

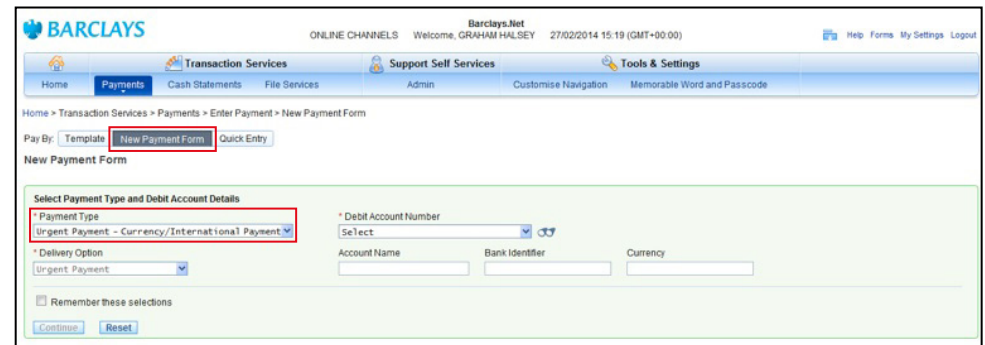
Barclays.Net UAE Payment Formatting Guide

Introduction

The information contained within this formatting guide is designed to help you send any payments to United Arab Emirates (UAE).

This guide focuses solely on ensuring you complete information specifically required for any payments to UAE in the relevant payment fields. Completion of all other payment fields generally required for any cross-border transaction is not referenced in this guide; these should be completed in accordance with the [Urgent Payment – Currency/International Payment user guide](#) and/or the relevant formatting guides. Please ensure that these guidelines are followed carefully.

A single payment to account in Barclays UAE is made by selecting [Urgent Payment – Currency/International Payment](#) from the template, New Payment Form or quick entry screen and must be input using a valid beneficiary IBAN. If instead you are importing a file of payments including AED payments, please refer to the [Barclays.Net Import Format guide](#).



Barclays.Net
ONLINE CHANNELS Welcome, GRAHAM HALSEY 27/02/2014 15:19 (GMT+00:00) Help Forms My Settings Logout

Transaction Services Support Self Services Tools & Settings

Home Payments Cash Statements File Services Admin Customise Navigation Memorable Word and Passcode

Home > Transaction Services > Payments > Enter Payment > New Payment Form

Pay By: Template **New Payment Form** Quick Entry

New Payment Form

Select Payment Type and Debit Account Details

* Payment Type
Urgent Payment - Currency/International Payment

* Debit Account Number
Select

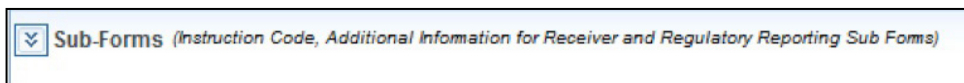
* Delivery Option
Urgent Payment

Account Name Bank Identifier Currency

Remember these selections

Continue Reset

Having opened a new payment form, please open the **Regulatory Reporting** fields by expanding the **Sub-Forms** section at the bottom of the screen.



Please select 'BENEFRES – Residence of beneficiary customer' from the drop down **Code** menu, and 'AE – United Arab Emirates' from the drop down **Country** menu.

Insert appropriate 3 digit transaction type code in the **Description** field from the following list. Above is an example of a Salary (SAL) payment to a non-Barclays UAE beneficiary. Regulatory Reporting Section is mandatory when making payments to UAE.

Please note: if you are debiting a Barclays UAE account, you must include 'TXNTYPE/' and then the 3 digit transaction code in this field.

Example – **TXNTYPE/SAL**

Transaction Code	Transaction Code Description
ACM	Agency Commissions
AES	Advance payment against EOS
AFA	Receipts or payments from personal residents bank account or deposits abroad
AFL	Receipts or payments from personal n-resident bank account in the UAE
ALW	Allowance
ATS	Air transport
BON	Bonus
CCP	Corporate Card Payments

Transaction Code	Transaction Code Description
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
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
CHC	Charitable Contributions
CIN	Commercial Investments
COM	Commission
COP	Compensation
DCP	Debit Card Payments
DIF	Debt instruments intragroup loans securities deposits foreign
DIL	Debt instruments intragroup loans securities deposits in the UAE
DLA	Purchases and sales of foreign debt securities more than a year in t related companies
DLF	Debt instruments intragroup loans\ deposits foreign (above 10% share)
DLL	Purchases and sales of securities issued by residents more than a year in the related companies
DOE	Dividends on equity not intra group
DSA	Purchases and sales of foreign debt securities less than a year in t related companies
DSF	Debt instruments intragroup foreign securities
DSL	Purchases and sales of securities issued by residents less than a year in t related companies
EDU	Educational Support
EMI	Equated Monthly Installments
EOS	End of Service / Final Settlem
FDA	Financial derivatives foreign
FDL	Financial derivatives in the UAE

Transaction Code	Transaction Code Description
FIA	Investment fund shares foreign
FIL	Investment fund shares in the UAE
FIS	Financial services
FSA	Equity other than investment fund shares in t related companies abroad
FSL	Equity other than investment fund shares in t related companies in the UAE
GDE	Goods Sold - Exports in FOB value
GDI	Goods Bought - Imports in CIF value
GDS	Goods bought or sold
GMS	Processing repair and maintenance services on goods
GOS	Government goods and services embassies etc
GRI	Government related income taxes tariffs capital transfers etc
IFS	Information services
IGD	Intra group dividends
IGT	Inter group transfer
IID	Intra group interest on debt
INS	Insurance services
IOD	Income on deposits
IOL	Income on loans
IPC	Charges for the use of intellectual property royalties
IPO	IPO Subscriptions
IRP	Interest Rate Swap Payments
IRW	Interest Rate Unwind Payments
ISH	Income on investment funds shares
ISL	Interest on securities more than a year
ISS	Interest on securities less than a year
ITS	Computer services
LAS	Leave Salary
LDL	Debt instruments intragroup loans\ deposits in the UAE (above 10% share)
LDS	Debt instruments intragroup securities in the UAE
LEA	Leasing abroad

Transaction Code	Transaction Code Description
LEL	Leasing in the UAE
LIP	Loan Interest Payments
LLA	Loans - Drawings or Repayments on loans extended to n-residents - long term
LLL	Loans - Drawings or Repayments on foreign loans extended to residents - long term
LNC	Loan Charges
MCR	Monetary Claim Reimbursements
MWI	Mobile Wallet Card Cash-Ins
MWP	Mobile Wallet Card Payments
OTS	Other modes of transport
OVT	Overtime
PEN	Pension
PIP	Profits on Islamic products
PMS	Professional and management consulting services
PPA	Purchase of real estate abroad from residents
PPL	Purchase of real estate in the UAE from n-residents
PRP	Profit Rate Swap Payments
PRR	Profits or rents on real estate
PRS	Personal cultural audio visual and recreational services
PRW	Profit Rate Unwind Payments
RDA	Reverse debt instruments abroad
RDL	Reverse debt instruments in the UAE
RDS	Research and development services
REA	Reverse equity share abroad
REL	Reverse equity share in the UAE
RFS	Repos on foreign securities
RLS	Repos on securities issued by residents
RNT	Rent Payments
SAA	Salary Advance
SAL	Salary
SCO	Construction

Transaction Code	Transaction Code Description
SLA	Loans - Drawings or Repayments on loans extended to n-residents - short term
SLL	Loans - Drawings or Repayments on foreign loans extended to residents - short term
STR	Travel
STS	Sea transport
SVI	Stored Value Card Cash-In
SVP	Stored Value Card Payments
TAX	TAX Payment
TCP	Trade credits and advances payable
TCR	Trade credits and advances receivable
TCS	Telecommunication services
TKT	Tickets
TOF	Transfer of funds between persons Normal and Juridical
TTS	Technical trade-related and other business services
UTL	Utility Bill Payments

The UAE Central Bank requires additional information to be provided in the **Payment Details** fields, dependent on Transaction Type:

- a. Salary (SAL) payment – insert the code ‘/REF/’ in the **Payment Details** field, followed by the MMMYYYY depicting the month and year of salary payment, e.g. /REF/JAN2012.

The screenshot shows the 'Payment Details' form with the following fields and values:

- Payment Currency:** Select
- Payment Amount:** [Empty]
- Value Date:** dd/mm/yyyy
- Execution Date:** [Empty]
- Debit Currency:** GBP
- Debit Amount:** [Empty]
- Indicative Exchange Rate:** [Empty]
- Charges Type:** Beneficiary
- Customer Reference:** [Empty]
- Deal Details (Deal Number, Booked Rate):** Deal Number [Empty], Booked Rate [Empty]
- Optional Payment Details:** Priority Payment [Checked], Confidential Payment [Unchecked], Intra-Company Indicator [Unchecked]
- Transaction Reference:** [Empty]
- Payment Details (Max 435 characters):** /REF/JAN2012

- b. Pension (PEN) payment – insert the code ‘/REF/GPSSA’ in the **Payment Details** field.

The screenshot shows the 'Payment Details' form with the following fields and values:

- Payment Currency:** Select
- Payment Amount:** [Empty]
- Value Date:** dd/mm/yyyy
- Execution Date:** [Empty]
- Debit Currency:** GBP
- Debit Amount:** [Empty]
- Exchange Rate:** [Empty]
- Book Rate:** [Empty]
- Charges Type:** Shared
- Customer Reference:** [Empty]
- Deal Details (Deal Number, Booked Rate):** Deal Number [Empty], Booked Rate [Empty]
- Optional Payment Details:** Payment using part of a deal secured previously through Barclays Net Book Rate on multiple payments? [Unchecked]
- Optional Payment Details:** Priority Payment [Unchecked], Confidential Payment [Unchecked], Intra-Company Indicator [Unchecked]
- Transaction Reference:** [Empty]
- Payment Details (Max 435 characters):** /REF/GPSSA

- c. Debit Card Payment (DCP) or Corporate Card (CCP) payment – insert the credit card number (non-IBAN) in the **Beneficiary Account Number** field.

When making a payment to a card, the transaction type code DCP (Debit Card Payment) or CCP (Corporate Card Payment) must be selected from the list of values and the 15 or 16 digit card number must be entered as the beneficiary account number.

The screenshot shows a form titled "Beneficiary and Beneficiary Bank Details". It is divided into three main sections: "Beneficiary Details", "Beneficiary Bank Details", and "Beneficiary Bank Information".

- Beneficiary Details:** Includes fields for "Beneficiary Name", "Beneficiary Account Number" (highlighted with a red box and containing "1234567890123456"), "Beneficiary Address", and "Beneficiary Country".
- Beneficiary Bank Details:** Includes fields for "Beneficiary Bank SWIFTBIC", "Beneficiary Bank National Clearing Code(NCC) Internal Only", and "Beneficiary Bank Routing Method".
- Beneficiary Bank Information:** Includes fields for "Beneficiary Bank Name", "Beneficiary Bank Address", and "Beneficiary Bank Country".

At the bottom, there is a small note: "Optional Beneficiary/Beneficiary Bank Details (Beneficiary SWIFT Business Identification Code, Beneficiary Bank Account Number, Beneficiary Type)".

- d. For all transaction type codes – insert the code '/REF/' in the **Payment Details** field, followed by any reference.

When making a UAE Value Added Tax (VAT) Payment

The Transaction Type Code TAX must be selected from the list of values and GIBAN (viz. the beneficiary IBAN - Government IBAN) must be entered as beneficiary IBAN number. GIBAN is provided by the Tax Authority.

The payment details field must be completed as follows:

Prefix your transaction with /REF/ followed by your entity TRN number (this is the VAT registration number) or any other information.

If you need further support, please contact your **Client Servicing Team** via the details available:

- at [Digital Channels Help Centre contact us](#), or
- via the **Contact Us** link at the bottom of every Barclays.Net screen

General information about Barclays.Net, including latest news, upcoming functionality enhancements and security information, can be found on the [Digital Channels Help Centre](#)

You can get this in Braille, large print or audio. For more information, please contact your local Barclays representative or visit barclayscorporate.com/alternativeformats