DOE	Dividends on equity not intragroup	Investment income is derived from a resident's ownership of an external financial asset (credit)when there is no direct investment relationship among them. Income derived from a nonresident's ownership of a domestic financial asset (debit) when there is no direct investment relationship among them. Receipts of dividends and profits from residents participating to the share capital of nonresidents with percentage less than 10%. Payments of residents companies to nonresidents that participate with percentage less than 10% to their capital.
61	DSA	Purchases and sales of foreign debt securities in not related companies –Less than a year	Debt securities are negotiable instruments serving as evidence of a debt. Portfolio investment is valued at market prices. Transactions in securities issued by nonresidents. They include bills, bonds, notes, negotiable certificates of deposit, commercial paper, debentures, asset-backed securities, money market instruments, and similar instruments normally traded in the financial markets. Negotiable deposit certificates, preference shares, with a guaranteed return without any voting rights. Short-term debt securities are payable on demand or issued with an initial maturity of 1 year or less. These instruments are usually traded in organized markets. Investment, purchases or sales in securities with maturity less than a year issued by nonresidents for example treasury bills, commercial papers, bankers' acceptances. Not related companies do not belong to the same corporate group.
62	DSF	Debt instruments intragroup securities, foreign	Bonds that a direct investor resident gives to its direct investment enterprise abroad or their repayments. Bonds that a nonresident direct investment enterprise is giving to a resident direct investor or their repayments.
63	DSL	Purchases and sales of securities issued by residents in not related companies – Less than a year	Transactions as repurchase agreements and securities lending are excluded. Bonds, notes, etc. that are commercial debt securities issued by a resident direct investor which are in the possession of a nonresident valued at market prices. Purchases or sales of securities issued by residents and held by nonresidents with maturity less than a year either to primary or secondary market.

64	FAM	Family Support(Workers' remittances)	Personal transfers between resident and nonresident households consist of all current transfers in cash or in kind made or received by resident households to or from nonresident households. Workers' remittances consist of personal transfers made by migrants' resident and employed in new economies to nonresident households. Persons who work for and stay in new economies for less than a year are considered nonresidents and their remuneration is recorded under compensation of employees/salary. Mainly UAE nationals working abroad to residents of UAE or by residents in UAE to nonresidents.
65	FDA	Financial derivatives foreign	A financial derivative contract is a financial instrument that is linked to another specific financial instrument or indicator or commodity and through which specific financial risks can be traded in their own right in financial markets. Financial derivatives are treated separately from the values of any underlying items to which they are linked. The valuation of financial derivatives should be performed on a marked-tomarket basis. The recording of transactions in financial derivatives takes place when the creditors and debtors enter the claim or liability in their books. Transactions of residents to financial derivatives of nonresidents according to the gain or loss(margin) that occurs at the settlement of the title and not the underlying instrument.
66	FDL	Financial derivatives in the UAE	Transactions of nonresidents to financial derivatives of residents according to the gain or loss(margin) that that occurs at the settlement of the title and not the underlying instrument.
67	FIA	Investment fund shares foreign	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds and unit trusts. Investment fund shares are issued by investment funds. Investment fund shares have a specialized role in financial intermediation as a kind of collective investment in other assets, so they are identified separately from other equity shares.
68	FIL	Investment fund shares in the UAE	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial such as mutualfunds and unit trusts.
69	FIS	Financial Services	Explicit charges in the case of many financial services that require no special calculation. They include fees for deposit-taking and lending, fees for one-off guarantees, early or late repayment fees or penalties, account charges, fees related to letters of credit, credit card services, commissions and charges related to financial leasing, factoring, underwriting, and clearing of payments. Also included are financial advisory services, custody of financial assets or bullion, financial asset management, monitoring services, liquidity provision services, risk assumption services (other than insurance), merger and acquisition services, credit rating services, stock exchange services and trust services. Dealers in financial instruments may charge, in full or part, for their services by having a spread between their buying and selling prices. Margins on buying and selling transactions are included when explicitly charged. Included are intermediary services fees, such as those associated with letters of bankers' acceptances, lines of credit, financial leasing and foreign exchange transaction. Also included are commission and other fees related to transaction in securities-brokerage, placements of issues, underwritings, redemptions
70	FSA	Equity other than investment fund shares in not related companies abroad	Purchases or shares in equity from residents to shares of nonresidents companies with participation less than 10%. Equity securities consist of listed shares and unlisted shares. Listed shares are equity securities listed on a recognized stock exchange or any other form of secondary market. Unlisted shares are equity securities not listed on an exchange. Not related companies do not belong to the same corporate group.
71	FSL	Equity other than investment fund shares in not related companies in the UAE	Purchases or sales of equity of nonresidents to shares of residents when the participation to its capital is less than 10%. Otherwise the transaction should be recorded under direct investment.
72	GDE	Goods sold (Exportsin fob value)	Recording of goods between residents and nonresidents related to international trade such as exports regardless the settlement type. As goods there are also considered ships, airplanes, army equipment, natural resources (oil, gas, water), electricity, non-monetary gold. All receipts for exports and re-exports of goods regardless of when the goods are shipped. This refers to movable goods for which changes in ownership occur between residents and nonresidents. In case that the valuation is in cif value or nonknown then please indicate this so as to estimate the remaining.
73	GDI	Goods bought (Imports in cifvalue)	Recording of goods between residents and nonresidents related to international trade such imports regardless the settlement type. As goods there are also considered ships, airplanes, army equipment, natural resources (oil, gas, water), electricity, non-monetarygold. All payments from imports regardless of when the goods are shipped. This refers to movable goods for which changes in ownership occur between residents and nonresidents. In case that the valuation is in cifvalue or non-known then please indicate this so as to estimate the remaining.
74	GMS	Processing repair and maintenance services on goods	Manufacturing services on physical inputs owned by others covers processing, assembly, labelling, packing, etc, undertaken by enterprises that do not own the goods concerned. The manufacturing is undertaken by an entity that receives a fee from the owner. Since the ownership of the goods does not change, no general merchandise transaction is recorded between the processor and the owner. The value of fees charged for manufacturing on physical inputs owned by others is not necessarily the same as the difference between the value of goods sent for processing and the value of goods after processing. Excluded are the assembly of prefabricated construction (included in construction) and labelling and packaging incidental to transport (included in transport). Recording of the amount received as receipt or payment for the processing of goods that remain to be possessed by nonresidents and following this procedure are again exported. In the case that the products are not re-exported the transaction is recorded under imports. Recording of the amount received/payed as processing of goods abroad those are still possessed by residents and afterwards are again imported. In the case that the products are not re-exported the transaction is recorded under exports. Maintenance and repair services not included elsewhere cover maintenance and repair work by residents on goods that are owned by nonresidents (and vice versa). The repairs may be performed at the site of the repairer or elsewhere. The value of maintenance and repairs includes any parts or materials supplied by the repairer and included in the charges. Recording of value of receipts for repairs of goods conducted by residents to goods possessed by nonresidents and payments to nonresidents for repairs of goods possessed by residents in the UAE or abroad. Parts and materials charged separately should be included in general merchandise. Repairs and maintenance on ships, aircraft and other transport equipment are included in this item. Cleaning of transport equipment is excluded as it is included in transport services. Construction maintenance and repairs are excluded as they are included under construction. Maintenance and repairs of computers are excluded as they are included under telecommunication, computer and information services. In addition, maintenance works to means of transport are recorded under transport.

75	GOS	Government goods and services embassies etc	This category is covering government transactions in goods and services that it is not possible to classify under other items. Included are all transactions (in both goods and services) by enclaves such as embassies, consulates, military bases and international organizations with residents in the economies in which the enclaves are located. Excluded are transactions of the enclaves with residents of the home economies. All receipts of diplomatic consulates, embassies, and international agencies represented in UAE to meet their local expenditures. All payments of UAE diplomatic consulates, embassies, offices in international agencies to meet their local expenditures abroad. Recording of withdrawals in currency from nonresident accounts of embassies, consulates, etc. as well as deposits to accounts abroad of UAE embassies, consulates etc. Additionally, purchases or sales of real estate in the UAE from foreign governments as well as international organizations and purchases or sales of real estate abroad from UAE government.
76	GRI	Government related income taxes, tariffs, capital transfers, etc.	Receipts and payments of transfers of UAE government to and from nonresidents divided by subcategory below where applicable. Taxes on products payable per unit of some good or service produced or traded cross-border. Examples include import duties, excise duties, tariffs and other taxes on production. Current taxes on income, wealth etc. consists mainly of taxes levied on the income earned by nonresidents from the provision of their labor or financial assets. Taxes on income and capital gains from financial assets are generally payable by individuals, corporations and non-profit institutions and receivable by general government. Subsidies on products are payable per unit of a good or service produced and other subsidies on production consist of subsidies that resident producer units may receive as a consequence of engaging in production. Social contributions are the contributions made by households to social insurance schemes to make provision for social benefits to be paid for example pensions. Social benefits include benefits payable under social security and pension schemes. They include pensions and nonpension benefits from events or circumstances such as sickness, unemployment, housing and education, and may be in cash or in kind for example scholarships for studies abroad. Capital transfers consist of transfers of ownership of fixed assets, transfers of funds linked to the acquisition or disposal of fixed assets and the cancellation, without any consideration being received in return, of liabilities by creditors. Capital taxes consist of taxes levied at irregular and infrequent intervals on the values of the assets. These include inheritance taxes and taxes on gifts between persons levied on the capital of the beneficiaries. Investment grants consist of capital transfers, in cash or in kind, made to finance all or part of the costs of acquiring fixed assets. The recipients are obliged to use investment grants received in cash for purposes of gross fixed capital formation, and the grants are often tied to specific investment projects, such as large construction projects. Other capital transfers include major non recurrent payments in compensation for extensive damage or serious injuries not covered by insurance policies, large gifts, legacies and donations, including those to non-profit institutions. For example grants for the construction of schools, hospitals and roads.
77	IFS	Information services	Information services comprise news agency services, database services (database conception, data storage and the dissemination of data and databases, including directories and mailing lists), both online and through magnetic, optical or printed media and web search portals (search engine services that find internet addresses for clients who input keyword queries). Included are direct, non-bulk subscriptions to newspapers and periodicals, whether by mail, electronic transmission or other means, other online content provision services and library and archive services. Bulk newspapers and periodicals are includedunder general merchandise.
78	IGD	Dividends intragroup	Include receipts and payments by residents in the form of dividends to/from abroad. Recording of dividends and profits that resident direct investors receive from direct investment enterprises abroad to which they participate with percentage more than 10% at their share capital. Dividends or profits that direct investment enterprises pay in the UAE to direct investors nonresidents, which participate to resident direct investment enterprise share capital more than 10%. If the exact percentage is not known the intragroup would be accepted. Dividends are the distributed earnings allocated to the owners of equity shares for placing fund sat the disposal of corporations. Dividends are recorded at the moment the shares go exdividend. The profits/dividends to be distributed to shareholders/partners or the amounts payable to the parent company.
79	IID	Interest on debt intragroup	Recording of receipts for interest as investment income on external financial assets that resident direct investors receive from direct investment enterprises. Payments that resident direct investment enterprises pay to direct investors' nonresidents for debt instruments among them (ex. bonds, loans, etc).
80	INS	Insurance services	Insurance services cover the receipt by resident insurance enterprises and the payments to nonresident insurance enterprises for provision of various types of insurance to nonresidents (i.e., life including pension and annuity services, other casualty oraccident, health, general liability, fire, marine, aviation, etc.) and reinsurance. Insurance services receipts of residents' insurance companies to nonresidents or payments of residents to insurance companies of nonresidents regarding goods, life insurance, travel, reimbursement. Holders of life insurance policies make regular payments to an insurer in return for which the insurer guaranteesto pay the policy holder an agreed minimum sum or an annuity, at a given date or at the death of the policy holder, if this occurs earlier. Freight insurance services relate to insurance provided on goods that are in the process of being exported or imported, on a basis that is consistent with the measurement of goods f.o.b. and freight transportation. Included are term life insurance,accident and health insurance (unless these are provided as part of government social security schemes), marine, aviation and other transport insurance, fire and other property damage, pecuniary loss insurance, general liability insurance and other insurance, such as travel insurance and insurance related to loans and credit cards. Reinsurance is the process of subcontracting parts of the insurance risk, often to specialized operators, in return for a proportionate share of the premium income. Reinsurance transactions may relate to packages that mix several types of risks. Included are agents' commissions, insurance brokering and agency services, insurance and pension consultancy services, evaluation and adjustment services, actuarial services, salvage administration services, and regulatory and monitoring services on indemnities and recovery services.
81	IOD	Income on deposits	Receipts of income from financial institutions nonresidents for the accounts of residents. Payments of income from resident financial institutions for accounts of nonresidents.
82	IOL	Income on loans	Interest of loans between enterprises which do not have a direct investment relationship, related to loans recorded in the section on loans in the financial account. Receipts or payments for loans between residents and nonresidents. Interest of interbank loans between residents and nonresidents should be included.
83	IPC	Charges for the use of intellectual property royalties	Charges for the use of intellectual property not included elsewhere include recording of receipts or payments related to: charges for the use of proprietary rights such as patents, trademarks, copyrights, know-how, industrial processes and designs including trade secrets and franchises. These rights can arise from research and development, as well as from marketing and charges for licenses to reproduce or distribute intellectual property embodied in produced originals or prototypes such as copyrights on books and manuscripts, computer software, cinematographic works, and sound recordings and related rights such as for live performances and television, cable, or satellite broadcast.
84	ISH	Income on investment funds shares	Investment income attributable to collective investment fund shareholders, including mutual funds and unit trusts. Investmentfunds earn income by investing the money received from shareholders. Shareholders' income from investment funds is defined asthe investment income earned on the fund's investment portfolio after deducting operating expenses.

85	ISL	Interest on securities more than a year	Receipts of interest from residents that hold securities of maturity more than a year issued by nonresidents. Payments of interest of residents that have issued a security with maturity more than a year to nonresidents holders of the security.
86	ISS	Interest on securities less than a year	Receipts of interest from residents that hold securities of maturity less than a year issued by nonresidents. Payments of interest of residents that have issued a security with maturity less than a year to nonresidents holders of the security.
87	ITS	Computer services	Computer services consist of hardware and/or software-related services, and data-processing services. Included are hardware and software consultancy and implementation services, maintenance and repair of computers and peripheral equipment, disaster recovery services, provision of advice and assistance on matters related to the management of computer resources, analysis, design and programming of systems ready to use (including web page development and design), technical consultancy related to software, licenses to use non-customized software, development, production, supply and documentation of customized software, including operating systems made to order for specific users, systems maintenance and other support services (training provided as part of consultancy), data-processing services web page hosting services (i.e. the provision of server space on the internet to host clients' web pages) and computer facilities management. Excluded are charges for licenses to reproduce and/or distribute software, which are included in charges for the use of intellectual property not included elsewhere. Leasing of computers without an operator is included in technical, trade-related and other business services.
88	LDL	Debt instruments intragroup loans, deposits in the UAE	Loans and credit that a direct investor nonresident gives to its direct investment enterprise in theUAE or their repayments. Loans and credit that a resident direct investment enterprise is giving to a nonresident direct investor or their repayments. The loans and credit from nonresident financial institutions to their branches in the UAE are excluded as they are considered usual bankingpractice and are classified under Loans.
89	LDS	Debt instruments intragroup securities in the UAE	Bonds that a direct investor nonresident gives to its direct investment enterprise in the UAE or their repayments. Bonds thata resident direct investment enterprise is giving to a nonresident direct investor or their repayments.
90	LEA	Leasing abroad	Financial leases that is leasing agreement of a nonresident with a resident.
91	LEL	Leasing in the UAE	Financial leases that is leasing agreement of a resident with a nonresident.
92	LLA	Loans –Drawings or Repayments on loans extended to nonresidents –Longterm	Loans given by residents and their repayment when there is no direct investment relationship between companies with duration more than a year.
93	LLL	Loans –Drawings or Repayments on foreign loans extended to residents – Long-term	Loans taken from nonresidents and their repayment when there is no direct investment relationship between companies with duration more than a year.
94	OTS	Other modes of transport (including Postal and courier services)	Receipts and payments among residents and nonresidents related to road, pipelines and other types of transport. Also, combination of means of transport and auxiliary services to support the transport such as storage. Space transport includes satellite launches undertaken by commercial enterprises for the owners of the satellites (such as telecommunication enterprises)and other operations performed by operators of space equipment, such as transport of goods and people for scientific experiments. Road transport covers transport by lorries, trucks, buses and coaches. Pipeline transport covers international transport of goods in pipelines, such as the transport of petroleum and related products, water and gas. The provision of electricity itself is excluded. Electricity transmission comprises services for transmission of electric energy at high voltage over an interconnected group of lines and associated equipment between points of supply and the points at which it is transformed to lowvoltage for delivery to consumers or delivery to other electric systems. Included are charges for the transmission of electricity when this is separate from the production and distribution process. Also excluded are distribution services of electricity. Other supporting and auxiliary transport services cover all other transportation services that cannot be allocated to any of the components oftransportation services described above. Postal and courier services cover the pick-up, transport, and delivery of letters, newspapers, periodicals, brochures, other printed matter, parcels, and packages, including post office counter and mailbox rental services.
95	PIP	Profits on Islamic products	According to Islamic banking definitions, for example sukuks.
96	PMS	Professional and management consulting services	Professional and management consulting services include: legal services, accounting, management consulting, managerial services and public relations services, advertising, market research, and public opinion polling services. Recording of receipt sand payments related to lawyers, management consulting, audit, tax, public relations, advertisement, market research, media, etc. Legal services cover legal advisory and representation services in any legal, judicial and statutory procedures, drafting services of legal documentation and instruments, certification consultancy and escrow and settlement services. Accounting, auditing, bookkeeping and tax consultancy services covers the recording of commercial transactions for businesses and others, examination services of accounting records, financial statements, business tax planning, consulting and preparation of tax documents. Business and management consulting and public relations services covers advisory, guidance and operational assistance services provided to businesses for business policy and strategy and the overall planning, structuring and control of an organization. Included are management fees, management auditing, market management, human resources, production management, project management consulting, advisory, guidance and operational services related to improving the image of the clients and their relations with the general public and other institutions. Advertising, market research and public opinion polling covers the design, creation and marketing of advertisements by advertising agencies, media placement, including the purchase and sale of advertising space, exhibition services provided by trade fairs, the promotion of products abroad, market research, telemarketing and public opinion polling on various issues.
97	PPA	Purchase of real estate abroad from residents	The fair value of real estate purchased by residents abroad or its liquidation.
98	PPL	Purchase of real estate in the UAE from non-residents	The fair value of real estate purchased by nonresidents in the UAE or its liquidation.
99	PRR	Profits or rents on real estate	Rent covers income receivable for putting natural resources at the disposal of a nonresident institutional unit. Examples of rent include amounts payable for the use of land extracting mineral deposits and other subsoil assets and for fishing, forestry, and grazing rights. The regular payments made by the lessees of natural resources are classified as rents. Rents on real estate thatresidents receive from nonresidents and payments that residents pay to nonresidents.

100	PRS	Personal, cultural, audiovisual and recreational services	Other personal, cultural and recreational services are education services, health services, heritage and recreational services and other personal services. Education services comprises services supplied between residents and nonresidents relating to education, such as correspondence courses and education via television or the internet, as well as by teachers who supply services directly in host economies. Health services comprise services provided by doctors, nurses and paramedical and similar personnel, as well as laboratory and similar services, whether rendered remotely or on-site. Excluded is all expenditure by travelers on education and health (included in travel). Heritage and recreational services includes services associated with museums and other cultural, sporting, gambling and recreational activities, except those involving non-residents (included in travel). Recording of receipts or payments regarding cultural activities and personal services such as seminars, memberships to scientific organizations, doctors, subscription to museums, clubs, etc.
101	RDA	Reverse debt instruments abroad	Bonds, loans that a direct investor enterprise resident gives to its nonresident direct investor or their repayments. In case the percentage is above 10% in reverse investment then this should be treated as direct investor to the direct investment enterprise. Direct investment enterprise is any enterprise which is resident or nonresident, in whose capital a nonresident or resident investor has a holding of 10% of more (direct ownership of the share capital or shares with voting rights). From a company in the UAE in which a foreign company has previously invested at least 10% share
102	RDL	Reverse debt instruments in the UAE	Bonds, loans that a direct investor enterprise nonresident gives to its resident direct investor or their repayments. In case the percentage is above 10% in reverse investment then this should be treated as direct investor to the direct investment enterprise. Direct investment enterprise is any enterprise which is resident or nonresident, in whose capital a nonresident or resident investor has a holding of 10% of more (direct ownership of the share capital or shares with voting rights). From a company abroad in which a UAE company has previously invested at least 10% share.
103	RDS	Research and development services	Recording of receipts or payments related to research and development services that consist of services that are associated with basic research, applied research, and experimental development of new products and processes. Development of operating systems that represent technological advances in the physical sciences, social sciences and humanities. Commercial research also included related to electronics, pharmaceuticals and biotechnology. Work undertaken on a systematic basis to increase the stock of knowledge comprise provision of customized and non-customized research & development services, sale of proprietary rights arising from research & development. Excluding are the sales of proprietary rights and sales related to licenses to reproduce or use(included in Charges for the use of intellectual property).
104	REA	Reverse equity share abroad	Reverse share participation below 10% of a resident direct investment enterprise (included in code CEL) to the share capital of the nonresident direct investor or its liquidation. In case the percentage is above 10% in reverse investment then this should be treated as direct investor to the direct investment enterprise. Direct investment enterprise is any enterprise which is residentor nonresident, in whose capital a nonresident or resident investor has a holding of 10% of more (direct ownership of the share capital or shares with voting rights). From a company in the UAE in which a foreign company has previously invested at least 10% share
105	REL	Reverse equity share in the UAE	Reverse share participation below 10% of a nonresident direct investment enterprise (included in code CEA) to the share capital of the resident direct investor or its liquidation. In case the percentage is above 10% in reverse investment then this should be treated as direct investor to the direct investment enterprise. Direct investment enterprise is any enterprise which is residentor nonresident, in whose capital a nonresident or resident investor has a holding of 10% of more (direct ownership of the share capital or shares with voting rights). From a company abroad in which a UAE company has previously invested at least 10% share.
106	RFS	Repos on foreign securities	Repurchase agreements on securities issued by nonresidents.
107	RLS	Repos on securities issued by residents	Repurchase agreements on securities issued by residents.
108	SAL	Salary (Compensation of employees)	Compensation of employees is recorded when the employer (the producing unit) and the employee are resident in different economies. Compensation of employees is the total remuneration (including contributions paid by employers to social security schemes or to private insurance or pension funds), in cash or in kind, payable by resident enterprises to nonresident employees in return for work done by the latter during the accounting period. It is important to establish whether an employer-employee relationship exists and if not, the payment constitutes a purchase of services. Recording of receipts of residents for wages for the provision of services abroad and payments of nonresidents for the provision of residents in the UAE.
109	SCO	Construction	Construction covers the creation, renovation, repair or extension of fixed assets in the form of buildings, land improvementsofan engineering nature and other engineering constructions (including roads, bridges, dams, etc.). It includes related installation and assembly work, site preparation and general construction, specialisedservices such as painting, plumbing and demolition and management of construction projects. The construction contracts covered in international trade in services are of a short-term nature. A largescale construction project contracted by a non-resident enterprise that takes a year or more to be completed will usually give rise to a resident branch and be recorded in the financial account. Receipt for the work performed on construction projects and installations by employees of a resident enterprise in locations outside the UAE. Payments for the work performed on construction projects and installations by employees of a nonresident enterprise in locations inside UAE. Included transactions are the cost of construction, repairs, maintenance work to buildings as well as renting and establishment of necessary equipment.
110	SLA	Loans –Drawings or Repayments on loans extended to nonresidents –Shortterm	Loans are financial assets that are created when a creditor lends funds directly to a debtor and evidenced by documents that arenot negotiable for example mortgages. All drawings or repayments on loans extended to nonresidents but excluding trade credits. Loans given by residents and their repayment when there is no direct investment relationship between companies with duration less than a year.
111	SLL	Loans -Drawings or Repayments on foreign loans extended to residents – Short-term	Drawing and repayments by residents on loans from nonresidents. Including those loans guaranteed by the government, but excluding trade credits. Loans taken from nonresidents and their repayment when there is no direct investment relationship between companies with duration less than a year.

112	STR	Travel	Travel credits cover goods and services for own use, or to give away, acquired from an economy by nonresidents during visits to that economy. Travel debits cover goods and services for own use, or to give away, acquired from other economies by residents during visits to these other economies. Travel includes local transport (i.e. transport within the economy being visited and provided by a resident of that economy), but excludes international transport (which is included in transport). Also excluded are goods purchased by a traveler for resale in the traveller's own economy or in any other economy. It also include payments of tuition/boarding, examination fee, etc to schools, colleges and other educational institutions, payments to hotels by residents for their abroad stay, payment to travel agents for booking of passages of foreign trips. Example of these transactions are hotels, restaurants, museums, group activities, yachting, tourism agencies, tour operators, etc. Includes leisure, health (medical reasons), education (students) and visit to family. Business travel covers the acquisition of goods and services by business travellers. Also includes the acquisition of goods and services for personal use by seasonal, border and other workers who are not resident inthe economy in which they are employed.
113	STS	Sea transport	Covers all transportation services by sea. Recording of receipt of residents for transport of nonresidents and payments of residents for their transport from ships operated by nonresidents. Tickets that connect UAE with neighbor countries or third countries with each other. Excluded are cruises, yachting, and transport with the country, which are classified under travel. Receipts from nonresidents for the transport of exporting goods and payments to non-residents for the importing of importing goods. Included also receipts or payments between residents and nonresidents for other auxiliary services to sea transport.
114	TCP	Trade credits and advances payable	Trade credit and advances are financial claims arising from the direct extension of credit by the suppliers of goods and services to their customers, and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customersfor goods and services not yet provided. Trade credit and advances arise when payment for goods or services is not made at the same time as the change in ownership of a good or provision of a service.
115	TCR	Trade credits and advances receivable	Trade credit and advances are financial claims arising from the direct extension of credit by the suppliers of goods and services to their customers, and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customersfor goods and services not yet provided. Trade credit and advances arise when payment for goods or services is not made at the same time as the change in ownership of a good or provision of a service.
116	TCS	Telecommunication services	Telecommunications services encompass the transmission of sound, images or other information by telephone, telex, telegram, radio and television cable and broadcasting, satellite, electronic mail, facsimile services etc., including business network services, teleconferencing and support services. They do not include the value of the information transported. Included are mobile telecommunication services, internet backbone services and online access services, including provision of access to the internetand roaming. Excluded are installation services for telephone network equipment as they are included in construction.
117	TTS	Technical, trade-related and other business services	Included are architectural, engineering, scientific and other technical services, waste treatment and depollution, agricultural and mining services, operating leasing services, trade-related services, other business services not included elsewhere. Recording of receipts and payments regarding real estate agents, renting, architecture, quality control, agriculture, waste management, cleaning, security, translation, etc. Architectural services include transactions related to the design of buildings. Engineering services include the design, development and utilization of machines, materials, instruments, structures, processes and systems. Scientific and other technical services include surveying, cartography, product testing and certification and technical inspection services. Waste treatment and de-pollution, agricultural and mining services comprise waste treatment and de-pollution, services incidental to agriculture, forestry and fishing, services incidental to mining and oil and gas extraction. Services incidental to agriculture, forestry and fishing such as the provision of agricultural machinery with crew, harvesting, treatment of crops, pest control, animal boarding, animal care, and breeding services. Services incidental to mining and oil and gas extraction include mining services provided at oil and gas fields, including drilling, derrick building, repair and dismantling services and oil and gas well casing cementing. Services incidental to mineral prospecting and exploration, as well as mining engineering and geological surveying. Operating leasing may be called rental in case of items such as buildings or equipment. Also included are operating lease payments relating to other types of equipment without an operator, including computers and telecommunications equipment. Excluded are license payments for the right to use intangible assets, such as software (included in computer services), intellectual property (included in charges for the use of intellectual property). Excluded from operating leasing services are leasing of telecommunications lines or capacity (included in telecommunications services), rental of ships and aircraft with crew (included in transport services) and rentals incidental to travel (included in travel).Trade-related services cover commissions on goods and service transactions payable to merchants, commodity brokers, dealers, auctioneers, and commission agents. Excluded from trade-related services are franchising fees (included in charges for the use of intellectual property), brokerage on financial instruments (included in financial services), insurance brokerage (included in insurance services) and transport-related charges, such as agency commissions (included in transport).Other business services include distribution services related to water, steam, gas or other petroleum products and air-conditioning supply, where these are identified separately from transmission services, placement of personnel, security, and investigative services, translation and interpretation, photographic services, publishing, building cleaning and real estate services.
118	TAX	Tax Payment to Federal TAX Authority	This code is to be used for Excise duty and Value Aadded Tax (VAT) payments to Federal Tax Authority.
119	DIF	Debt Instruments intragroup loans securities deposits foreign	Debt Instruments intragroup loans securities deposits foreign
120	DIL	Debt Instruments intragroup loans securities deposits in the UAE	Debt Instruments intragroup loans securities deposits in the UAE
121	GDS	Goods Bought or Sold	Goods Bought or Sold
122	POD	Placement of Deposits	Placement of Deposits
123	XAT	TAX Refund	TAX Refund
124	REG	Registration Penalty	Registration Penalty

Sending Payments to Canada

Key points : Since June 2021, a new Canadian law requests Canadian banks to take reasonable measures to ensure the identification of the final beneficiary. The reasonable measures will vary from a Canadian bank to another, depending on their size, risk appetite and other variables which can result in a normal payment processing or to a strict rejection. As a consequence, all payments in all currencies towards Canada as well as all CAD payments (when the payment is handled by a Canadian bank, so irrespective of the destination country) now require the beneficiary address. A full address consists of a street number, street name, city, postal code, province and country name. PO Box should not be used unless it is in conjunction with the street address. In Canada, all the elements above are required to be compliant with the regulation. When sending CAD payments to another country than Canada, the elements in the address could be less restrictive (ex : no province required for France). We strongly encourage you to be as complete as possible. This document is intended to show you examples of what is considered as a full address by Canadian banks and common mistakes.

Examples of compliant addresses

Example	Comment
XX MACDONALD AVENUE DARTMOUTH CA / NS B3B 1C6	Street name and number = MACDONALD AVENUE XX City = DARTMOUTH Country = CA Province = NS Postal code = B3B 1C6
XX BOULEVARD DU TRICENTENAIR H1B 5M8 MONTREAL QUEBEC CA	Street name and number = XX BOULEVARD DU TRICENTENAIR Postal code = H1B 5M8 City = MONTREAL Province = QUEBEC Country = CA
XX PLACE DU COMMERCE SUITE X CA H3E 1H7 VERDUN, QC	Street name and number = XX PLACE DU COMMERCE SUITE X Country = CA Postal code = H3E 1H7 City = VERDUN Province = QC
XX RUE DES ARCHIVES 75004 PARIS FR	Street name and number = XX RUE DES ARCHIVES Postal code = 75004 City = PARIS Country = FR Province = /

Common mistakes

Example	Comment
CA/	Indication of country code is not enough. Street name and number, city, postal code and province should be provided.
P.O BOX XX HAMILTON ONTARIO CA	PO BOX is not allowed and no indication of street name and number, province and postal code.
XX SLADEVIEW CRESCENT L5L 5Y5 CA/ONTARIO	No indication of valid city. There is a postal code (L5L 5Y5) and a province (Ontario) but no city. In this case the city Mississauga should have been added.
XX BOUNDARY ROAD CA V5K 4T5 BURNABY	No indication of valid province. There is a postal code (V5K 4T5) and a city (BURNABY) but no province. The province in this case would be British Columbia / BC.
XX BOULEVARD DU TRICENTENAIR H1B 5M8 MONTREAL QUEBEC	No indication of country name or country code. Canada / CA should have been added.

A common mistake is the lack of province in the address but in Canada, it is mandatory to mention it. Below you can find the list of provinces / territories in Canada. This information can be present in full letters or only the code.

Province name	Code
Alberta	AB
British Columbia	BC
Manitoba	MB

New Brunswick	NB
Newfoundland and Labrador	NL
Nova Scotia	NS
Ontario	ON
Prince Edward Island	PEI
Quebec	QC
Saskatchewan	SK
Territory name	**Code**
Yukon	YT
Nunavut	NU
Northwest Territories	NT

Sending payments to India

Sending payments to India			
Key points :			
When sending payments to India, it is required to have a purpose code in the remittance information. This document is intended to help you navigate the list of purpose codes to use when sending payments to India. Below, you can find a list of most common purpose codes. This list is non-exhaustive, other purpose codes are available in Appendix I in Currency Guide. We highly recommend that you use the exact purpose of payment matching the purpose code in Appendix 1. The code and the matching description should be present in the remittance information. If a code is not present in Appendix 1, it should not be used. Even if it was used in the past, it may be discontinued today. Please note that some purpose codes require additional information to be provided such as the family relationship and payment could be delayed or rejected if those additional information are not present.			
Category	Code	Description	Comment / Attention point
Foreign Direct Investment			
	P0005	Repatriation of Indian investment abroad in real estate	FDI : real estate investment
	P0006	Foreign Direct Investment made by overseas Investors in India in equity shares	FDI : equity shares Attention point : additional information is requested, see Appendix 1
Exports (of Goods)			
	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	Advance payment
	P0108	Goods sold under merchanting / Receipt against export leg of merchanting trade	Attention point : definition of merchanting - see Appendix 1. Applicable only if goods acquired do not enter the territory of the compiling (resident's) economy
Transportation			
	P0201	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad	Shipping / transportation service : shipping by waterways outside of India
	P0223	Receipts on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)	Shipping / transportation service : all others
Travel			
	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)	General purpose code for travel
	P0302	Business travel	Expenses linked to business travel
	P0305	Travel for education including TCs purchased by educational	Specific purpose code for education travel (study in India, training program, etc.)
	P0306	Other travel receipts	
Financial Services	P0701	Financial intermediation except investment banking – Bank charges, collection charges, LC charges, etc.	
Insurance and Pension Services			
	P0603	Other general insurance premium including reinsurance premium; and term life insurance premium	
	P0607	Receipts on account of Auxiliary services (commission on insurance).	
Telecommunication, Computer & Information Services			
	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	
	P0806	Other information services- Subscription to newspapers, periodicals, etc.	
Other Business Services			
	P1002	Trade related services – commission on exports / imports	
	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	
	P1014	Engineering Services	
	P1015	Tax consulting services	
	P1019	Commission agent services	
Personal, Cultural & Recreational 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)	
Government, not included elsewhere (G.n.i.e.)	P1201	Maintenance of foreign embassies in India.	
Secondary Income			
	P1301	Inward remittance from Indian non-residents towards family maintenance and savings	Specific for retail payment, not business related (family maintenance, medical treatment for family, etc.). Attention point : Definition of family as per attached RBI guidance needs to be provided. Other than that, not allowed.
	P1302	Personal gifts and donations (FCRA certificate required)	Attention point : If beneficiary is an individual, definition of family as per attached RBI guidance needs to be provided. Other than that, not allowed. If beneficiary is a non-individual, FCRA certificate is required.
	P1303	Donations to religious and charitable institutions in India	
	P1306	Receipts / Refund of taxes	
Primary Income			
	P1401	Compensation of employees	
	P1499	Other income receipts	
Others	P1502	Reversal of wrong entries, refunds of amount remitted for non-imports.	
Manufacturing services	P1701	Receipts on account of processing of goods	

Appendix XXIX - Purpose of Payment Code (KES)

Code Value	Purpose	Brief Description
512	National Industrial Training Authority	National Industrial Training Authority
1001	Import Duty - Oil	Import Duty - Oil
1002	Import Duty	Import Duty
1101	Excise Duty - Oils	Excise Duty - Oils
1102	Excise Duty	Excise Duty
1201	VAT Oils	VAT Oils
1202	VAT Imports	VAT Imports
1206	VAT Oils - 8%	VAT Oils - 8%
1501	Alteration Fee	Alteration Fee
1518	Concession Fees	Concession Fees
1519	Registration fees	Registration fees
1527	Transhipment Fee	Transhipment Fee
1801	IDF Fees (2.0%)	IDF Fees (2.0%)
1802	IDF/ PIF OIL	IDF/ PIF OIL
1908	Customs Warehouse Rent	Customs Warehouse Rent
2101	Road Maintenance Levy (RML)	Road Maintenance Levy (RML)
2301	Petroleum Regulatory Levy (PRL)	Petroleum Regulatory Levy (PRL)
2501	Gross Payment-Petroleum Development Fund (PDF)	Gross Payment-Petroleum Development Fund (PDF)
2901	Income Tax - PAYE	Income Tax - PAYE
3001	Income Tax - Company	Income Tax - Company
3100	Income Tax - Resident Individual	Income Tax - Resident Individual
3101	Monthly Rental Income Tax	Monthly Rental Income Tax
3103	Witholding Rental Income	Witholding Rental Income
3200	Income Tax - Withholding	Income Tax - Withholding
3304	Motor Vehicle Advance Tax	Motor Vehicle Advance Tax
3509	VAT - Withholding	VAT - Withholding
3514	Value Added Tax (VAT)	Value Added Tax (VAT)
3801	Standards Levy	Standards Levy
4103	Stamp Duty	Stamp Duty
4301	State Department for Fisheries, Aquaculture and the Blue Economy	State Department for Fisheries, Aquaculture and the Blue Economy
4601	Import Health Certificate	Import Health Certificate
4702	Nuts and Oils Import Declaration Form	Nuts and Oils Import Declaration Form
6001	Kenya Railway Development Levy (RDL)	Kenya Railway Development Levy (RDL)
6002	Kenya Railway Development Levy (RDL)-Oils	Kenya Railway Development Levy (RDL)-Oils
6101	Sale of single Number Plate	Sale of single Number Plate
6102	Sale of pair of Number Plates	Sale of pair of Number Plates
6301	Transfer Fees for Motor Vehicle Registration	Transfer Fees for Motor Vehicle Registration
6401	Merchant Shipping Superitendent Levy	Merchant Shipping Superitendent Levy
6402	Merchant Shipping Superintendent (MSS) Levy - Oils	Merchant Shipping Superintendent (MSS) Levy - Oils
6501	Road Safety fund	Road Safety fund
6601	SHMV purchase tax	SHMV purchase tax
ADTX	Advance Tax	This is a tax paid in advance before a public service vehicle or a commercial vehicle goes for the annual inspection.
AIRB	Air transport	Transaction is a payment for air transport related business.
ARTX	Agency Revenue	This is a type of payment that KRA collects on behalf of various revenue collection agencies in Kenya. The two types of Agency Revenue include; Stamp Duty Betting and Pool Tax

BECH	ChildBenefit	Transaction is related to a payment made to assist parent/guardian to maintain child.
BSD	Banking Supervision Department	Banking Supervision Department
BTTX	Betting Tax	Betting Tax is chargeable on the gross gaming revenue (GGR) of a bookmaker at the rate of 15% as provided by Section 29A of the Betting, Lotteries and Gaming Act, 1966.
CCMC	Cash Collateral Margin Calls	
BUSB	Bus	Transaction is a payment for bus transport related business.
CERE	Ceremonies	Ceremonies (Funeral expenses, graduation, wedding
CFR	CostAndFreight	Cost and Freight (sea and inland waterway transport) - Incoterms 2010
CGTX	Capital Gains Tax (CGT)	This is a tax chargeable on the whole of a gain which accrues to a company or an individual upon transfer of property situated in Kenya, whether or not the property was acquired before 1st January, 2015.
CHC	Charitable Contributions (Charity and Aid)	Humanitarian aid, military assistance, contributions to international organization apart from loans, in cash or in kind, between the governments of different countries or between governments and international organizations
CLOT	Clothing	Clothing expenses/Payments
COMU	Community Development	Community Development activities
CONS	Construction Activities	Construction of commercial and residential building expenses/activities
CORT	Trade Settlement Payment	
COTX	CorporateTax Identification	This is a form of Income Tax that is levied on corporate bodies such as Limited companies, Trusts, and Co-operatives, on their annual income.
CSDK	Central Security Depository Payments	Central Security Depository Payments
DIVD	Dividend Payments	
EDTX	Excise Duty	This is a duty of excise imposed on goods manufactured in Kenya, or imported into Kenya and specified in the 1st schedule to Excise Duty Act, 2015
EDUC	Education expenses	Transaction is related to a payment of study/tuition fees.
FARM	Farming	Farming expenses/Inputs
FOEX	ForeignExchange	Foreign Exchange
FUEL	Fuel expenses	Purchase/Sale of fuel and related products.
GOKX	Government related Payments and Transfers	Receipts and payments of transfers of Kenyan government
GOVT	GovernmentPayment	Transaction is a payment to or from a government department.
HLFD	Purchase of food and househld goods	Transaction is for purchase of Food and Household goods
HLTI	HealthInsurance	Transaction is a payment of health insurance.
HOLI	Holiday	
IBLD	Interbank loan/deposit Repayments	
INPC	InsurancePremiumCar	Transaction is a payment of car insurance premium.
INSU	InsurancePremium	Transaction is payment of an insurance premium.
INTE	Interest	Transaction is the payment of interest.
INTX	IncomeTax	Income tax is a tax charged for each year of income, upon all the income of a person whether resident or non-resident, which is accrued in or was derived from Kenya.
INVS	Investment And Securities	Transaction is for the payment of mutual funds, investment products and shares
ISTX	Installment Tax	Installment tax is paid by persons who have tax payable for any year that amounts to Kshs. 40,000 and above.
LICF	LicenseFee	Transaction is payment of a license fee.
LIFI	LifeInsurance	Transaction is a payment of life insurance.
LOAN	Loan	Account used for loans.
MACH	Machinery related	Purchase of machinery and transport equipment
MAFC	MedicalAidFundContribution	Transaction is contribution to medical aid fund.
MDCS	MedicalServices	Transaction is a payment for medical care services.
MERC	Manufactured goods and merchandise	
PAYE	Pay As You Earn	This is a method of collecting tax at source from individuals in gainful employment. Companies and Partnerships with employees are required to deduct tax according to the prevailing tax rates from their employees' salaries or wages on each payday for a month and remit the same to KRA on or before the 9th of the following month.
PENA	Penalties	Other related penalties
PL39	Licence Fees For Comm.Banks	Licence Fees For Comm.Banks
PL40	Licence Fees Deposit Micro.Institutions	Licence Fees Deposit Micro.Institutions
PL41	Licence Fees Forex Bureaus	Licence Fees Forex Bureaus

PL42	Licence Fees Credit Reference Bureaus	Licence Fees Credit Reference Bureaus
PL43	Licence Fees Mortgage Financial Institutions	Licence Fees Mortgage Financial Institutions
PL44	Applications Fees For Commercial Banks	Applications Fees For Commercial Banks
PL45	Application Fees For Mort.Fin.Institutions	Application Fees For Mort.Fin.Institutions
PL46	Applications Fees Depo.Tak.Institutions	Applications Fees Depo.Tak.Institutions
PL47	Application Fees Forex Bureaus	Application Fees Forex Bureaus
PL48	Application Fees Credit.Ref. Bureaus	Application Fees Credit.Ref. Bureaus
PL49	Penalties Commercial Banks	Penalties Commercial Banks
PL50	Penalties Mortg.Fin .Institutions	Penalties Mortg.Fin.Institutions
PL51	Penalties Deposit Taking Micro Institutions	Penalties Deposit Taking Micro Institutions
PL52	Penalties Forex Bureaus	Penalties Forex Bureaus
PL53	Penalties Credit Reference Bureaus	Penalties Credit Reference Bureaus
PPTI	PropertyInsurance	Transaction is a payment of property insurance.
PRPY	Purchase of property	
PSCO	Professional service/commission earned	
REFU	Refund	Transaction is the payment of a refund.
RELG	Religious activities	Support religious activities/functions
RENT	Rent	Transaction is the payment of rent.
RITX	Rental Income Tax	This is a tax charged on rental income received from renting out property. Taxation of rental income depends on how the rented property was used for residential or commercial purposes.
RLWY	Railway	Transaction is a payment for railway transport related business.
SALA	SalaryPayment	Transaction is the payment of salaries.
SAVG	Savings	Transfer to savings/retirement account.
SCHO	School Fees	
SDTX	Stamp Duty	Stamp duty is a tax charged on transfer of properties, shares and stock.
SHIP	Shipping	Undertaking in support of a sea transportation obligation.
SWLF	Sweeps/Liquidity funding	
TAXR	TaxRefund	Transaction is the refund of a tax payment or obligation.
TAXS	TaxPayment	Any other tax payments
TBIL	TelecommunicationsBill	Transaction is related to a payment of telecommunications related bill.
TITH	Tithes and Offerings	
TOTX	Turnover Tax	Turnover Tax(TOT) is a tax charged on gross sales of a business as per Sec. 12(c) of the Income Tax Act. First introduced vide Finance Act 2006, replaced by Presumptive Income Tax vide Finance Act 2018 then reintroduced vide Finance Act 2019.
TRAC	RemovedFromTracking	Return following direct debit being removed from tracking process.
UBIL	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
VATX	ValueAddedTaxPayment	Value Added Tax is charged on supply of taxable goods or services made or provided in Kenya and on importation of taxable goods or services into Kenya.
VIPN	Vehicle Identification Plate Number	Account proxy for receiving insurance claims, pay insurance premium, road tax payments, traffic tickets etc.(applied for corporate or individual account proxy).
WHLD	WithHolding	This is a tax that is deductible from certain classes of income at the point of making a payment, to non-employees.

Appendix XXX - Purpose of Payment (KWD)

Code	Name	Definition
BKIP	BankLoanAccruedInterestPayment	Accrued interest payments. Specific to bank loans.
BKPP	BankLoanPrincipalPaydown	Principal paydowns. Specific to bank loans
BKFE	BankLoanFees	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
CDDP	CardDeferredPayment	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
CDOC	OriginalCredit	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.
FCOL	FeeCollection	A Service that is settling card transaction related fees between two parties.
CBLK	CardBulkClearing	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.
CDCB	CardPaymentWithCashBack	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)
MTUP	MobileTopUp	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount.
ACCT	AccountManagement	Transaction moves funds between 2 accounts of same account holder at the same bank.
DEPT	Deposit	Transaction is related to a payment of deposit.
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
PERS	PersontoPersonPayment	Transaction is a payment between two accounts where the party is a natural person (identified by a private ID, not organization ID).
COLL	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
INTP	Intra Party Payment	Transaction is a payment between two accounts belonging to the same party (intra-party payment), where party is a natural person (identified by a private ID, not organisation ID).
MGSC	FuturesInitialMarginClientOwnedSegregatedCashCollateral	Margin Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for initial futures margin, which is owned by the client and is available for use by the client when it is returned to them from the segregated account.
EXTD	ExchangeTradedDerivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC)).
FIXI	FixedIncome	Cash collateral related to a fixed income instrument
SBSC	SecuritiesBuySellSellBuyBack	Cash collateral related to a Securities Buy Sell Sell Buy Back
SCVE	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
BEXP	BusinessExpenses	Transaction is related to a payment of business expenses.
COMC	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
GDDS	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
GDSV	PurchaseSaleOfGoodsAndServices	Transaction is related to purchase and sale of goods and services.
SERV	ServiceCharges	Transaction is related to service charges charged by a service provider.
SUBS	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
SUPP	SupplierPayment	Transaction is related to a payment to a supplier.
TRAD	Commercial	Transaction is related to a trade services operation.
MP2B	MobileP2BPayment	A service which enables a user to use an app on its mobile to pay a merchant or other business payees by initiating a payment message. Within this context, the account information or an alias of the payee might be transported through different channels to the app, for example QR Code, NFC, Bluetooth, other Networks.
ROYA	Royalties	Transaction is the payment of royalties.
CHAR	CharityPayment	Transaction is a payment for charity reasons.
COMT	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.
HLRP	HousingLoanRepayment	Transaction is related to a payment of housing loan.
HLST	HomeLoanSettlement	Transaction is related to the settlement of a home loan.
INPC	InsurancePremiumCar	Transaction is a payment of car insurance premium.

INTE	Interest	Transaction is payment of interest.
LIFI	LifeInsurance	Transaction is a payment of life insurance.
PPTI	PropertyInsurance	Transaction is a payment of property insurance.
INPR	InsurancePremiumRefund	Transaction is related to an insurance premium refund.
INSC	PaymentOfInsuranceClaim	Transaction is related to the payment of an insurance claim.
INSU	InsurancePremium	Transaction is payment of an insurance premium.
LOAN	Loan	Transaction is related to transfer of loan to borrower , or stuff loan.
LOAR	LoanRepayment	Transaction is related to repayment of loan to lender.
RINP	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
PENO	PaymentBasedOnEnforcementOrder	Payment based on enforcement orders except those arising from judicial alimony decrees.
RELG	RentalLeaseGeneral	Transaction is for general rental/lease.
TRFD	TrustFund	Transaction is related to a payment of a trust fund.
FORW	ForwardForeignExchange	FX trades with a value date in the future.
ADVA	AdvancePayment	Transaction is an advance payment.
BCDM	BearerChequeDomestic	Transaction is the payment of a domestic bearer cheque.
BCFG	BearerChequeForeign	Transaction is the payment of a foreign bearer cheque.
CCRD	CreditCardPayment	Transaction is related to a payment of credit card account.
DCRD	DebitCardPayment	Transaction is related to a debit card payment.
EDUC	Education	Transaction is related to a payment of study/tuition fees.
CFEE	CancellationFee	Transaction is related to a payment of cancellation fee.
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
REBT	Rebate	Transaction is the payment of a rebate.
FEES	PaymentOfFees	Payment of fees/charges.
GIFT	Gift	Payment with no commercial or statutory purpose.
IHRP	InstalmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
INSM	Installment	Transaction is related to a payment of an installment.
IVPT	InvoicePayment	Transaction is the payment for invoices.
REFU	Refund	Transaction is the payment of a refund.
FAML	Family Support	Transaction is between family members
MSVC	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
LEGE	Legal Expense	Legal Expense
LEGC	Legal case	Payment toward legal case or to execution department
GOVT	GovernmentPayment	Transaction is a payment to or from a government department.
BRKF	BrokerageFee	Fee paid to a broker for services provided.
ANNI	Annuity	Transaction settles annuity related to credit, insurance, investments, others.
CMDT	CommodityTransfer	Transaction is payment of commodities.
DERI	Derivatives	Transaction is related to a derivatives transaction
PRME	PreciousMetal	Transaction is related to a precious metal operation.
DIVD	Dividend	Transaction is payment of dividends.
FREX	ForeignExchange	Transaction is related to a foreign exchange operation.
INVS	InvestmentAndSecurities	Transaction is for the payment of mutual funds, investment products and shares
SECU	Securities	Transaction is the payment of securities.
TREA	TreasuryPayment	Transaction is related to treasury operations.
SAVG	Savings	Transfer to savings/retirement account.
IRES	Investment in Real Estate	Investment in Real Estate
MDCS	MedicalServices	Transaction is a payment for medical care services.
HLTI	HealthInsurance	Transaction is a payment of health insurance.
ALLW	Allowance	Transaction is the payment of allowances.
BONU	BonusPayment.	Transaction is related to payment of a bonus.
COMM	Commission	Transaction is payment of commission.
PENS	PensionPayment	Transaction is the payment of pension.
SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
SALA	SalaryPayment	Transaction is the payment of salaries.

SPSP	SalaryPensionSumPayment	Salary or pension payment for more months in one amount or a delayed payment of salaries or pensions.
BENE	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
EOFS	EndOfServicePayment	Transaction is related to end-of-service payments from the employer (ministries, companies, institutions, etc.) in favor of individuals.
TFLG	Trade finance- letter of guarantee	Payments related to letter of guarantee
TFLC	Trade finance- letter of credit	Payments related to letter of credit
TAXS	TaxPayment	Transaction is the payment of taxes.
INTX	IncomeTax	Transaction is related to a payment of income tax.
AIRB	Air	Transaction is a payment for air transport related business.
UBIL	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
PHON	TelephoneBill	Transaction is related to a payment of telephone bill.
KEMB	Kuwaiti Embassies Transfers	Transfers of Kuwaiti embassies, consulates and representative offices
IEMB	International Embassies Transfers	Transfers of the international embassies, consulates and representative offices
DELG	Government Delegation Transfers	Expenses of government official missions
INMM	Money Market	liquidity intervention either injection to or withdrawal from conventional banks through MM deals
INTQ	MM Islamic	liquidity intervention either injection to or withdrwal from islamic banks through MM islamic deals
ICBD	CBK Bonds Issuance	Issuance of CBK Bonds for the Conventional Banks on the value date
RCBD	CBK Bonds Redumption	Redemption of CBK Bonds for the Conventional Banks at the maturity date
ECTQ	Related Tawarruq CBK Bonds excution	excution of Related Tawarruq CBK Bonds with Islamic Banks on the value date
SCTQ	Related Tawarruq CBK Bonds settlement	settlement of Related Tawarruq CBK Bonds for Islamic Banks at the maturity date
ITBD	Treasury Bonds Issuance	Issuance of Treasury Bonds for the Conventional Banks on the value date
RTBD	Treasury Bonds Redemption	Redemption of Treasury Bonds for the Conventional Banks at the maturity date
EPDT	Public Debt Tawarruq excution	Execution of Public Debt Tawarruq for the Islamic Banks on the value date
SPDT	Public Debt Tawarruq settlement	settlement of Public Debt Tawarruq for the Islamic Banks at the maturity date
BDKD	Bulk Deposit by Participant Bank	Bulk Deposit by Participant Bank
BWKD	Bulk Withdrawal by Participant Bank	Bulk Withdrawal by Participant Bank
FCYB	Forex currency Buy by Participant Bank	Forex currency Buy by Participant Bank
FCYS	Forex currency Sell by Participant Bank	Forex currency Sell by Participant Bank
CDCD	Normal Deposit by Participant Bank	Normal Deposit by Participant Bank
CWCD	Normal Withdrawal by Participant Bank	Normal Withdrawal by Participant Bank
CHTR	Onus Inter account Transfer	Onus Inter account Transafer
ISUK	Sukuk Issuance	Issuance of Sukuk for the Islamic Banks on value date
RSUK	Sukuk Redemption	Redemption of Sukuk for the Islamic Banks at Maturity date
ITBL	Treasury Bills Issuance	Issuance of treasury bills for Conventional Banks on the value date
RTBL	Treasury Bills Redemption	Redemption of treasury bills for the Conventional Banks at the maturity date
OTPT	Overtime Payment	Transaction is payment of Overtime
LEPT	Leave encashment	Transaction is payment of leave encashment
SADJ	Salary Adjustment	Transaction is payment of salary adjustment
DEDU	Deductions	Transaction is payment of Deductions for government entities
FORM	Form	Transaction is payment of Form
STMP	Stamp	Transaction is payment of Stamp (financial stamp or electronic stamp)
DISC	Discounts	Transaction is payment of Discounts for government entities
FISU	Financial support	Transaction is payment of Financial support
INST	Installment	Transaction is payment of Installment , or payment monthly installments to ministries.
TRCO	Training course	Transaction is payment of Training course
CONT	Contract	Transaction is payment of Contract
DUES	Dues	Transaction is payment of Dues
TEND	Tender	Transaction is payment of Tender
TECO	Terminate contract	Transaction is payment of Terminate contract
EXWO	Excellent work	Transaction is payment of Excellent work
BOAL	Book allowance	Transaction is payment of Book allowance
TICK	Travel tickets	Transaction is payment of Travel tickets
CCST	Cash custody	Transaction is payment of Cash custody

RSIG	Resignation	Transaction is payment of Resignation
SLON	Social loan	Transaction is payment of Social loan
OFMI	Official mission	Transaction is payment of Official mission
TEAM	Work teams	Transaction is payment of Work teams
IBAL	Increase balance	Transaction is increase Government Entities Balances from Ministry of Finance

Appendix XXXI Beneficiary Bank Code (AMD)

Code	Bank
103 or 900	Central Bank of Armenia
115	ArmbusinessBank
118	Anelik Bank
151	Ararat Bank
157	AmeriaBnak
160 or 161	VTB Bank Armenia
163	Armekonombank
166	Prometey Bank
175	BTA Bank
181	Armneian Development Bank
193	Converse Bank
205	Inecobank
208	Mellat Bank
214	Byblos Bank Armenia
217	HSBC Bank Armenia
220	ACBA Credit Agricol Bank
223	Artsakhbank
241	Unibank
217 or 218 or 247 or 248	Ardshininvestbank
220	ACBA Credit Agricol Bank
223	Artsakhbank
241	Unibank
217 or 218 or 247 or 248	Ardshininvestbank
250	Armswisbank
262	Fast Bank
420	Armbrok
801	Central Depository of Armenia
808	Haypost

Appendix XXXII : Local Clearing Code

To ensure correct routing of payments through domestic clearing systems, a clearing code is required for certain currencies when sent to the local country (Ex : sending USD to the US).
Local clearing codes must adhere to a specific structure in both MT (MT101/MT103) and MX (pain.001/pacs.008) formats. In MX, a specific code must be used in the <ClrSysId><Cd> field, and the bank's alphanumeric ID must be included in the <ClrSysId><MmbId> field.
Below is a summary table outlining the countries concerned, the codes used in MT, the codes to be used in MX, and examples for illustration purposes.

Country code and currency	Name of local clearing code	Code in MT	Example in MT (field 57)	Code in MX	Example in MX (tag <FinInstnId>)
AU / AUD	Australian Bank State Branch (BSB) Code	AU	AU123456	AUBSB	<FinInstnId> <ClrSysMmbId> <ClrSysId><Cd>AUBSB</Cd></ClrSysId> <MmbId>123456</MmbId> </ClrSysMmbId> </FinInstnId>
CA / CAD	Canadian Payments Association Payment Routing Number	CC	CC123456789	CACPA	<FinInstnId> <ClrSysMmbId> <ClrSysId><Cd>CACPA</Cd></ClrSysId> <MmbId>123456789</MmbId> </ClrSysMmbId> </FinInstnId>
GB / GBP	UK Domestic Sort Code	SC	SC123456	GBDSC	<FinInstnId> <ClrSysMmbId> <ClrSysId><Cd>GBDSC</Cd></ClrSysId> <MmbId>123456</MmbId> </ClrSysMmbId> </FinInstnId>
IN / INR	Indian Financial System Code (IFSC)	IN	INABCD5678912		<FinInstnId> <ClrSysMmbId> <ClrSysId><Cd>INFSC</Cd></ClrSysId> <MmbId>ABCD5678912</MmbId> </ClrSysMmbId> </FinInstnId>
RU / RUB	Russian Clearing Bank Code / BIK	RU	RU123456789	RUCBC	<FinInstnId> <ClrSysMmbId> <ClrSysId><Cd>RUCBC</Cd></ClrSysId> <MmbId>123456789</MmbId> </ClrSysMmbId> </FinInstnId>
US / USD	Fedwire / ABA routing code	FW	FW123456789	USABA	<FinInstnId> <ClrSysMmbId> <ClrSysId><Cd>USABA</Cd></ClrSysId> <MmbId>123456789</MmbId> </ClrSysMmbId> </FinInstnId>
ZA / ZAR	South Africa local clearing code	ZA	ZA123456	ZANCC	<FinInstnId> <ClrSysMmbId> <ClrSysId><Cd>ZANCC</Cd></ClrSysId> <MmbId>123456</MmbId> </ClrSysMmbId> </FinInstnId>

Appendix XXXII Purpose of Payment Code (QAR)

Purpose Group	Purpose Code	Description
Export of Goods	A1A01	Value of export bills negotiated/purchased/discounted, etc.
	A1A02	Realization of export bills (in respect of goods) sent on collection (full invoice value)
	A1A03	Advance receipts against export contracts (export of goods only)
Transportation	A2A04	Freight on exports-shipping companies
	A2A10	Freight on exports-airlines companies
	A2A01	Inward remittance on account of surplus freight/passenger fare by Qatari shipping companies operating abroad
	A2A02	Operating expenses of foreign shipping companies operating in Qatar
	A2A05	Receipt towards operational leasing (with crew) shipping companies
	A2A07	Inward remittance of surplus freight/passenger fare by Qatari airlines companies operating abroad
	A2A08	Receipts on account of operating expenses of foreign airlines companies operating in Qatar
	A2A11	Receipts towards operational leasing (with crew) airlines companies
	A2A13	Receipts towards other transportation services (stevedoring, demurrage, port handling charges, etc.)
Travel	A2B01	Inward remittance towards business travel includes purchases of foreign currencies notes etc. Over the counter by hotels, hospitals, emporium
	A2B08	Foreign currency surrendered by the returning Qatari resident tourists
Insurance Service	A2C01	Receipts on account of life insurance premium
	A2C02	Receipts on account of freight insurance relating to import & export goods
	A2C03	Receipts of other general insurance premium
	A2C04	Receipts on account of reinsurance premium
	A2C05	Receipts on account of auxiliary services (commission on insurance)
	A2C06	Receipts on account of settlement of claims
Construction Service	A2D01	Inward remittance towards meeting the cost of construction of projects in Qatar
Comp.& Info. Service	A2E01	Receipts on account of hardware consultancy
	A2E02	Receipts on account of software implementation
	A2E03	Receipts on account of database data processing charges
	A2E04	Receipts on account of repair and maintenance of computer and software
	A2E05	Receipts on account of provision of news agency services
	A2E06	Receipts on account of other information services-subscription to newspapers, periodicals, etc.
Financial Service	A2F01	Receipts on account of financial intermediation except investment banking: Bank charges, collection charges, LC charges, cancellation of forward
	A2F02	Receipts on account of investment banking services-brokerage, under writing commission, etc.
	A2F03	Receipts on account of auxiliary financial services-charges on operation & regulatory fees, custodial services, depository services etc.
G.N.I.E.	A2G01	Inward remittance received for maintenance of foreign embassies in Qatar
	A2G03	Inward remittance for maintenance of offices of international institutions (such as IMF, IBRD (WORLD BANK), UNICEF, UNESCO, WHO etc.) in Qatar
Government Service	A2G07	Incoming remittances on account of government services
Personal, Cultural & Recreational Service	A2H01	Receipts for audio-visual and related services and associated fees related to production of motion pictures, rentals, fees received
	A2H02	Receipts towards personal cultural services such as those related to museums, libraries, archives, and sporting activities. Also includes fees.
Other Business Service	A2J01	Merchanting services - net receipt (from sale & purchase of goods without crossing the border)
	A2J02	Trade related services - commission on exports/imports
	A2J03	Receipts towards dry operational leasing services (other than financial leasing and without operating crew) including charter hire
	A2J04	Receipts towards legal services
	A2J05	Receipts for providing accounting, auditing, book keeping and tax consulting services
	A2J06	Receipts for provision of business and management consultancy and public relations services
	A2J07	Receipts for advertising, trade fair, market research and public opinion polling service
	A2J08	Receipts towards research & development services
	A2J09	Receipts for providing architectural engineering and other technical services
	A2J10	Receipts for agricultural, mining and onsite processing services protection against insects & disease, increasing of harvest yields

	A2J11	Inward remittance for maintenance of offices in Qatar
	A2J12	Inward remittance towards distribution services
	A2J13	Inward remittance towards environmental services
	A2J19	Receipts for other services not included elsewhere
Communication Service	A2K01	Receipts on account of settlement of claims for postal services
	A2K02	Receipts on account of settlement of claims for courier services
	A2K03	Receipts on account of settlement of claims for telecommunication services
Royalties & License Fees	A2R01	Receipts on account of franchises services-use of patents, copy right trademarks, industrial processes, franchises etc.
	A2R02	Receipts for use through licensing arrangements of produced originals or prototypes (such as manuscripts and films)
Income	A3A03	Inwards remittance towards interest on loans extended to non-residents (short term/medium term/long term loans)
	A3A04	Inwards remittance of interest on debt securities debentures/bonds/FRNs, etc.
	A3A05	Inwards remittance towards interest receipts of ads on their own account (on investments)
	A3A06	Remittance towards repatriation of profits to Qatar
	A3A07	Remittance towards receipt of dividends by Qatari residents
Transfers	A4A01	Inward remittance from the Qatari non-residents towards family maintenance and savings
	A4B02	Inward remittance towards personal gifts and donations
	A4B03	Donations to religious & charitable institutions in Qatar
	A4B04	Inward remittance towards grants and donations to government and charitable institution established by the governments
	A4B06	Receipts towards receipts/refund of taxes
Income	A4B07	Compensation of employees (short term)
Capital transfers	A5A17	Purchases towards sale of intangible assets (patents, copyrights, trademarks etc.) By Qatari companies
Sale of other assets abroad	A6A03	Repatriation of Qatari investment abroad in branches abroad
	A6A04	Repatriation of Qatari investment abroad in subsidiaries & associates
	A6A05	Repatriation of Qatari investment abroad in real estate
Other foreign liability incurred	A6A06	Foreign direct investment in Qatar in equity
	A6A07	Foreign direct investment in Qatar in debt securities including debt funds
	A6A08	Foreign direct investment in Qatar in real estate
Sales of portfolio investment abroad	A6B01	Repatriation of Qatari investment abroad in equity capital (shares)
	A6B02	Repatriation of Qatari investment abroad in debt securities
Other foreign liability incurred	A6B09	Foreign portfolio investment in Qatar in equity shares
	A6B10	Foreign portfolio investment in Qatar in debt securities including debt funds
Repayment of loan extended	A6C11	Repayment of loans extended to non-residents
Drawing of loans received	A6C12	Loans from non-residents to Qatar
	A6C13	Short-term loans with original maturity up to 1 year from non-residents to Qatar
Other foreign liability incurred	A6C14	Receipts on account of non-residents deposits
Receipts from bank account abroad	A6C15	Receipts from bank own account abroad
Other transactions n.i.e	A6C18	Other capital receipts (not included elsewhere)
Others	A7A01	Refund/rebates on account of imports
	A7B02	Reversal of wrong entries refunds of amount remitted for non-imports
	A7C03	Receipts by residents from residents

Appendix XXXIII - Purpose of Payment Code CHAPS - UK

	Purpose Code	Classification	Suggested user group	Name	Definition
1	BKFE	Bank Debt	Wholesale / FI-FI	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.
2	BKIP	Bank Debt	Wholesale / FI-FI	Bank Loan Accrued Interest Payment	Accrued interest payments. Specific to bank loans.
3	BKPP	Bank Debt	Wholesale / FI-FI	Bank Loan Principal Pay-down	Principal pay-downs. Specific to bank loans.
4	CBLK	Card Settlement	Wholesale / FI-FI	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.
5	INTC	Cash Management	Commercial	Intra Company Payment	Transaction is an intra-company payment, i.e., a payment between two companies belonging to the same group.
6	INTP	Cash Management	Consumer / Goods & Services	Intra Party Payment	Transaction is a payment between two accounts belonging to the same party (intra-party payment), where party is a natural person (identified by a private ID, not organization ID).
7	DEPT	Cash Management	Finance	Deposit	Transaction is related to a payment of deposit.
8	ACCT	Cash Management	Wholesale / FI-FI	Account Management	Transaction moves funds between 2 accounts of same account holder at the same bank.
9	CASH	Cash Management	Wholesale / FI-FI	Cash Management Transfer	Transaction is a general cash management instruction.
10	COLL	Cash Management	Wholesale / FI-FI	Collection Payment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
11	CSDB	Cash Management	Wholesale / FI-FI	Cash Disbursement Cash Management	Transaction is related to cash disbursement.
12	LIMA	Cash Management	Wholesale / FI-FI	Liquidity Management	Bank initiated account transfer to support zero target balance management, pooling or sweeping.
13	NETT	Cash Management	Wholesale / FI-FI	Netting	Transaction is related to a netting operation.
14	EXTD	Collateral	Wholesale / FI-FI	Exchange Traded Derivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC)).
15	OTCD	Collateral	Wholesale / FI-FI	OTC Derivatives	Cash collateral related to Over-the-counter (OTC) Derivatives in general for example contracts which are traded and privately negotiated.
16	REPO	Collateral	Wholesale / FI-FI	Repurchase Agreement	Cash collateral related to a repurchase agreement transaction.
17	SBSC	Collateral	Wholesale / FI-FI	Securities Buy Sell Sell Buy Back	Cash collateral related to a Securities Buy Sell Sell Buy Back.
18	SLEB	Collateral	Wholesale / FI-FI	Securities Lending And Borrowing	Cash collateral related to Securities lending and borrowing.
19	AGRT	Commercial	Commercial	Agricultural Transfer	Transaction is related to the agricultural domain.
20	AREN	Commercial	Commercial	Accounts Receivables Entry	Transaction is related to a payment associated with an Account Receivable Entry
21	BEXP	Commercial	Commercial	Business Expenses	Transaction is related to a payment of business expenses.

22	BOCE	Commercial	Commercial	Back Office Conversion Entry	Transaction is related to a payment associated with a Back Office Conversion Entry.
23	COMC	Commercial	Commercial	Commercial Payment	Transaction is related to a payment of commercial credit or debit (formerly Commercial Credit).
24	CPYR	Commercial	Commercial	Copyright	Transaction is payment of copyright.
25	LICF	Commercial	Commercial	License Fee	Transaction is payment of a license fee.
26	SERV	Commercial	Commercial	Service Charges	Transaction is related to service charges charged by a service provider.
27	SUPP	Commercial	Commercial	Supplier Payment	Transaction is related to a payment to a supplier.
28	TRAD	Commercial	Commercial	Commercial	Transaction is related to a trade services operation.
29	SUBS	Commercial	Consumer / Goods & Services	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
30	GDSV	Commercial	Consumer / Goods & Services	Purchase Sale Of Goods And Services	Transaction is related to purchase and sale of goods and services.
31	GSCB	Commercial	Consumer / Goods & Services	Purchase Sale Of Goods And Services With Cash Back	Transaction is related to purchase and sale of goods and services with cash back.
32	ROYA	Commercial	Salaries & Incomes	Royalties	Transaction is the payment of royalties.
33	COMT	Consumer	Commercial	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.
34	CHAR	Consumer	Consumer / Goods & Services	Charity Payment	Transaction is a payment for charity reasons.
35	ECPR	E-Commerce	Consumer / Goods & Services	E-Payment Return	E-Commerce payment return.
36	EPAY	E-Commerce	Consumer / Goods & Services	E-payment	Transaction is related to e-Payment.
37	COMP	Finance	Commercial	Compensation Payment	Transaction is related to the payment of a compensation relating to interest loss/value date adjustment and can include fees.
38	DBTC	Finance	Commercial	Debit Collection Payment	Collection of funds initiated via a debit transfer.
39	CLPR	Finance	Finance	Car Loan Principal Repayment	Transaction is a payment of car loan principal payment.
40	INTE	Finance	Finance	Interest	Transaction is payment of interest.
41	LOAN	Finance	Finance	Loan	Transaction is related to transfer of loan to borrower.
42	LOAR	Finance	Finance	Loan Repayment	Transaction is related to repayment of loan to lender.
43	RELG	Finance	Finance	Rental Lease General	Transaction is for general rental/lease.
44	TRFD	Finance	Finance	Trust Fund	Transaction is related to a payment of a trust fund.
45	PENO	Finance	Government	Payment Based On Enforcement Order	Payment based on enforcement orders except those arising from judicial alimony decrees.
46	INPC	Finance	Insurance	Insurance Premium Car	Transaction is a payment of car insurance premium.
47	INPR	Finance	Insurance	Insurance Premium Refund	Transaction is related to an insurance premium refund.
48	INSC	Finance	Insurance	Payment of Insurance Claim	Transaction is related to the payment of an insurance claim.

49	INSU	Finance	Insurance	Insurance Premium	Transaction is payment of an insurance premium.
50	LBRI	Finance	Insurance	Labour Insurance	Transaction is a payment of labour insurance.
51	LIFI	Finance	Insurance	Life Insurance	Transaction is a payment of life insurance.
52	PPTI	Finance	Insurance	Property Insurance	Transaction is a payment of property insurance.
53	HLRP	Finance	Property	Property Loan Repayment	Transaction is related to a payment of a property loan.
54	HLST	Finance	Property	Property Loan Settlement	Transaction is related to the settlement of a property loan.
55	PLDS	Finance	Property	Property Loan Disbursement	Payment of funds from a lender as part of the issuance of a property loan.
56	PDEP	Finance	Property	Property Deposit	Payment of the deposit required towards purchase of a property.
57	PCOM	Finance	Property	Property Completion Payment	Final payment to complete the purchase of a property.
58	PLRF	Finance	Property	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.
59	FORW	Foreign Exchange	Foreign Exchange	Forward Foreign Exchange	FX trades with a value date in the future.
60	FXNT	Foreign Exchange	Foreign Exchange	Foreign Exchange Related Netting	FX netting if cash is moved by separate wire instead of within the closing FX instruction.
61	IVPT	General	Commercial	Invoice Payment	Transaction is the payment for invoices.
62	REBT	General	Commercial	Rebate	Transaction is the payment of a rebate.
63	REFU	General	Commercial	Refund	Transaction is the payment of a refund.
64	CDBL	General	Consumer / Goods & Services	Credit Card Bill	Transaction is related to a payment of credit card bill.
65	CPKC	General	Consumer / Goods & Services	Carpark Charges	Transaction is related to carpark charges.
66	EDUC	General	Consumer / Goods & Services	Education	Transaction is related to a payment of study/tuition fees.
67	FEES	General	Consumer / Goods & Services	Payment of Fees	Payment of fees/charges.
68	GAMB	General	Consumer / Goods & Services	Gambling	Payments towards a purchase or winnings received from gambling, betting or other wagering activities.
69	LOTT	General	Consumer / Goods & Services	Lottery	Payments towards a purchase or winnings received from lottery activities.
70	GIFT	General	Consumer / Goods & Services	Gift	Payment with no commercial or statutory purpose.
71	INSM	General	Consumer / Goods & Services	Instalment	Transaction is related to a payment of an instalment.
72	REOD	General	Finance	Account Overdraft Repayment	Transaction is for account overdraft repayment
73	FAND	General	Government	Financial Aid In Case Of Natural Disaster	Financial aid by State authorities for abolition of consequences of natural disasters.
74	GOVT	General	Government	Government Payment	Transaction is a payment to or from a government department.
75	TCSC	General	Government	Town Council Service Charges	Transaction is related to a payment associated with charges levied by a town council.
76	BLDM	General	Property	Building Maintenance	Transaction is related to a payment associated with building maintenance.

77	RENT	General	Property	Rent	Transaction is the payment of rent.
78	BNET	General	Wholesale / FI-FI	Bond Forward Netting	Bond Forward pair-off cash net movement.
79	CORT	General	Wholesale / FI-FI	Trade Settlement Payment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
80	CMDT	Investment	Investments	Commodity Transfer	Transaction is payment of commodities.
81	DERI	Investment	Investments	Derivatives	Transaction is related to a derivatives transaction.
82	DIVD	Investment	Investments	Dividend	Transaction is payment of dividends.
83	FREX	Investment	Investments	Foreign Exchange	Transaction is related to a foreign exchange operation.
84	HEDG	Investment	Investments	Hedging	Transaction is related to a hedging operation.
85	INVS	Investment	Investments	Investment & Securities	Transaction is for the payment of mutual funds, investment products and shares.
86	SAVG	Investment	Investments	Savings	Transfer to savings/retirement account.
87	SECU	Investment	Investments	Securities	Transaction is the payment of securities.
88	TREA	Investment	Wholesale / FI-FI	Treasury Payment	Transaction is related to treasury operations.
89	FNET	Listed Derivatives	Wholesale / FI-FI	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.
90	FUTR	Listed Derivatives	Wholesale / FI-FI	Futures	Cash related to futures trading activity.
91	HLTI	Medical	Insurance	Health Insurance	Transaction is a payment of health insurance.
92	DNTS	Medical	Medical	Dental Services	Transaction is a payment for dental services.
93	LTCF	Medical	Medical	Long Term Care Facility	Transaction is a payment for long-term care facility services.
94	MDCS	Medical	Medical	Medical Services	Transaction is a payment for medical care services.
95	VIEW	Medical	Medical	Vision Care	Transaction is a payment for vision care services.
96	SWFP	OTC Derivatives	Wholesale / FI-FI	Swap contract final payment	Final payments for a swap contract.
97	SWPP	OTC Derivatives	Wholesale / FI-FI	Swap contract partial payment	Partial payment for a swap contract.
98	SWRS	OTC Derivatives	Wholesale / FI-FI	Swap contract reset payment	Reset payment for a swap contract.
99	SWUF	OTC Derivatives	Wholesale / FI-FI	Swap contract upfront payment	Upfront payment for a swap contract.
100	BECH	Salary & Benefits	Benefit payments	Child Benefit	Transaction is related to a payment made to assist parent/guardian to maintain child.
101	BENE	Salary & Benefits	Benefit payments	Unemployment Disability Benefit	Transaction is related to a payment to a person who is unemployed/disabled.
102	SSBE	Salary & Benefits	Benefit payments	Social Security Benefit	Transaction is a social security benefit, i.e. payment made by a government to support individuals.
103	PEFC	Salary & Benefits	Pensions	Pension Fund Contribution	Transaction is contribution to pension fund.
104	PENS	Salary & Benefits	Pensions	Pension Payment	Transaction is the payment of pension.
105	ADCS	Salary & Benefits	Salaries & Incomes	Advisory Donation Copyright Services	Payments for donation, sponsorship, advisory, intellectual and other copyright services.
106	ALMY	Salary & Benefits	Salaries & Incomes	Alimony Payment	Transaction is the payment of alimony.
107	BONU	Salary & Benefits	Salaries & Incomes	Bonus Payment	Transaction is related to payment of a bonus.

108	COMM	Salary & Benefits	Salaries & Incomes	Commission	Transaction is payment of commission.
109	HREC	Salary & Benefits	Salaries & Incomes	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.
110	SALA	Salary & Benefits	Salaries & Incomes	Salary Payment	Transaction is the payment of salaries.
111	LREB	Securities Lending	Wholesale / FI-FI	Lending rebate payments	Securities lending rebate payments.
112	LREV	Securities Lending	Wholesale / FI-FI	Lending Revenue Payments	Revenue payments made by the lending agent to the client.
113	ESTX	Tax	Tax	Estate Tax	Transaction is related to a payment of estate tax.
114	HSTX	Tax	Tax	Housing Tax	Transaction is related to a payment of housing tax.
115	INTX	Tax	Tax	Income Tax	Transaction is related to a payment of income tax.
116	PTXP	Tax	Tax	Property Tax	Transaction is related to a payment of property tax.
117	RDTX	Tax	Tax	Road Tax	Transaction is related to a payment of road tax.
118	TAXS	Tax	Tax	Tax Payment	Transaction is the payment of taxes.
119	VATX	Tax	Tax	Value Added Tax Payment	Transaction is the payment of value added tax.
120	WHLD	Tax	Tax	With Holding	Transaction is related to a payment of withholding tax.
121	TAXR	Tax	Tax	Tax Refund	Transaction is the refund of a tax payment or obligation.
122	CBTV	Utilities	Utilities	Cable TV Bill	Transaction is related to a payment of cable TV bill.
123	ELEC	Utilities	Utilities	Electricity Bill	Transaction is related to a payment of electricity bill.
124	GASB	Utilities	Utilities	Gas Bill	Transaction is related to a payment of gas bill.
125	PHON	Utilities	Utilities	Telephone Bill	Transaction is related to a payment of telephone bill.
126	UBIL	Utilities	Utilities	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
127	WTER	Utilities	Utilities	Water Bill	Transaction is related to a payment of water bill.