

Purpose of Payment Codes for Domestic/Cross border Transfers

Serial No.	Category	Code	Description	Explanatory Notes
1	Cards & Mobile Wallet	CCP	Corporate Card Payments	-
2	Cards & Mobile Wallet	CRP	Credit Card Payment	-
3	Cards & Mobile Wallet	DCP	Debit Card Payments	-
4	Cards & Mobile Wallet	MWI	Mobile Wallet Card Cash-In	-
5	Cards & Mobile Wallet	MWO	Mobile Wallet Card Cash-Out	-
6	Cards & Mobile Wallet	MWP	Mobile Wallet Card Payment	-
7	Cards & Mobile Wallet	POS	POS Merchant Settlement - Merchant Acquiring Settlement	-
8	Cards & Mobile Wallet	SVI	Stored Value Card Cash-In	-
9	Cards & Mobile Wallet	SVO	Stored Value Card Cash-Out	-
10	Cards & Mobile Wallet	SVP	Stored Value Card Payments	-
11	Expenses / Payments	ACM	Agency Commissions	-
12	Expenses / Payments	AFA	Receipts or payments from personal residents bank account or deposits abroad	<ul style="list-style-type: none"> 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.
13	Expenses / Payments	AFL	Receipts or payments from personal n-resident bank account in the UAE	<ul style="list-style-type: none"> 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.
14	Expenses / Payments	ATS	Air transport	<ul style="list-style-type: none"> 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.
15	Expenses / Payments	CBP	Cross Border Payments	-
16	Expenses / Payments	COM	Commission	-
17	Expenses / Payments	COP	Compensation	-
18	Expenses / Payments	GMS	Processing repair and maintenance services on goods	<ul style="list-style-type: none"> 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 non-residents 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 non-residents (and vice versa). The repairs may be performed at the site of the repairer or elsewhere.

19	Expenses / Payments	IPC	Charges for the use of intellectual property royalties	<ul style="list-style-type: none"> 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.
20	Expenses / Payments	MCR	Monetary Claim Reimbursements	-
21	Expenses / Payments	STR	Travel	<ul style="list-style-type: none"> Travel credits cover goods and services for own use, or to give away, acquired from an economy by non-residents 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 traveller 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 in the economy in which they are employed."
22	Expenses / Payments	TAX	TAX Payment	This code to be used for Excise duty and Value Added Tax (VAT) payments to FEDERAL TAX AUTHORITY (FTA)
23	Expenses / Payments	TKT	Tickets	-
24	Expenses / Payments	UTL	Utility Bill Payments	-
25	Intragroup / Intergroup Transactions	DIF	Debt instruments intragroup loans securities deposits foreign	-
26	Intragroup / Intergroup Transactions	DIL	Debt instruments intragroup loans securities deposits in the UAE	-
27	Intragroup / Intergroup Transactions	DLF	Debt instruments intragroup loans\, deposits foreign (above 10% share)	<ul style="list-style-type: none"> Loans and credit that a direct investor resident gives to its direct investment enterprise abroad or their repayments. Loans and credit that a non-resident 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.
28	Intragroup / Intergroup Transactions	DSF	Debt instruments intragroup foreign securities	<ul style="list-style-type: none"> Bonds that a direct investor resident gives to its direct investment enterprise abroad or their repayments.
29	Intragroup / Intergroup Transactions	IGD	Intra group dividends	<ul style="list-style-type: none"> 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 non-residents, which participate to resident direct investment enterprise share capital more than 10%. If the exact percentage is not known the intra- group would be accepted. Dividends are the distributed earnings allocated to the owners of equity shares for placing funds at the disposal of corporations. Dividends are recorded at the moment the shares go ex-dividend. <ul style="list-style-type: none"> The profits/dividends to be distributed to shareholders/partners or the amounts payable to the parent company.
30	Intragroup / Intergroup Transactions	IGT	INTER GROUP TRANSFER	-
31	Intragroup / Intergroup Transactions	IID	Intra group interest on debt	<ul style="list-style-type: none"> 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' non-residents for debt instruments among them (ex. bonds, loans, etc.).
32	Intragroup / Intergroup Transactions	LDL	Debt instruments intragroup loans\, deposits in the UAE (above 10% share)	<ul style="list-style-type: none"> Loans and credit that a direct investor non- resident gives to its direct investment enterprise in the UAE or their repayments. Loans and credit that a resident direct investment enterprise is giving to a non-resident direct investor or their repayments. The loans and credit from non-resident financial institutions to their branches in the UAE are excluded as they are considered usual banking practice and are classified under Loans.

33	Intragroup / Intergroup Transactions	LDS	Debt instruments intragroup securities in the UAE	<ul style="list-style-type: none"> Bonds that a non-resident direct investor is giving to a resident direct investment enterprise or their repayments.
34	Investment Related	CIN	Commercial Investments	-
35	Investment Related	IOD	Income on deposits	<ul style="list-style-type: none"> Receipts of income from financial institutions non-residents for the accounts of residents Payments of income from resident financial institutions for accounts of non-residents."
36	Investment Related	PIN	Personal Investments	-
37	Investment Related	PIP	Profits on Islamic products	<ul style="list-style-type: none"> According to Islamic banking definitions, for example sukuks.
38	Investment Related	UFP	Unclaimed Funds Placement	-
39	Loans Related	EMI	Equated Monthly Installments	-
40	Loans Related	IOL	Income on loans	<ul style="list-style-type: none"> 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 non-residents. Interest of interbank loans between residents and non-residents should be included.
41	Loans Related	IRP	Interest Rate Swap Payments	-
42	Loans Related	IRW	Interest Rate Unwind Payments	-
43	Loans Related	LIP	Loan Interest Payments	-
44	Loans Related	LLA	Loans - Drawings or Repayments on loans extended to n-residents - long term	<ul style="list-style-type: none"> Loans given by residents and their repayment when there is no direct investment relationship between companies with duration more than a year.
45	Loans Related	LLL	Loans - Drawings or Repayments on foreign loans extended to residents - long term	<ul style="list-style-type: none"> Loans taken from non-residents and their repayment when there is no direct investment relationship between companies with duration more than a year.
46	Loans Related	LNC	Loan Charges	-
47	Loans Related	LND	Loan Disbursements From FI	-
48	Loans Related	PRP	Profit Rate Swap Payments	-
49	Loans Related	PRW	Profit Rate Unwind Payments	-
50	Loans Related	SLA	Loans - Drawings or Repayments on loans extended to n-residents - short term	<ul style="list-style-type: none"> Loans are financial assets that are created when a creditor lends funds directly to a debtor and evidenced by documents that are not negotiable for example mortgages. All drawings or repayments on loans extended to non-residents 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.
51	Loans Related	SLL	Loans - Drawings or Repayments on foreign loans extended to residents - short term	<ul style="list-style-type: none"> Drawing and repayments by residents on loans from non-residents. Including those loans guaranteed by the government, but excluding trade credits. Loans taken from non-residents and their repayment when there is no direct investment relationship between companies with duration less than a year.
52	Others	CHC	Charitable Contributions	<ul style="list-style-type: none"> 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.
53	Others	GOS	Government goods and services embassies etc	<ul style="list-style-type: none"> 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 non-resident 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.

54	others	GRI	Government related income taxes tariffs capital transfers etc	<ul style="list-style-type: none"> • Receipts and payments of transfers of UAE government to and from non-residents 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 non-residents 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 non-pension 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.
55	others	OAT	Own Account Transfer	-
56	others	TOF	Transfer of funds between persons Normal and Juridical	-
57	others	XAT	TAX Refund	-
58	Payments to Employees	AES	Advance payment against EOS	-
59	Payments to Employees	ALW	Allowance	-
60	Payments to Employees	BON	Bonus	-
61	Payments to Employees	EDU	Educational Support	-
62	Payments to Employees	EOS	End of Service / Final Settlem	-
63	Payments to Employees	FAM	Family Support	<ul style="list-style-type: none"> • Personal transfers between resident and non- resident households consist of all current transfers in cash or in kind made or received by resident households to or from non-resident households • Workers' remittances consist of personal transfers made by migrants' resident and employed in new economies to non-resident households. • Mainly UAE nationals working abroad to residents of UAE or by residents in UAE to non-residents.
64	Payments to Employees	LAS	Leave Salary	-
65	Payments to Employees	OVT	Overtime	-
66	Payments to Employees	PEN	Pension	-
67	Payments to Employees	SAA	Salary Advance	-
68	Payments to Employees	SAL	Salary	<ul style="list-style-type: none"> • 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 non-resident 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 non-residents for the provision of residents in the UAE.
69	Real Estate Related	LEA	Leasing abroad	<ul style="list-style-type: none"> • Financial leases that is leasing agreement of a non-resident with a resident.

70	Real Estate Related	LEL	Leasing in the UAE	<ul style="list-style-type: none"> Financial leases that is leasing agreement of a resident with a non-resident.
71	Real Estate Related	PPA	Purchase of real estate abroad from residents	<ul style="list-style-type: none"> The fair value of real estate purchased by residents abroad or its liquidation.
72	Real Estate Related	PPL	Purchase of real estate in the UAE from n-residents	<ul style="list-style-type: none"> The fair value of real estate purchased by non-residents in the UAE or its liquidation.
73	Real Estate Related	PRR	Profits or rents on real estate	<ul style="list-style-type: none"> Rent covers income receivable for putting natural resources at the disposal of a non-resident 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 that residents receive from non-residents and payments that residents pay to non-residents.
74	Real Estate Related	RNT	Rent Payments	-
75	Real Estate Related	SCO	Construction	<ul style="list-style-type: none"> Construction covers the creation, renovation, repair or extension of fixed assets in the form of buildings, land improvements of an engineering nature and other engineering constructions (including roads, bridges, dams, etc.). It includes related installation and assembly work, site preparation and general construction, specialised services 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 large-scale 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 non-resident 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.
76	Services Related	FIS	Financial services	<ul style="list-style-type: none"> 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
77	Services Related	IFS	Information services	<ul style="list-style-type: none"> 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 included under general merchandise.
78	Services Related	INS	Insurance services	<ul style="list-style-type: none"> Insurance services cover the receipt by resident insurance enterprises and the payments to non-resident insurance enterprises for provision of various types of insurance to non-residents (i.e., life including pension and annuity services, other casualty or accident, health, general liability, fire, marine, aviation, etc.) and reinsurance. Insurance services receipts of residents' insurance companies to non-residents or payments of residents to insurance companies of non-residents regarding goods, life insurance, travel, reimbursement. Holders of life insurance policies make regular payments to an insurer in return for which the insurer guarantees to 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.

79	Services Related	ITS	Computer services	<ul style="list-style-type: none"> 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.
80	Services Related	PMS	Professional and management consulting services	<ul style="list-style-type: none"> 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 receipts and 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.
81	Services Related	PRS	Personal cultural audio visual and recreational services	<ul style="list-style-type: none"> 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 non-residents 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.
82	Services Related	RDS	Research and development services	<ul style="list-style-type: none"> 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).
83	Services Related	TCS	Telecommunication services	<ul style="list-style-type: none"> 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 internet. Excluded are installation services for telephone network equipment as they are included in construction.
84	Shares & Securities Related	CEA	Equity 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 company abroad	<ul style="list-style-type: none"> 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 non-resident or liquidation of a previous investment. Reverse participation of a non-resident 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 non-resident, in whose capital a non-resident or resident investor has a holding of 10% of more (direct ownership of the share capital or shares with voting rights).

85	Shares & Securities Related	CEL	Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies	<ul style="list-style-type: none"> Establishment of branch or other legal entity in the UAE from direct investor non-resident or disinvestment. Share relationship above 10%. Acquisition of an existing entity with percentage 10% of its capital or above in the UAE from a non-resident 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 non-resident company) to the share capital of the non-resident 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.
86	Shares & Securities Related	DIV	Dividend Payouts From FI	-
87	Shares & Securities Related	DLA	Purchases and sales of foreign debt securities more than a year in related companies	<ul style="list-style-type: none"> 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 non-residents for example bonds.
88	Shares & Securities Related	DLL	Purchases and sales of securities issued by residents more than a year in t related companies	<ul style="list-style-type: none"> Purchases or sales of securities issued by residents and held by non-residents with maturity more than a year either to primary or secondary market.
89	Shares & Securities Related	DOE	Dividends on equity not intra group	<ul style="list-style-type: none"> 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 non-resident'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 non-residents with percentage less than 10%. Payments of residents companies to non-residents that participate with percentage less than 10% to their capital.
90	Shares & Securities Related	DSA	Purchases and sales of foreign debt securities less than a year in t related companies	<ul style="list-style-type: none"> Debt securities are negotiable instruments serving as evidence of a debt. Portfolio investment is valued at market prices. Transactions in securities issued by non-residents. 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 non-residents for example treasury bills, commercial papers, bankers' acceptances. Not related companies do not belong to the same corporate group.
91	Shares & Securities Related	DSL	Purchases and sales of securities issued by residents less than a year in t related companies	<ul style="list-style-type: none"> Transactions as repurchase agreements and securities lending are exclude Bonds, notes, etc. that are commercial debt securities issued by a resident direct investor which are in the possession of a non-resident valued at market prices. Purchases or sales of securities issued by residents and held by non-residents with maturity less than a year either to primary or secondary market.
92	Shares & Securities Related	FDA	Financial derivatives foreign	<ul style="list-style-type: none"> 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-to-market 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 non-residents according to the gain or loss (margin) that occurs at the settlement of the title and not the underlying instrument.
93	Shares & Securities Related	FDL	Financial derivatives in the UAE	<ul style="list-style-type: none"> Transactions of non-residents 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.
94	Shares & Securities Related	FIA	Investment fund shares foreign	<ul style="list-style-type: none"> 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.
95	Shares & Securities Related	FIL	Investment fund shares in the UAE	<ul style="list-style-type: none"> Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial such as mutual funds and unit trusts.

96	Shares & Securities Related	FSA	Equity other than investment fund shares in t related companies abroad	<ul style="list-style-type: none"> • Purchases or shares in equity from residents to shares of non-residents 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.
97	Shares & Securities Related	FSL	Equity other than investment fund shares in t related companies in the UAE	<ul style="list-style-type: none"> • Purchases or sales of equity of non-residents to shares of residents when the participation to its capital is less than 10%. • Otherwise the transaction should be recorded under direct investment.
98	Shares & Securities Related	IPO	IPO Subscriptions	-
99	Shares & Securities Related	ISH	Income on investment funds shares	<ul style="list-style-type: none"> • Investment income attributable to collective investment fund shareholders, including mutual funds and unit trusts. • Investment funds earn income by investing the money received from shareholders. • Shareholders' income from investment funds is defined as the investment income earned on the fund's investment portfolio after deducting operating expenses.
100	Shares & Securities Related	ISL	Interest on securities more than a year	<ul style="list-style-type: none"> • Receipts of interest from residents that hold securities of maturity more than a year issued by non-residents • Payments of interest of residents that have issued a security with maturity more than a year to non-residents holders of the security.
101	Shares & Securities Related	ISS	Interest on securities less than a year	<ul style="list-style-type: none"> • Receipts of interest from residents that hold securities of maturity less than a year issued by non-residents • Payments of interest of residents that have issued a security with maturity less than a year to non-residents holders of the security.
102	Shares & Securities Related	POR	Refunds/ Reversals on IPO subscriptions	-
103	Shares & Securities Related	RDA	Reverse debt instruments abroad	<ul style="list-style-type: none"> • Bonds, loans from a company in the UAE in which a foreign company has previously invested at least 10% share to its non-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 non-resident, in whose capital a non-resident or resident investor has a holding of 10% of more (direct ownership of the share capital or shares with voting rights).
104	Shares & Securities Related	RDL	Reverse debt instruments in the UAE	<ul style="list-style-type: none"> • Bonds, loans from a company abroad in which a UAE company has previously invested at least 10% share 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 non-resident, in whose capital a non-resident or resident investor has a holding of 10% of more (direct ownership of the share capital or shares with voting rights).
105	Shares & Securities Related	REA	Reverse equity share abroad	<ul style="list-style-type: none"> • Reverse share participation (from a company in the UAE in which a foreign company has previously invested at least 10% share) below 10% to the share capital of the non-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 resident or non-resident, in whose capital a non-resident or resident investor has a holding of 10% of more (direct ownership of the share capital or shares with voting rights).
106	Shares & Securities Related	REL	Reverse equity share in the UAE	<ul style="list-style-type: none"> • Reverse share participation (from a company abroad in which a UAE company has previously invested at least 10% share) below 10% 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 resident or non-resident, in whose capital a non-resident or resident investor has a holding of 10% of more (direct ownership of the share capital or shares with voting rights).
107	Shares & Securities Related	RFS	Repos on foreign securities	<ul style="list-style-type: none"> • Repurchase agreements on securities issued by non-residents.
108	Shares & Securities Related	RLS	Repos on securities issued by residents	<ul style="list-style-type: none"> • Repurchase agreements on securities issued by residents.
109	Trade & Transport Related	GDE	Goods Sold - Exports in FOB value	<ul style="list-style-type: none"> • 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 non-known then please indicate this so as to estimate the remaining.

110	Trade & Transport Related	GDI	Goods Bought - Imports in CIF value	<ul style="list-style-type: none"> Recording of goods between residents and non- residents related to international trade such as imports regardless the settlement type. As goods there are also considered ships, airplanes, army equipment, natural resources (oil, gas, water), electricity, non-monetary gold. All payments for imports regardless of when the goods are shipped. This refers to movable goods for which changes in ownership occur between residents and non-residents. In case that the valuation is in cif value or non- known then please indicate this so as to estimate the remaining.
111	Trade & Transport Related	GDS	Goods Bought or Sold	-
112	Trade & Transport Related	OTS	Other modes of transport	<ul style="list-style-type: none"> Receipts and payments among residents and non- residents 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. Inland waterway transport relates to international transportation on rivers, canals and lakes. 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 low voltage 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 of transportation 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.
113	Trade & Transport Related	STS	Sea transport	<ul style="list-style-type: none"> Covers all transportation services by sea. Recording of receipt of residents for transport of non-residents and payments of residents for their transport from ships operated by non-residents. Tickets that connect UAE with neighbour countries or third countries with each other. Excluded are cruises, yachting, and transport with the country, which are classified under travel. Receipts from non-residents 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 non-residents for other auxiliary services to sea transport
114	Trade & Transport Related	TCP	Trade credits and advances payable	<ul style="list-style-type: none"> 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 customers for 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	Trade & Transport Related	TCR	Trade credits and advances receivable	<ul style="list-style-type: none"> 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 customers for 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	Trade & Transport Related	TTS	Technical trade-related and other business services	<ul style="list-style-type: none"> • Included are architectural, engineering, scientific and other technical services, waste treatment and de-pollution, 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.
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