

Kuwait Purpose of Payment Codes

Domestic and cross-border Transactions



This document provides the revised Purpose of Payment (PoP) codes as provided by the Central Bank of Kuwait for all transactions i.e. outward domestic, cross border transactions.

The usage of PoP code will be required for all domestic, cross border transactions initiated to/from HSBC Kuwait accounts. Accordingly, please include a valid PoP code from the below list in appropriate field in your payment instruction to avoid any payment delays/rejections in future.

HSBC will provide any further updates in accordance with instructions from the Central Bank of Kuwait.

#	Code	Classification	Name	Definition
1	BKIP	Bank Debt	Bank Loan Accrued Interest Payment	Accrued interest payments. Specific to bank loans.
2	BKPP	Bank Debt	Bank Loan Principal Paydown	Principal paydowns. Specific to bank loans
3	BKFE	Bank Debt	Bank Loan Fees	Bank loan fees. Cash activity related to specific bank loan fees, including (a) agent / assignment fees; (b) amendment fees; (c) commitment fees; (d) consent fees; (e) cost of carry fees; (f) delayed compensation fees; (g) facility fees; (h) fronting fees; (i) funding fees; (j) letter of credit assignment fees
4	CDDP	Card Settlement	Card Deferred Payment	A combined service which enables the card acceptor to perform an authorisation for a temporary amount and a completion for the final amount within a limited time frame. Deferred Payment is only available in the unattended environment. Examples where this service is widely used are unattended petrol pumps and phone booths
5	CDOC	Card Settlement	Original Credit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.
6	FCOL	Card Settlement	Fee Collection	A Service that is settling card transaction related fees between two parties.
7	CBLK	Card Settlement	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.
8	CDCB	Card Settlement	Card Payment With Cash Back	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)
9	MTUP	Card Settlement	Mobile Top Up	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount.
10	ACCT	Cash Mgmt	Account Management	Transaction moves funds between 2 accounts of same account holder at the same bank.
11	DEPT	Cash Mgmt	Deposit	Transaction is related to a payment of deposit.
12	CASH	Cash Mgmt	Cash Management Transfer	Transaction is a general cash management instruction.
13	PERS	Cash Mgmt	Person to Person Payment	Transaction is a payment between two accounts where the party is a natural person (identified by a private ID, not organisation ID).
14	COLL	Cash Mgmt	Collection Payment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
15	INTC	Cash Mgmt	Intra Company Payment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
16	INTP	Cash Mgmt	Intra Party Payment	Transaction is a payment between two accounts belonging to the same party (intra-party payment), where party is a natural person (identified by a private ID, not organisation ID).
17	MGSC	Collateral	Margin Client Owned Segregated Cash Collateral	Margin Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for initial futures margin, which is owned by the client and is available for use by the client when it is returned to them from the segregated account.
18	EXTD	Collateral	Exchange Traded Derivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC)).
19	FIXI	Collateral	Fixed Income	Cash collateral related to a fixed income instrument
20	SBSC	Collateral	Securities Buy Sell Sell Buy Back	Cash collateral related to a Securities Buy Sell Sell Buy Back
21	SCVE	Commercial	Purchase Sale Of Services	Transaction is related to purchase and sale of services.
22	BEXP	Commercial	Business Expenses	Transaction is related to a payment of business expenses.
23	COMC	Commercial	Commercial Payment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
24	GDDS	Commercial	Purchase Sale Of Goods	Transaction is related to purchase and sale of goods.
25	GDSV	Commercial	Purchase Sale Of Goods And Services	Transaction is related to purchase and sale of goods and services.
26	SERV	Commercial	Service Charges	Transaction is related to service charges charged by a service provider.
27	SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
28	SUPP	Commercial	Supplier Payment	Transaction is related to a payment to a supplier.
29	TRAD	Commercial	Commercial	Transaction is related to a trade services operation.
30	SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
31	BEXP	Commercial	Business Expenses	Transaction is related to a payment of business expenses.
32	MP2B	Commercial	Mobile P2B Payment	A service which enables a user to use an app on its mobile to pay a merchant or other business payees by initiating a payment message. Within this context, the account information or an alias of the payee might be transported through different channels to the app, for example QR Code, NFC, Bluetooth, other Networks.
33	ROYA	Commercial	Royalties	Transaction is the payment of royalties.
34	CHAR	Consumer	Charity Payment	Transaction is a payment for charity reasons.
35	COMT	Consumer	Consumer Third Party Consolidated Payment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.

Kuwait PoP code list (contd)



#	Code	Classification	Name	Definition
36	HLRP	Finance	Housing Loan Repayment	Transaction is related to a payment of housing loan.
37	HLST	Finance	Home Loan Settlement	Transaction is related to the settlement of a home loan.
38	INPC	Finance	Insurance Premium Car	Transaction is a payment of car insurance premium.
39	INTE	Finance	Interest	Transaction is payment of interest.
40	LIFI	Finance	Life Insurance	Transaction is a payment of life insurance.
41	PPTI	Finance	Property Insurance	Transaction is a payment of property insurance.
42	INPR	Finance	Insurance Premium Refund	Transaction is related to an insurance premium refund.
43	INSC	Finance	Payment Of Insurance Claim	Transaction is related to the payment of an insurance claim.
44	INSU	Finance	Insurance Premium	Transaction is payment of an insurance premium.
45	LOAN	Finance	Loan	Transaction is related to transfer of loan to borrower.
46	LOAR	Finance	Loan Repayment	Transaction is related to repayment of loan to lender.
47	RINP	Finance	Recurring Installment Payment	Transaction is related to a payment of a recurring installment made at regular intervals.
48	PENO	Finance	Payment Based On Enforcement Order	Payment based on enforcement orders except those arising from judicial alimony decrees.
49	RELG	Finance	Rental Lease General	Transaction is for general rental/lease.
50	TRFD	Finance	Trust Fund	Transaction is related to a payment of a trust fund.
51	FORW	Foreign Exchange	Forward Foreign Exchange	FX trades with a value date in the future.
52	ADVA	General	Advance Payment	Transaction is an advance payment.
53	BCDM	General	Bearer Cheque Domestic	Transaction is the payment of a domestic bearer cheque.
54	BCFG	General	Bearer Cheque Foreign	Transaction is the payment of a foreign bearer cheque.
55	CCRD	General	Credit Card Payment	Transaction is related to a payment of credit card account.
56	DCRD	General	Debit Card Payment	Transaction is related to a debit card payment.
57	EDUC	General	Education	Transaction is related to a payment of study/tuition fees.
58	CFEE	General	Cancellation Fee	Transaction is related to a payment of cancellation fee.
59	CORT	General	Trade Settlement Payment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
60	REBT	General	Rebate	Transaction is the payment of a rebate.
61	FEES	General	Payment Of Fees	Payment of fees/charges.
62	GIFT	General	Gift	Payment with no commercial or statutory purpose.
63	IHRP	General	Instalment Hire Purchase Agreement	Transaction is payment for an installment/hire-purchase agreement.
64	INSM	General	Installment	Transaction is related to a payment of an installment.
65	IVPT	General	Invoice Payment	Transaction is the payment for invoices.
66	REFU	General	Refund	Transaction is the payment of a refund.
67	FAML	General	Family Support	Transaction is between family members
68	MSVC	General	Multiple Service Types	Transaction is related to a payment for multiple service types.
69	LEGE	General	Legal Expense	Legal Expense
70	LEGC	General	Legal case	Payment toward legal case or to execution department
71	GOVT	General	Government Payment	Transaction is a payment to or from a government department.
72	BRKF	General	Brokerage Fee	Fee paid to a broker for services provided.
73	ANNI	Investment	Annuity	Transaction settles annuity related to credit, insurance, investments, other.n
74	CMDT	Investment	Commodity Transfer	Transaction is payment of commodities.
75	DERI	Investment	Derivatives	Transaction is related to a derivatives transaction
76	PRME	Investment	Precious Metal	Transaction is related to a precious metal operation.
77	DIVD	Investment	Dividend	Transaction is payment of dividends.
78	FREX	Investment	Foreign Exchange	Transaction is related to a foreign exchange operation.
79	INVS	Investment	Investment And Securities	Transaction is for the payment of mutual funds, investment products and shares
80	SECU	Investment	Securities	Transaction is the payment of securities.
81	TREA	Investment	Treasury Payment	Transaction is related to treasury operations.
82	SAVG	Investment	Savings	Transfer to savings/retirement account.
83	IRES	Investment	Investment in Real Estate	Investment in Real Estate
84	MDCS	Medical	Medical Services	Transaction is a payment for medical care services.
85	HLTI	Medical	Health Insurance	Transaction is a payment of health insurance.
86	ALLW	Salary & Benefits	Allowance	Transaction is the payment of allowances.
87	BONU	Salary & Benefits	Bonus Payment.	Transaction is related to payment of a bonus.
88	COMM	Salary & Benefits	Commission	Transaction is payment of commission.
89	PENS	Salary & Benefits	Pension Payment	Transaction is the payment of pension.
90	SSBE	Salary & Benefits	Social Security Benefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
91	SALA	Salary & Benefits	Salary Payment	Transaction is the payment of salaries.
92	SPSP	Salary & Benefits	Salary Pension Sum Payment	Salary or pension payment for more months in one amount or a delayed payment of salaries or pensions.
93	BENE	Salary & Benefits	Unemployment Disability Benefit	Transaction is related to a payment to a person who is unemployed/disabled.
94	EOFS	Salary & Benefits	End Of Service Payment	Transaction is related to end-of-service payments from the employer (ministries, companies, institutions, etc.) in favor of individuals.
95	TFLG	Securities Lending	Trade finance- letter of guarantee	Payments related to letter of guarantee
96	TFLC	Securities Lending	Trade finance- letter of credit	Payments related to letter of credit
97	TAXS	Tax	Tax Payment	Transaction is the payment of taxes.
98	INTX	Tax	Income Tax	Transaction is related to a payment of income tax.
99	AIRB	Transport	Air	Transaction is a payment for air transport related business.
100	UBIL	Utilities	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
101	PHON	Utilities	Telephone Bill	Transaction is related to a payment of telephone bill.