JS BANK

CBB Purpose Codes for SWIFT Cross Border Payments

JS Bank Limited — Wholesale Branch, Kingdom of Bahrain • Central Bank of Bahrain Schedule

Licensed Conventional Wholesale Bank (Branch) by CBB
Cross-Border Payment Reporting

Statutory Regulatory Notice: In compliance with Central Bank of Bahrain (CBB) directives, all outward and inward cross-border customer and institutional SWIFT payment messages must carry an accurate CBB Purpose Code.

I. GOODS-SERVICES-INCOME-TRANSFERS RECEIPTS & PAYMENTS

Classification	Code	Purpose	Brief Description
Import-Export	GDE	Goods sold (Exports in fob value)	All receipts for exports and re-exports between residents and nonresidents of goods regardless of when the goods are shipped and the settlement type.
	GDI	Goods bought (Imports in cif value)	All payments from imports between residents and nonresidents regardless of when the goods are shipped and the settlement type.
Transport & Travel	STS	Sea Transport	Transportation services provided by sea of tickets, transport of goods, cargo, and other auxiliary services.
	ATS	Air transport	Transportation services provided by air of airline companies related to transport of people, cargo, and other auxiliary services.
	OTS	Other methods of transport (including Postal and courier services)	Receipts and payments among residents and nonresidents related to road, pipelines, and other types of transport and postal and courier services.
	STR	Travel	Travel includes leisure, health (medical reasons), education (students), visit to family and business travel, local transport, hotels, restaurants, payments of tuition, examination fee, travel agents for booking of passages of foreign trips.
Services with abroad	GMS	Processing repair and maintenance services on goods	Manufacturing services covers processing, assembly, labeling, packing and maintenance and repair services on goods undertaken by enterprises that do not own the goods concerned.
	SCO	Construction	Creation, renovation, repair, or extension of fixed assets in the form of buildings, land improvements including installation and assembly work, site preparation and general construction, cost of construction, repairs and maintenance work to buildings as well as renting and establishment of necessary equipment.
	INS	Insurance Services	Provision of various types of insurance to/from non-residents and reinsurance regarding goods, life, insurance, travel, reimbursement.
	FIS	Financial Services	Explicit charges that require no special calculation including 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.

I. GOODS-SERVICES-INCOME-TRANSFERS RECEIPTS & PAYMENTS (CONTINUED)

Classification	Code	Purpose	Brief Description
Services with abroad (Cont.)	IPC	Charges for the use of intellectual property royalties	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.
	TCS	Telecommunications services	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, including business network services, teleconferencing and support services.
	ITS	Computer services	Computer services consist of hardware and/or software-related services and data-processing services.
	IFS	Information services	Information services comprise news agency services, database services both online and through magnetic, optical or printed media and web search portals.
	RDS	Research and development services	Services that are associated with basic research, applied research and experimental development of new products and processes.
	PMS	Professional and management consulting services	Includes legal services, accounting, management consulting, managerial services and public relations services, advertising, market research and public opinion polling services.
	TTS	Technical, trade-related and other business services	Includes 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.
	PRS	Personal, cultural, audiovisual and recreational services	Personal, cultural and recreational services are education services, health services, heritage and recreational services and other personal services.
Interest & Profits with abroad	IGD	Dividends intragroup	Includes receipts and payments on the form of dividends to/from abroad that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intro-group would be accepted.
	IID	Interest on debt intragroup	Recording of interest as investment income on external financial assets that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intro-group would be accepted.
	PIP	Profits on Islamic products	According to Islamic banking definitions, for example sukuks.
	PRR	Profits or rents on real estate	Rent covers income receivable for putting natural resources at the disposal of a nonresident institutional unit.
	DOE	Dividends on equity not Intragroup	Include receipts and payments in the form of dividends to/from abroad that resident investors receive from enterprises abroad to which they participate with percentage less than 10% at their share capital or not in the same group.
	ISH	Income on investment funds shares	Investment income attributable to collective investment fund shareholders, including mutual funds and unit trusts.

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I. GOODS-SERVICES-INCOME-TRANSFERS RECEIPTS & PAYMENTS (CONTINUED)

Classification	Code	Purpose	Brief Description
Interest & Profits (Cont.)	ISL	Interest on securities more than a year	Interest from residents that hold securities of maturity more than a year issued by nonresidents and the opposite.
	ISS	Interest on securities less than a year	Interest from residents that hold securities of maturity less than a year issued by nonresidents and the opposite.
	IOL	Income on loans	Interest of loans between enterprises not belonging to the same group.
	IOD	Income on deposits	Receipts of income from financial institutions nonresidents for the accounts of residents and payments of the income from resident financial institutions for accounts of nonresidents.
	CIN	Commercial Investments	Purchase of shares, bonds, or property made by a company.
	DIV	Dividend Payouts From FI	A dividend distribution of corporate profits to eligible shareholders from financial institutions.
	PRP	Profit Rate Swap Payments	Exchange periodic fixed and floating payments by multiplying a pre-agreed notional amount by the applicable fixed and floating rates agreed by the parties.
	PRW	Profit Rate Unwind Payments	Profit Rate Unwind Payments
Swap Derivatives	IRP	Interest Rate Swap Payments	Interest rate swaps are forward contracts where one stream of future interest payments is exchanged for another based on a specified principal amount.
	IRW	Interest Rate Unwind Payments	Interest Rate Unwind Payments
Government	GOS	Government goods and services embassies etc.	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 enclaves are located.
	GRI	Government related income taxes, tariffs, capital transfers, etc.	Receipts and payments of transfers from Bahrain's government to and from nonresidents related to taxes on products, on income, wealth and capital gains, subsidies on products, social contributions, social benefits, investment grants and donations.
Personal	CHC	Charitable Contributions (Charity and Aid)	Humanitarian aid, military assistance, contributions to international organization apart from loans, in cash or in kind, between the governments of different countries or between governments and international organizations.
	FAM	Family Support (Workers' remittances)	Personal transfers by migrants' resident households to or from nonresident households.

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I. GOODS-SERVICES-INCOME-TRANSFERS RECEIPTS & PAYMENTS (CONTINUED)

Classification	Code	Purpose	Brief Description
Personal & Remuneration	SAL	Salary (Compensation of employees)	Remuneration payable by resident enterprises to nonresident employees in return for work done by the latter during the accounting period.
	PPA	Purchase of real estate abroad from residents	The fair value of real estate purchased by residents abroad or its liquidation.
	PPL	Purchase of real estate in Bahrain from non-residents	The fair value of real estate purchased by nonresidents in Bahrain or its liquidation.
	ALW	Allowance	Reimbursements given by a resident employer to a nonresident employee to cover expenses such as a cost-of-living allowance.
	ACM	Agency Commissions	A service charge assessed by a resident agency for providing services for a nonresident client.
	AES	Advance payment against EOS	An advanced remuneration payment paid by a resident employer to a nonresident employee against the end of service settlement.
	BON	Bonus	Compensation given by resident employer to a nonresident employee in addition to their base salary.
	COM	Commission	A service charge assessed by a resident broker or investment advisor for providing investment advice or handling purchases and sales of securities for a nonresident client.
	COP	Compensation	Income of border, seasonal, and other short-term resident employees from nonresident employers
	EOS	End of Service/Final Settlement	Remuneration given by a resident employer to a nonresident employee at the end of employment.
	LAS	Leave Salary	Salary paid by the resident employer to a nonresident employee who is on leave.
	OAT	Own Account Transfer	The movement of funds from one account to another account abroad under the same ownership.
	OVT	Overtime	Remuneration given by a resident employer to a nonresident employee in return for working overtime.
	PEN	Pension	A fund where a sum of money is added during a nonresident employee's employment years and from which payments are drawn to support the person's retirement from work in the form of periodic payments.

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I. PERSONAL, RETAIL & II. ASSETS (CAPITAL FLOWS)

Classification	Code	Purpose	Brief Description
Personal Transfers	PIN	Personal Investments	Purchase made by an individual of shares, bonds, or property, in order to make a profit.
	SAA	Salary Advance	An advanced remuneration payment received from a resident employer to a nonresident employee.
	TOF	Transfer of funds between persons Normal and Juridical	The movement of funds from one account to another account abroad.
	EDU	Educational Support	An amount paid abroad for educational purposes.
Retail Commerce Payments	MWI	Mobile Wallet Card Cash-In	Deposit of funds (cash-in) to owner's mobile wallet from bank account.
	MWO	Mobile Wallet Card Cash-Out	Withdrawal of funds (cash-out) to owner's mobile wallet from bank account.
	MWP	Mobile Wallet Card Payments	Payment transaction using mobile wallet with listed merchant for various payments of goods and services.
	SVI	Stored Value Card Cash-In	Deposit of funds (cash-in) to a stored value/prepaid card from a bank account.
	SVO	Stored Value Card Cash-Out	Withdrawal of funds (cash-out) from a stored value/prepaid card into a bank account.
	SVP	Stored Value Card Payments	Payment card with a monetary value stored on the card itself.
	POS	POS Merchant Settlement	Credit and debit transactions for a specified location and date range made by financial institutions.
II. Assets: FDI > 10%	CEA	Equity and Investment fund shares for establishment/M&A abroad	Establishment of branch or company abroad, acquisition of an existing entity, purchase or sale of additional shares with percentage 10% of its capital or above abroad or liquidation of a previous investment. If the exact percentage is not known the intra-group would be accepted.
	DSF	Debt instruments Intragroup foreign securities	Bonds that a direct investor resident gives to its direct investment enterprise abroad or their repayments and a nonresident direct investment enterprise is giving to a resident direct investor or their repayments. If the exact percentage of above 10% participation is not known the intra-group would be accepted.
	REL	Reverse equity share in Bahrain	Reverse share participation (from a company abroad in which a Bahrain company has previously invested at least 10% share) below 10% to the share capital of the resident direct investor or its liquidation.

II. ASSETS (PORTFOLIO & EXTERNAL CREDIT CONTINUED)

Classification	Code	Purpose	Brief Description
Assets: FDI (>10%)	RDL	Reverse debt instruments in Bahrain	Bonds, loans from a company abroad in which a Bahrain company has previously invested at least 10% share to its resident direct investor or their repayments.
Portfolio Abroad (<10%)	FSA	Equity other than investment fund shares in not related companies abroad	Purchases or shares in equity from residents to shares of nonresidents companies with participation rate less than 10% or not related companies that do not belong to the same corporate group if the percentage is not known.
	FIA	Investment fund shares foreign	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.
	DSA	Purchases and sales of foreign debt securities in not related companies-Less than a year	Securities issued by nonresidents for example bonds, treasury bills, commercial papers, bankers' acceptance traded in organized markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	DLA	Purchases and sales of foreign debt securities in not related companies-More than a year	Securities issued by nonresidents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	FDA	Financial derivatives foreign	Transactions of residents to financial derivatives of nonresidents according to the gain or loss (margin) that occurs at the settlement of the title and not the underlying instrument.
	IPO	IPO Subscriptions	The purchase of an initial public offering (IPO) of stocks in the first offering of stocks for sale by a company.
	POR	Refunds/Reversals on IPO subscriptions	The refund or reversal by a financial institution on the purchase of an initial public offering (IPO) of stocks in the first offering of stocks for sale by a company.
Loans & Deposits Abroad	TKT	Tickets	Tickets
	DLF	Debt Instruments Intragroup loans, deposits foreign (above 10% share)	Loans and credit that a direct investor resident gives to its direct investment enterprise abroad or their repayments and nonresident direct investment enterprise is giving to a resident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intra-group would be accepted.
	AFA	Receipts or payments from personal residents bank account or deposits abroad	All inward or outward flows by residents from accounts held with banks abroad.
	SLA	Loans- Drawings or Repayments on loans extended to nonresidents-Short-term	All drawings or repayments on loans extended to nonresidents with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	LLA	Loans- Drawings or Repayments on loans extended to nonresidents- Long-term	All drawings or repayments on loans extended to nonresidents with duration more than a year in companies with capital participation more than 10% or that do not belong to the same corporate group if the percentage is not known.
	LEA	Leasing abroad	Financial leases that is leasing agreement of a nonresident with a resident.

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II. CREDIT & CLAIMS ABROAD / III. LIABILITIES IN BAHRAIN

Classification	Code	Purpose	Brief Description
Credit & Claims Abroad	RFS	Repos on foreign securities	Repurchase agreements on securities issued by nonresidents.
	TCR	Trade credits and advances receivable	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.
	LIP	Loan Interest Payments	Interest payments made by individuals and companies to financial institutions.
	LNC	Loan Charges	Charges paid by resident individuals and companies to financial institutions.
	LND	Loan Disbursements From FI	Loan disbursement payment made by a financial institution.
	UFP	Unclaimed Funds Placement	Unclaimed funds are money and other assets whose rightful owner cannot be located.
	MCR	Monetary Claim Reimbursements	Claim for payment solely in money that is owed to the debtor by its creditor or a third party.
	EMI	Equated Monthly Installments	A fixed payment amount made by a borrower to a financial institution at a specified date each calendar month.
III. Liabilities: FDI In Bahrain (>10%)	CEL	Equity & fund shares establishment/M&A in Bahrain from non-residents	Establishment of branch or other legal entity in Bahrain from direct investor nonresident or disinvestment. Share relationship above 10%. Acquisition of an existing entity with percentage 10% of its capital or above in Bahrain from a nonresident direct investor or liquidation of a previous investment. Purchase or sale of additional shares on a direct investment enterprise resident in Bahrain or liquidation of a previous investment.
	LDS	Debt instruments intragroup securities in Bahrain	Bonds that a direct investor nonresident gives to its direct investment enterprise in Bahrain or their repayments and a resident direct investment enterprise is giving to a nonresident direct investor or their repayments. If the exact percentage of above 10% participation is not known the intra-group would be accepted.
	REA	Reverse equity share abroad	Reverse share participation (from a company in Bahrain in which a foreign company has previously invested at least 10% share) below 10% to the share capital of the nonresident direct investor or its liquidation.
	RDA	Reverse debt instruments abroad	Bonds, loans from a company in Bahrain in which a foreign company has previously invested at least 10% share to its nonresident direct investor or their repayments.
Portfolio in Bahrain (<10%)	FSL	Equity other than investment fund shares in not related companies in Bahrain	Purchases or shares in equity by nonresidents of shares in resident companies with participation rate less than 10% or not related companies that do not belong to the same corporate group if the percentage is not known.
	FIL	Investment fund shares in Bahrain	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.
	DSL	Purchases and sales of securities issued by residents in not related companies- Less than a year	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptance traded in organized markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	DLL	Purchases and sales of securities issued by residents in not related companies- More than a year	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.

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III. LIABILITIES IN BAHRAIN & IV. OTHER CROSS BORDER TRANSFERS

Classification	Code	Purpose	Brief Description
Borrowing & Non-Resident Accounts	FDL	Financial derivatives in Bahrain	Transactions of nonresidents 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.
	LDL	Debt Instruments Intragroup loans, deposits in Bahrain (above 10% share)	Loans and credit that a direct investor nonresident gives to its direct investment enterprise in Bahrain or their repayments and a resident direct investment enterprise is giving to a nonresident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intra-group would be accepted.
	AFL	Receipts or payments from personal nonresidents bank account in Bahrain	All inward or outward flows by nonresidents from accounts held with banks in Bahrain.
	SLL	Loans- Drawings or Repayments on foreign loans extended to residents-Short-term	All drawings or repayments on loans extended to residents from abroad with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	LLL	Loans- Drawings or Repayments on foreign loans extended to residents-Long-term	All drawings or repayments on loans extended to residents from abroad with duration more than a year in companies with capital participation more than 10% or that do not belong to the same corporate group if the percentage is not known.
Settlements, Leasing & Billing In Bahrain	LEL	Leasing in Bahrain	Financial leases that is leasing agreement of a resident with a nonresident.
	RLS	Repos on securities issued by residents	Repurchase agreements on securities issued by residents.
	TCP	Trade credits and advances payable	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.
	CCP	Corporate Card Payments	Corporate card payments made by companies to financial institutions.
	CRP	Credit Card Payment	Payments made by individuals to financial institutions.
	DCP	Debit Card Payments	Payments made by individuals to financial institutions.
	RNT	Rent Payments	Rent payments made by companies and individuals.
	UTL	Utility Bill Payments	Bill payments made by companies and individuals.
IV. Other	CBP	Cross border payments	To be used when purpose code is not available.
	IGT	Inter Group Transfer	Transfer of funds within a group.

Customer Guidance: Ensure that the relevant 3-letter SWIFT Purpose Code is populated in Field 70 / 77B or the respective regulatory reporting segment when initiating outward corporate wire instructions. For assistance, contact JS Bank Wholesale Branch Bahrain operations.