

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. inward / 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.

#	PoP code	Classification	Name	Definition
1	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
2	BKIP	Bank Debt	Bank Loan Accrued Interest Payment	Accrued interest payments. Specific to bank loans.
3	BKPP	Bank Debt	Bank Loan Principal Paydown	Principal paydowns. Specific to bank loans
4	SLON	Bank Debt	Social Loan	Transaction is payment of Social loan
5	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.
6	CDCB	Card Settlement	Card Payment With Cash Back	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)
7	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
8	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.
9	FCOL	Card Settlement	Fee Collection	A Service that is settling card transaction related fees between two parties.
10	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.
11	ACCT	Cash Mgmt	Account Management	Transaction moves funds between 2 accounts of same account holder at the same bank.
12	CASH	Cash Mgmt	Cash Management Transfer	Transaction is a general cash management instruction.
13	COLL	Cash Mgmt	Collection Payment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
14	DEPT	Cash Mgmt	Deposit	Transaction is related to a payment of deposit.
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	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).
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	ISUK	Collateral	Sukuk Issuance	Issuance of Sukuk for the Islamic Banks on value date
21	ITBL	Collateral	Treasury Bills Issance	Issuance of treasury bills for Conventional Banks on the value date
22	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.
23	RSUK	Collateral	Sukuk Redemption	Redemption of Sukuk for the Islamic Banks at Maturity date
24	RTBL	Collateral	Treasury Bills Redemption	Redemption of treasury bills for the Conventional Banks at the maturity date
25	SBSC	Collateral	Securities Buy Sell Buy Back	Cash collateral related to a Securities Buy Sell Buy Back
26	BEXP	Commercial	Business Expenses	Transaction is related to a payment of business expenses.
27	COMC	Commercial	Commercial Payment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
28	GDDS	Commercial	Purchase Sale Of Goods	Transaction is related to purchase and sale of goods.
29	GDSV	Commercial	Purchase Sale Of Goods And Services	Transaction is related to purchase and sale of goods and services.
30	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.
31	ROYA	Commercial	Royalties	Transaction is the payment of royalties.
32	SCVE	Commercial	Purchase Sale Of Services	Transaction is related to purchase and sale of services.
33	SERV	Commercial	Service Charges	Transaction is related to service charges charged by a service provider.
34	SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
35	SUPP	Commercial	Supplier Payment	Transaction is related to a payment to a supplier.

Kuwait PoP code list (contd)



#	PoP code	Classification	Name	Definition
36	TRAD	Commercial	Commercial	Transaction is related to a trade services operation.
37	CHAR	Consumer	Charity Payment	Transaction is a payment for charity reasons.
38	COMT	Consumer	Consumer Third Party Consolidated Payment / Committee	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.
39	DELG	Delegation	Government Delegation Transfers	Expenses of government official missions
40	IEMB	Diplomacy	International Embassies Transfers	Transfers of the international embassies, consulates and representative offices
41	KEMB	Diplomacy	Kuwaiti Embassies Transfers	Transfers of Kuwaiti embassies, consulates and representative offices
42	HLRP	Finance	Housing Loan Repayment	Transaction is related to a payment of housing loan.
43	HLST	Finance	Home Loan Settlement	Transaction is related to the settlement of a home loan.
44	INPC	Finance	Insurance Premium Car	Transaction is a payment of car insurance premium.
45	INPR	Finance	Insurance Premium Refund	Transaction is related to an insurance premium refund.
46	INSC	Finance	Payment Of Insurance Claim	Transaction is related to the payment of an insurance claim.
47	INSU	Finance	Insurance Premium	Transaction is payment of an insurance premium.
48	INTE	Finance	Interest	Transaction is payment of interest.
49	LIFI	Finance	Life Insurance	Transaction is a payment of life insurance.
50	LOAN	Finance	Loan / Staff Loan	Transaction is related to transfer of loan to borrower.
51	LOAR	Finance	Loan Repayment	Transaction is related to repayment of loan to lender.
52	PENO	Finance	Payment Based On Enforcement Order	Payment based on enforcement orders except those arising from judicial alimony decrees.
53	PPTI	Finance	Property Insurance	Transaction is a payment of property insurance.
54	RELG	Finance	Rental Lease General	Transaction is for general rental/lease.
55	RINP	Finance	Recurring Installment Payment	Transaction is related to a payment of a recurring installment made at regular intervals.
56	TRFD	Finance	Trust Fund	Transaction is related to a payment of a trust fund.
57	FORW	Foreign Exchange	Forward Foreign Exchange	FX trades with a value date in the future.
58	ADVA	General	Advance Payment	Transaction is an advance payment.
59	BCDM	General	Bearer Cheque Domestic	Transaction is the payment of a domestic bearer cheque.
60	BCFG	General	Bearer Cheque Foreign	Transaction is the payment of a foreign bearer cheque.
61	BDKD	General	Bulk Deposit by Participant Bank	Bulk Deposit by Participant Bank
62	BOAL	General	Book Allowance	Transaction is payment of Book allowance
63	BRKF	General	Brokerage Fee	Fee paid to a broker for services provided.
64	BWKD	General	Bulk Withdrawal by Participant Bank	Bulk Withdrawal by Participant Bank
65	CCRD	General	Credit Card Payment	Transaction is related to a payment of credit card account.
66	CCST	General	Cash Custody	Transaction is payment of Cash custody
67	CDCD	General	Normal Deposit by Participant Bank	Normal Deposit by Participant Bank
68	CFEE	General	Cancellation Fee	Transaction is related to a payment of cancellation fee.
69	CHTR	General	Onus Inter Account Transfer	Onus Inter Account Transfer
70	CONT	General	Contract	Transaction is payment of Contract
71	CORT	General	Trade Settlement Payment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
72	CWCD	General	Normal Withdrawal by Participant Bank	Normal Withdrawal by Participant Bank
73	DCRD	General	Debit Card Payment	Transaction is related to a debit card payment.
74	DEDU	General	Deductions	Transaction is payment of Deductions for government entities
75	DISC	General	Discounts	Transaction is payment of Discounts for government entities
76	DUES	General	Payment of Dues	Transaction is payment of Dues
77	EDUC	General	Education	Transaction is related to a payment of study/tuition fees.
78	FAML	General	Family Support	Transaction is between family members
79	FCYB	General	Forex Currency Buy by Participant Bank	Forex Currency Buy by Participant Bank
80	FCYS	General	Forex Currency Sell by Participant Bank	Forex Currency Sell by Participant Bank
81	FEES	General	Payment Of Fees	Payment of fees/charges.
82	FISU	General	Financial Support	Transaction is payment of Financial support
83	FORM	General	Payment of Form	Transaction is payment of Form
84	GIFT	General	Gift	Payment with no commercial or statutory purpose.
85	GOVT	General	Government Payment	Transaction is a payment to or from a government department.
86	IBAL	General	Increase Balance	Transaction is increase Government Entities Balances from Ministry of Finance
87	IHRP	General	Instalment Hire Purchase Agreement	Transaction is payment for an installment/hire-purchase agreement.
88	INSM	General	Installment	Transaction is related to a payment of an installment.
89	IVPT	General	Invoice Payment	Transaction is the payment for invoices.
90	LEGC	General	Legal case	Payment toward legal case or to execution department

Kuwait PoP code list (contd)



#	PoP code	Classification	Name	Definition
91	LEGE	General	Legal Expense	Legal Expense
92	MSVC	General	Multiple Service Types	Transaction is related to a payment for multiple service types.
93	REBT	General	Rebate	Transaction is the payment of a rebate.
94	REFU	General	Refund	Transaction is the payment of a refund.
95	STMP	General	Payment of Stamp (Financial stamp or Electronic stamp)	Transaction is payment of Stamp (financial stamp or electronic stamp)
96	TECO	General	Terminate Contract	Transaction is payment of Terminate contract
97	TEND	General	Payment of Tender	Transaction is payment of Tender
98	ECTQ	Intervention	Related Tawarruq Cbk Bonds Execution	execution of Related Tawarruq CBK Bonds with Islamic Banks on the value date
99	ICBD	Intervention	CBK Bonds Issuance	issuance of CBK Bonds for the Conventional Banks on the value date
100	INMM	Intervention	Money Market	liquidity intervention either injection to or withdrawal from conventional banks through MM deals
101	INTQ	Intervention	Money Market Islamic	liquidity intervention either injection to or withdrawal from islamic banks through MM islamic deals
102	RCBD	Intervention	CBK Bonds Redemption	Redemption of CBK Bonds for the Conventional Banks at the maturity date
103	SCTQ	Intervention	Related Tawarruq CBK Bonds settlement	settlement of Related Tawarruq CBK Bonds for Islamic Banks at the maturity date
104	ANNI	Investment	Annuity	Transaction settles annuity related to credit, insurance, investments, other.n
105	CMDT	Investment	Commodity Transfer	Transaction is payment of commodities.
106	DERI	Investment	Derivatives	Transaction is related to a derivatives transaction
107	DIVD	Investment	Dividend	Transaction is payment of dividends.
108	FREX	Investment	Foreign Exchange	Transaction is related to a foreign exchange operation.
109	INVS	Investment	Investment And Securities	Transaction is for the payment of mutual funds, investment products and shares
110	IRES	Investment	Investment in Real Estate	investment in Real Estate
111	PRME	Investment	Precious Metal	Transaction is related to a precious metal operation.
112	SAVG	Investment	Savings	Transfer to savings/retirement account.
113	SECU	Investment	Securities	Transaction is the payment of securities.
114	TREA	Investment	Treasury Payment	Transaction is related to treasury operations.
115	HLTI	Medical	Health Insurance	Transaction is a payment of health insurance.
116	MDCS	Medical	Medical Services	Transaction is a payment for medical care services.
117	EPDT	Public Debt	Public Debt Tawarruq Execution	Execution of Public Debt Tawarruq for the Islamic Banks on the value date
118	ITBD	Public Debt	Related Tawarruq Cbk Bonds Settlement	issuance of Treasury Bonds for the Conventional Banks on the value date
119	RTBD	Public Debt	Treasury Bonds Redemption	Redemption of Treasury Bonds for the Conventional Banks at the maturity date
120	SPDT	Public Debt	Public Debt Tawarruq Settlement	settlement of Public Debt Tawarruq for the Islamic Banks at the maturity date
121	ALLW	Salary & Benefits	Allowance	Transaction is the payment of allowances.
122	BENE	Salary & Benefits	Unemployment Disability Benefit	Transaction is related to a payment to a person who is unemployed/disabled.
123	BONU	Salary & Benefits	Bonus Payment.	Transaction is related to payment of a bonus.
124	COMM	Salary & Benefits	Commission	Transaction is payment of commission.
125	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.
126	EXWO	Salary & Benefits	Excellent Work	Transaction is payment of Excellent work
127	INST	Salary & Benefits	Loan / Staff Loan Payments	Transaction is payment of monthly Installments / to ministries
128	LEPT	Salary & Benefits	Leave Encashment	Transaction is payment of leave encashment
129	OFMI	Salary & Benefits	Official Mission	Transaction is payment of Official mission
130	OTPT	Salary & Benefits	Overtime Payment	Transaction is payment of Overtime
131	PENS	Salary & Benefits	Pension Payment	Transaction is the payment of pension.
132	RSIG	Salary & Benefits	Resignation	Transaction is payment of Resignation
133	SADJ	Salary & Benefits	Salary Adjustment	Transaction is payment of salary adjustment
134	SALA	Salary & Benefits	Salary Payment	Transaction is the payment of salaries.
135	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.
136	SSBE	Salary & Benefits	Social Security Benefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
137	TEAM	Salary & Benefits	Work Teams	Transaction is payment of Work teams
138	TICK	Salary & Benefits	Travel Tickets	Transaction is payment of Travel tickets
139	TRCO	Salary & Benefits	Training Course	Transaction is payment of Training course
140	TFLC	Securities Lending	Trade finance- letter of credit	Payments related to letter of credit
141	TFLG	Securities Lending	Trade finance- letter of guarantee	Payments related to letter of guarantee
142	INTX	Tax	Income Tax	Transaction is related to a payment of income tax.
143	TAXS	Tax	Tax Payment	Transaction is the payment of taxes.
144	AIRB	Transport	Air	Transaction is a payment for air transport related business.
145	PHON	Utilities	Telephone Bill	Transaction is related to a payment of telephone bill.
146	UBIL	Utilities	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.