

UK Domestic Purpose of Payment Codes

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V1.0

Introduction

As a result of the industry migration to ISO 20022, we are seeing payment schemes encouraging and mandating the use of data fields within payments¹.

This document outlines the purpose of payment codes that the Bank of England have suggested to be used for UK domestic payments.

Purpose of payment codes are currently encouraged in CHAPS payments (GBP Same day payments) with a small number mandated where applicable.

Mandatory Purpose of Payment codes

The Bank of England has mandated a number of purpose of payment codes and has set the expectation that further codes will be mandated in the near future. This means that whenever you are making a payment and any of the mandatory codes are applicable, you must populate this within your payment.

Currently, in the event that a payment is in relation to any of the below purposes, the codes are mandatory to populate within CHAPS payments.

Purpose Code	Classification	UK Suggested User Group	Name	Definition	Recommended for use in CHAPS
HLRP	Finance	Property	Property Loan Repayment	Transaction is related to a payment of a property loan.	Yes
HLST	Finance	Property	Property Loan Settlement	Transaction is related to the settlement of a property loan.	Yes
PLDS	Finance	Property	Property Loan Disbursement	Payment of funds from a lender as part of the issuance of a property loan.	Yes
PDEP	Finance	Property	Property Deposit	Payment of the deposit required towards purchase of a property.	Yes
PCOM	Finance	Property	Property Completion Payment	Final payment to complete the purchase of a property.	Yes
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.	Yes

¹We recommend that you review this document in conjunction with the 'Enhanced Data in Payments' guides which can be found in the [Digital Channels Help Centre](#).

Purpose of Payment codes

Below is the full list of purpose of payment codes provided by the Bank of England for use in UK domestic payments.

Purpose Code	Classification	UK Suggested User Group	Name	Definition	Recommended for use in CHAPS
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.	Yes
BKIP	Bank Debt	Wholesale / FI-FI	Bank Loan Accrued Interest Payment	Accrued interest payments. Specific to bank loans.	Yes
BKPP	Bank Debt	Wholesale / FI-FI	Bank Loan Principal Pay-down	Principal pay-downs. Specific to bank loans.	Yes
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.	Yes
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.	Yes
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 organisation ID).	Yes
DEPT	Cash Management	Finance	Deposit	Transaction is related to a payment of deposit.	Yes
ACCT	Cash Management	Wholesale / FI-FI	Account Management	Transaction moves funds between 2 accounts of same account holder at the same bank.	Yes
CASH	Cash Management	Wholesale / FI-FI	Cash Management Transfer	Transaction is a general cash management instruction.	Yes
COLL	Cash Management	Wholesale / FI-FI	Collection Payment	Transaction is a collection of funds initiated via a credit transfer or direct debit.	Yes
CSDB	Cash Management	Wholesale / FI-FI	Cash Disbursement Cash Management	Transaction is related to cash disbursement.	Yes
LIMA	Cash Management	Wholesale / FI-FI	Liquidity Management	Bank initiated account transfer to support zero target balance management, pooling or sweeping.	Yes

Purpose Code	Classification	UK Suggested User Group	Name	Definition	Recommended for use in CHAPS
NETT	Cash Management	Wholesale / FI-FI	Netting	Transaction is related to a netting operation.	Yes
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)).	Yes
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.	Yes
REPO	Collateral	Wholesale / FI-FI	Repurchase Agreement	Cash collateral related to a repurchase agreement transaction.	Yes
SBSC	Collateral	Wholesale / FI-FI	Securities Buy Sell Sell Buy Back	Cash collateral related to a Securities Buy Sell Sell Buy Back.	Yes
SLEB	Collateral	Wholesale / FI-FI	Securities Lending And Borrowing	Cash collateral related to Securities lending and borrowing.	Yes
AGRT	Commercial	Commercial	Agricultural Transfer	Transaction is related to the agricultural domain.	Yes
AREN	Commercial	Commercial	Accounts Receivables Entry	Transaction is related to a payment associated with an Account Receivable Entry	No
BEXP	Commercial	Commercial	Business Expenses	Transaction is related to a payment of business expenses.	No
BOCE	Commercial	Commercial	Back Office Conversion Entry	Transaction is related to a payment associated with a Back Office Conversion Entry.	Yes
COMC	Commercial	Commercial	Commercial Payment	Transaction is related to a payment of commercial credit or debit (formerly Commercial Credit).	Yes
CPYR	Commercial	Commercial	Copyright	Transaction is payment of copyright.	Yes
LICF	Commercial	Commercial	License Fee	Transaction is payment of a license fee.	Yes
SERV	Commercial	Commercial	Service Charges	Transaction is related to service charges charged by a service provider.	Yes
SUPP	Commercial	Commercial	Supplier Payment	Transaction is related to a payment to a supplier.	Yes
TRAD	Commercial	Commercial	Commercial	Transaction is related to a trade services operation.	Yes
SUBS	Commercial	Consumer / Goods & Services	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.	No
GDSV	Commercial	Consumer / Goods & Services	Purchase Sale Of Goods And Services	Transaction is related to purchase and sale of goods and services.	Yes
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.	No

Purpose Code	Classification	UK Suggested User Group	Name	Definition	Recommended for use in CHAPS
ROYA	Commercial	Salaries & Incomes	Royalties	Transaction is the payment of royalties.	Yes
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.	Yes
CHAR	Consumer	Consumer / Goods & Services	Charity Payment	Transaction is a payment for charity reasons.	Yes
ECPR	E-Commerce	Consumer / Goods & Services	E-Payment Return	E-Commerce payment return.	No
EPAY	E-Commerce	Consumer / Goods & Services	E-payment	Transaction is related to e-Payment.	No
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.	Yes
DBTC	Finance	Commercial	Debit Collection Payment	Collection of funds initiated via a debit transfer.	No
CLPR	Finance	Finance	Car Loan Principal Repayment	Transaction is a payment of car loan principal payment.	Yes
INTE	Finance	Finance	Interest	Transaction is payment of interest.	Yes
LOAN	Finance	Finance	Loan	Transaction is related to transfer of loan to borrower.	Yes
LOAR	Finance	Finance	Loan Repayment	Transaction is related to repayment of loan to lender.	Yes
RELG	Finance	Finance	Rental Lease General	Transaction is for general rental/lease.	Yes
TRFD	Finance	Finance	Trust Fund	Transaction is related to a payment of a trust fund.	Yes
PENO	Finance	Government	Payment Based On Enforcement Order	Payment based on enforcement orders except those arising from judicial alimony decrees.	Yes
INPC	Finance	Insurance	Insurance Premium Car	Transaction is a payment of car insurance premium.	No
INPR	Finance	Insurance	Insurance Premium Refund	Transaction is related to an insurance premium refund.	No
INSC	Finance	Insurance	Payment of Insurance Claim	Transaction is related to the payment of an insurance claim.	Yes
INSU	Finance	Insurance	Insurance Premium	Transaction is payment of an insurance premium.	Yes

Purpose Code	Classification	UK Suggested User Group	Name	Definition	Recommended for use in CHAPS
LBRI	Finance	Insurance	Labour Insurance	Transaction is a payment of labour insurance.	No
LIFI	Finance	Insurance	Life Insurance	Transaction is a payment of life insurance.	Yes
PPTI	Finance	Insurance	Property Insurance	Transaction is a payment of property insurance.	Yes
HLRP	Finance	Property	Property Loan Repayment	Transaction is related to a payment of a property loan.	Yes
HLST	Finance	Property	Property Loan Settlement	Transaction is related to the settlement of a property loan.	Yes
PLDS	Finance	Property	Property Loan Disbursement	Payment of funds from a lender as part of the issuance of a property loan.	Yes
PDEP	Finance	Property	Property Deposit	Payment of the deposit required towards purchase of a property.	Yes
PCOM	Finance	Property	Property Completion Payment	Final payment to complete the purchase of a property.	Yes
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.	Yes
FORW	Foreign Exchange	Foreign Exchange	Forward Foreign Exchange	FX trades with a value date in the future.	Yes
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.	Yes
IVPT	General	Commercial	Invoice Payment	Transaction is the payment for invoices.	Yes
REBT	General	Commercial	Rebate	Transaction is the payment of a rebate.	Yes
REFU	General	Commercial	Refund	Transaction is the payment of a refund.	Yes
CDBL	General	Consumer / Goods & Services	Credit Card Bill	Transaction is related to a payment of credit card bill.	Yes
CPKC	General	Consumer / Goods & Services	Carpark Charges	Transaction is related to carpark charges.	No
EDUC	General	Consumer / Goods & Services	Education	Transaction is related to a payment of study/tuition fees.	Yes
FEES	General	Consumer / Goods & Services	Payment of Fees	Payment of fees/charges.	Yes
GAMB	General	Consumer / Goods & Services	Gambling	Payments towards a purchase or winnings received from gambling, betting or other wagering activities.	Yes
LOTT	General	Consumer / Goods & Services	Lottery	Payments towards a purchase or winnings received from lottery activities.	Yes

Purpose Code	Classification	UK Suggested User Group	Name	Definition	Recommended for use in CHAPS
GIFT	General	Consumer / Goods & Services	Gift	Payment with no commercial or statutory purpose.	Yes
INSM	General	Consumer / Goods & Services	Instalment	Transaction is related to a payment of an instalment.	Yes
REOD	General	Finance	Account Overdraft Repayment	Transaction is for account overdraft repayment	No
FAND	General	Government	Financial Aid In Case Of Natural Disaster	Financial aid by State authorities for abolition of consequences of natural disasters.	Yes
GOVT	General	Government	Government Payment	Transaction is a payment to or from a government department.	Yes
TCSC	General	Government	Town Council Service Charges	Transaction is related to a payment associated with charges levied by a town council.	Yes
BLDM	General	Property	Building Maintenance	Transaction is related to a payment associated with building maintenance.	Yes
RENT	General	Property	Rent	Transaction is the payment of rent.	Yes
BNET	General	Wholesale / FI-FI	Bond Forward Netting	Bond Forward pair-off cash net movement.	Yes
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.	Yes
CMDT	Investment	Investments	Commodity Transfer	Transaction is payment of commodities.	Yes
DERI	Investment	Investments	Derivatives	Transaction is related to a derivatives transaction.	Yes
DIVD	Investment	Investments	Dividend	Transaction is payment of dividends.	Yes
FREX	Investment	Investments	Foreign Exchange	Transaction is related to a foreign exchange operation.	Yes
HEDG	Investment	Investments	Hedging	Transaction is related to a hedging operation.	Yes
INVS	Investment	Investments	Investment & Securities	Transaction is for the payment of mutual funds, investment products and shares.	Yes
SAVG	Investment	Investments	Savings	Transfer to savings/retirement account.	Yes
SECU	Investment	Investments	Securities	Transaction is the payment of securities.	Yes
TREA	Investment	Wholesale / FI-FI	Treasury Payment	Transaction is related to treasury operations.	Yes
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.	Yes
FUTR	Listed Derivatives	Wholesale / FI-FI	Futures	Cash related to futures trading activity.	Yes

Purpose Code	Classification	UK Suggested User Group	Name	Definition	Recommended for use in CHAPS
HLTI	Medical	Insurance	Health Insurance	Transaction is a payment of health insurance.	No
DNTS	Medical	Medical	Dental Services	Transaction is a payment for dental services.	No
LTCF	Medical	Medical	Long Term Care Facility	Transaction is a payment for long-term care facility services.	No
MDCS	Medical	Medical	Medical Services	Transaction is a payment for medical care services.	Yes
VIEW	Medical	Medical	Vision Care	Transaction is a payment for vision care services.	No
SWFP	OTC Derivatives	Wholesale / FI-FI	Swap contract final payment	Final payments for a swap contract.	Yes
SWPP	OTC Derivatives	Wholesale / FI-FI	Swap contract partial payment	Partial payment for a swap contract.	Yes
SWRS	OTC Derivatives	Wholesale / FI-FI	Swap contract reset payment	Reset payment for a swap contract.	Yes
SWUF	OTC Derivatives	Wholesale / FI-FI	Swap contract upfront payment	Upfront payment for a swap contract.	Yes
BECH	Salary & Benefits	Benefit payments	Child Benefit	Transaction is related to a payment made to assist parent/guardian to maintain child.	Yes
BENE	Salary & Benefits	Benefit payments	Unemployment Disability Benefit	Transaction is related to a payment to a person who is unemployed/disabled.	Yes
SSBE	Salary & Benefits	Benefit payments	Social Security Benefit	Transaction is a social security benefit, i.e. payment made by a government to support individuals.	Yes
PEFC	Salary & Benefits	Pensions	Pension Fund Contribution	Transaction is contribution to pension fund.	Yes
PENS	Salary & Benefits	Pensions	Pension Payment	Transaction is the payment of pension.	Yes
ADCS	Salary & Benefits	Salaries & Incomes	Advisory Donation Copyright Services	Payments for donation, sponsorship, advisory, intellectual and other copyright services.	Yes
ALMY	Salary & Benefits	Salaries & Incomes	Alimony Payment	Transaction is the payment of alimony.	No
BONU	Salary & Benefits	Salaries & Incomes	Bonus Payment	Transaction is related to payment of a bonus.	Yes
COMM	Salary & Benefits	Salaries & Incomes	Commission	Transaction is payment of commission.	Yes
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.	Yes

Purpose Code	Classification	UK Suggested User Group	Name	Definition	Recommended for use in CHAPS
SALA	Salary & Benefits	Salaries & Incomes	Salary Payment	Transaction is the payment of salaries.	Yes
LREB	Securities Lending	Wholesale / FI-FI	Lending rebate payments	Securities lending rebate payments.	Yes
LREV	Securities Lending	Wholesale / FI-FI	Lending Revenue Payments	Revenue payments made by the lending agent to the client.	Yes
ESTX	Tax	Tax	Estate Tax	Transaction is related to a payment of estate tax.	Yes
HSTX	Tax	Tax	Housing Tax	Transaction is related to a payment of housing tax.	Yes
INTX	Tax	Tax	Income Tax	Transaction is related to a payment of income tax.	Yes
PTXP	Tax	Tax	Property Tax	Transaction is related to a payment of property tax.	Yes
RDTX	Tax	Tax	Road Tax	Transaction is related to a payment of road tax.	Yes
TAXS	Tax	Tax	Tax Payment	Transaction is the payment of taxes.	Yes
VATX	Tax	Tax	Value Added Tax Payment	Transaction is the payment of value added tax.	Yes
WHLD	Tax	Tax	With Holding	Transaction is related to a payment of withholding tax.	Yes
TAXR	Tax	Tax	Tax Refund	Transaction is the refund of a tax payment or obligation.	Yes
CBTV	Utilities	Utilities	Cable TV Bill	Transaction is related to a payment of cable TV bill.	Yes
ELEC	Utilities	Utilities	Electricity Bill	Transaction is related to a payment of electricity bill.	Yes
GASB	Utilities	Utilities	Gas Bill	Transaction is related to a payment of gas bill.	Yes
PHON	Utilities	Utilities	Telephone Bill	Transaction is related to a payment of telephone bill.	Yes
UBIL	Utilities	Utilities	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.	Yes
WTER	Utilities	Utilities	Water Bill	Transaction is related to a payment of water bill.	Yes

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