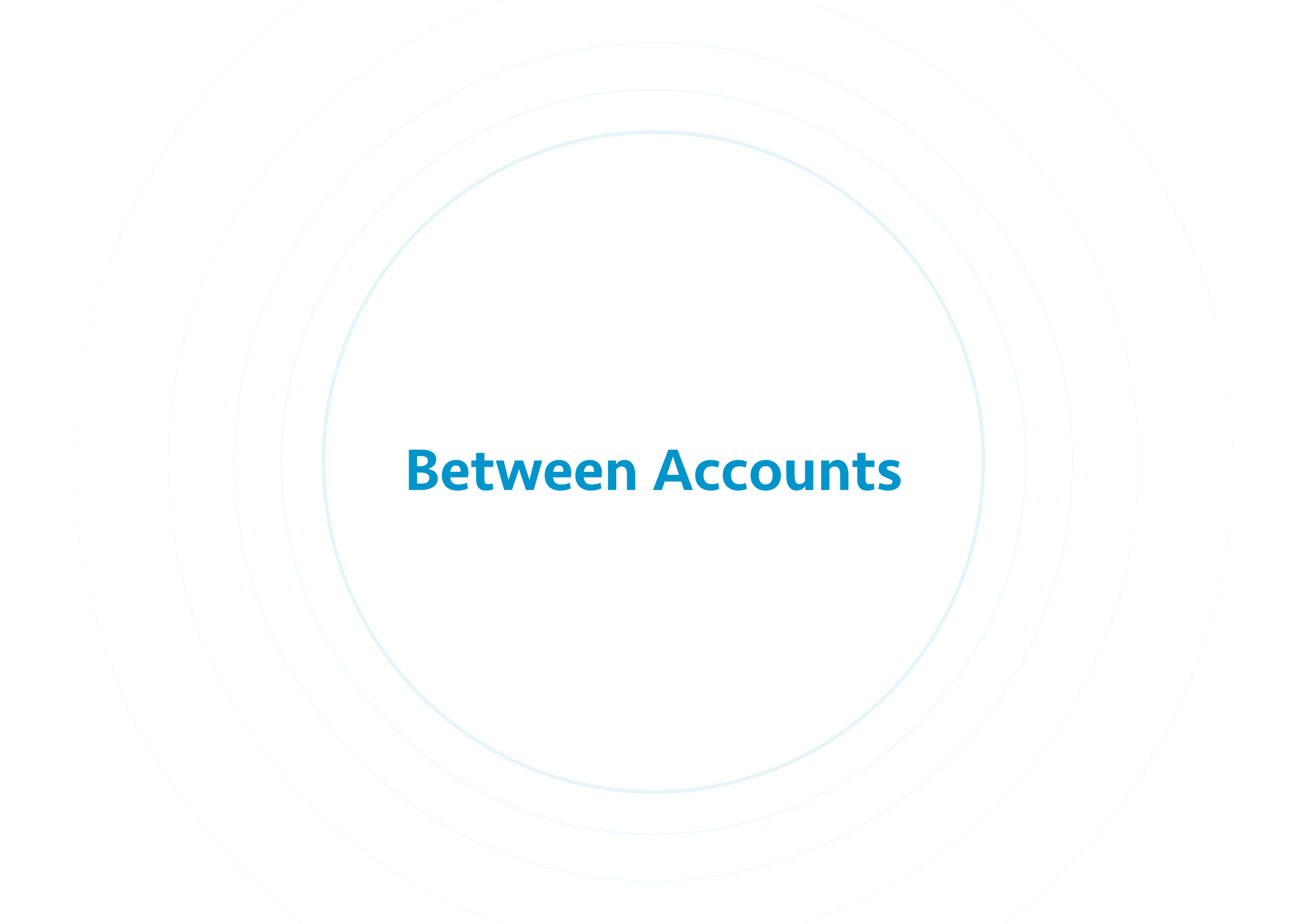


Bulk User Manual

Business Online



capital
bank

The background of the image features a series of concentric circles in a light blue color, centered on a white background. The circles vary in radius, creating a ripple effect that fills the entire frame.

Between Accounts

Column	Bulk Type	Between Accounts		
	CSV Field Description	Mandatory	Optional	Comments
A	Debit Account	X		Your Bank account number from which the transfers amount will be deducted .
				It starts with number 4 or 5 XXXXXX 7 digits
				Same account to be used for the whole bulk which should match the selected debit account on bulk screen
B	Bulk Currency	X		Fill out ISO currency code in upper case. "Example: JOD,USD"
				Bulk currency should be same as payment currency and should match debit account currency
C	Payment Currency	X		Fill out ISO currency code in upper case. "Example: JOD,USD"
				Payment currency should be same as bulk currency and should match debit account currency
D	Value Date	X		Same value date to be used for whole bulk
				To be filled out according to the following format : DD/MM/YYYY (today's date) , for example : 10/08/2025
				You can use a future value date if you wish to prepare the bulk file in advance .In this case ,the bulk file will be proceesed on the selected value/maturity date ,provided that the transaction is fully authorized on or before that date. The selected value date on the screen should match with the filled value date in the bulk file.
E	Amount	X		Single Payment / amount in numbers
F	Beneficiary Name	Not applicable		
G	Beneficiary SteertName	Not applicable		
H	Building Number	Not applicable		
I	Town Name	Not applicable		
J	Post Code	Not applicable		

Column	Bulk Type	Between Accounts		
	CSV Field Description	Mandatory	Optional	Comments
K	Province	Not applicable		
L	Beneficiary Country	Not applicable		
M	Beneficiary Account/IBAN Number	X		Own account number that starts with number 4 or 5XXXXXX 7 digits in which the amount will be transferred to.
N	Beneficiary Bank SWIFT Code	Not applicable		
O	Beneficiary Bank Name	Not applicable		
P	Beneficiary Bank Address (TownName)	Not applicable		
Q	Beneficiary Bank Country	Not applicable		
R	Payment Details to Beneficiary	Not applicable		
S	Intermediary Bank SWIFT BIC	Not applicable		
T	Routing NO	Not applicable		
U	Jordan Purpose Code	Not applicable		
V	Receiver Purpose Code	Not applicable		
W	Customer Reference		X	Text - Alphanumeric Free Text up to (16) characters including spaces. Do not include any special characters such as the commas or dashes or %

The background of the image features a series of concentric circles in a light blue color, centered on a white background. The circles are of varying diameters, creating a ripple effect that fills the entire frame.

Within Bank

Column	Bulk Type	Within Bank		
	CSV Field Description	Mandatory	Optional	Comments
A	Debit Account	X		Your Bank account number from which the transfers amount will be deducted.
				It starts with number 4 or 5XXXXXX 7 digits
				Same account to be used for the whole bulk which should match the selected debit account on bulk screen
B	Bulk Currency	X		Fill out ISO currency code in upper case. "Example: JOD,USD"
				Bulk currency should be same as payment currency and should match debit account currency
C	Payment Currency	X		Fill out ISO currency code in upper case. "Example: JOD,USD"
				Payment currency should be same as bulk currency and should match debit account currency
D	Value Date	X		Same value date to be used for whole bulk
				To be filled out according to the following format : DD/MM/YYYY (today's date) , for example : 10/08/2025
				You can use a future value date if you wish to prepare the bulk file in advance .In this case ,the bulk file will be proceesed on the selected value/maturity date ,provided that the transaction is fully authorized on or before that date.
E	Amount	X		The selected value date on the screen should match with the filled value date in the bulk file.
F	Beneficiary Name	X		Single Payment / payroll amount in numbers
G	Beneficiary Steert Name	Not applicable		Text - Alphanumeric Name range Between 5 and 65 characters including spaces. Do not include any Arabic letters or any special characters such as the commas or dashes or %
H	Building Number	Not applicable		

Column	Bulk Type	Within Bank		
	CSV Field Description	Mandatory	Optional	Comments
I	Town Name	Not applicable		
J	Post Code	Not applicable		
K	Province	Not applicable		
L	Beneficiary Country	Not applicable		
M	Beneficiary Account/IBAN Number	X		Beneficiary account number that starts with number 4 or 5XXXXXX 7 digits in which the amount will be transferred to.
N	Beneficiary Bank SWIFT Code	Not applicable		
O	Beneficiary Bank Name	Not applicable		
P	Beneficiary Bank Address (TownName)	Not applicable		
Q	Beneficiary Bank Country	Not applicable		
R	Payment Details to Beneficiary	Not applicable		
S	Intermediary Bank SWIFT BIC	Not applicable		
T	Routing NO	Not applicable		
U	Jordan Purpose Code	X		Jordan purpose code should be matched with bulk type. For example, In case of payroll (executive/employees) is selected, please fill only the codes that start with 02 as per below list of codes "Payment Purpose Codes"
V	Receiver Purpose Code	Not applicable		
W	Customer Reference		X	Text -Alphanumeric Free Text up to (16) characters including spaces. Do not include any special characters such as the commas or dashes or %

The background of the slide features a series of concentric circles in a light blue color, centered on the page. The circles vary in diameter, creating a ripple effect that draws the eye towards the center.

Domestic

Column	Bulk Type	Domestic		
	CSV Field Description	Mandatory	Optional	Comments
A	Debit Account	X		Your Bank account number from which the transfers amount and charges will be deducted.
				It starts with number 4 or 5XXXXXX 7 digits
				Same account to be used for the whole bulk which should match the selected debit account on bulk screen
B	Bulk Currency	X		Fill out ISO currency code in upper case .The only allowed currencies are: JOD, USD, GBP and EUR
				Bulk currency should be same as payment currency and should match debit account currency
C	Payment Currency	X		Fill out ISO currency code in upper case .The only allowed currencies are: JOD, USD, GBP and EUR
				Payment currency should be same as bulk currency and should match debit account currency
D	Value Date	X		Same value date to be used for whole bulk
				To be filled out according to the following format : DD/MM/YYYY (today's date) , for example : 10/08/2025
				You can use a future value date if you wish to prepare the bulk file in advance .In this case ,the bulk file will be proceesed on the selected value/maturity date ,provided that the transaction is fully authorized on or before that date. The selected value date on the screen should match with the filled value date in the bulk file.
E	Amount	X		Single Payment / payroll amount in numbers
F	Beneficiary Name	X		Text -Alphanumeric Name range Between 5 and 65 characters including spaces. Do not include any Arabic letters or any special characters such as the commas or dashes or %

Column	Bulk Type	Domestic		
	CSV Field Description	Mandatory	Optional	Comments
G	Beneficiary Steert Name	X		Text -Alphanumeric The combination of (Street Name and Building number – if any-) together should not exceed Max 32. Do not include any Arabic letters or any special characters such as the commas or dashes or %
H	Building Number		x	Text - numeric Do not include any special characters such as the commas or dashes or %
I	Town Name	X		Text - Alphanumeric The combination of (Beneficiary's ISO Country code + Town Name) together should not exceed 32x Do not include any Arabic letters or any special characters such as the commas or dashes or %
J	Post Code	Not applicable		
K	Province	Not applicable		
L	Beneficiary Country	X		ISO country code should be filled JO (write in upper case)
M	Beneficiary Account/IBAN Number	X		Beneficiary IBAN number (Only IBAN is allowed)
N	Beneficiary Bank SWIFT Code	X		Beneficiary Bank SWIFT Code
O	Beneficiary Bank Name	Not applicable		
P	Beneficiary Bank Address (Town Name)	Not applicable		
Q	Beneficiary Bank Country	X		ISO country code should be filled JO (write in upper case)

Column	Bulk Type	Domestic		
	CSV Field Description	Mandatory	Optional	Comments
R	Payment Details to Beneficiary		X	Text -Alphanumeric Free Text up to (90) characters including the spaces .Do not include any Arabic letters or special characters such as the commas or dashes or %
S	Intermediary Bank SWIFT BIC	Not applicable		
T	Routing NO	Not applicable		
U	Jordan Purpose Code	X		Jordan purpose code should be matched with bulk type .For example;In case of payroll (executive/employees) is selected,pls fill only the codes that start with 02 as per below list of codes "Payment Purpose Codes".
V	Receiver Purpose Code	Not applicable		
W	Customer Reference		X	Text -Alphanumeric Free Text up to (16) characters including spaces. Do not include any special characters such as the commas or dashes or %

The background of the image features a series of concentric circles in a light blue color, centered on a white background. The circles vary in radius, creating a ripple effect that fills the entire frame.

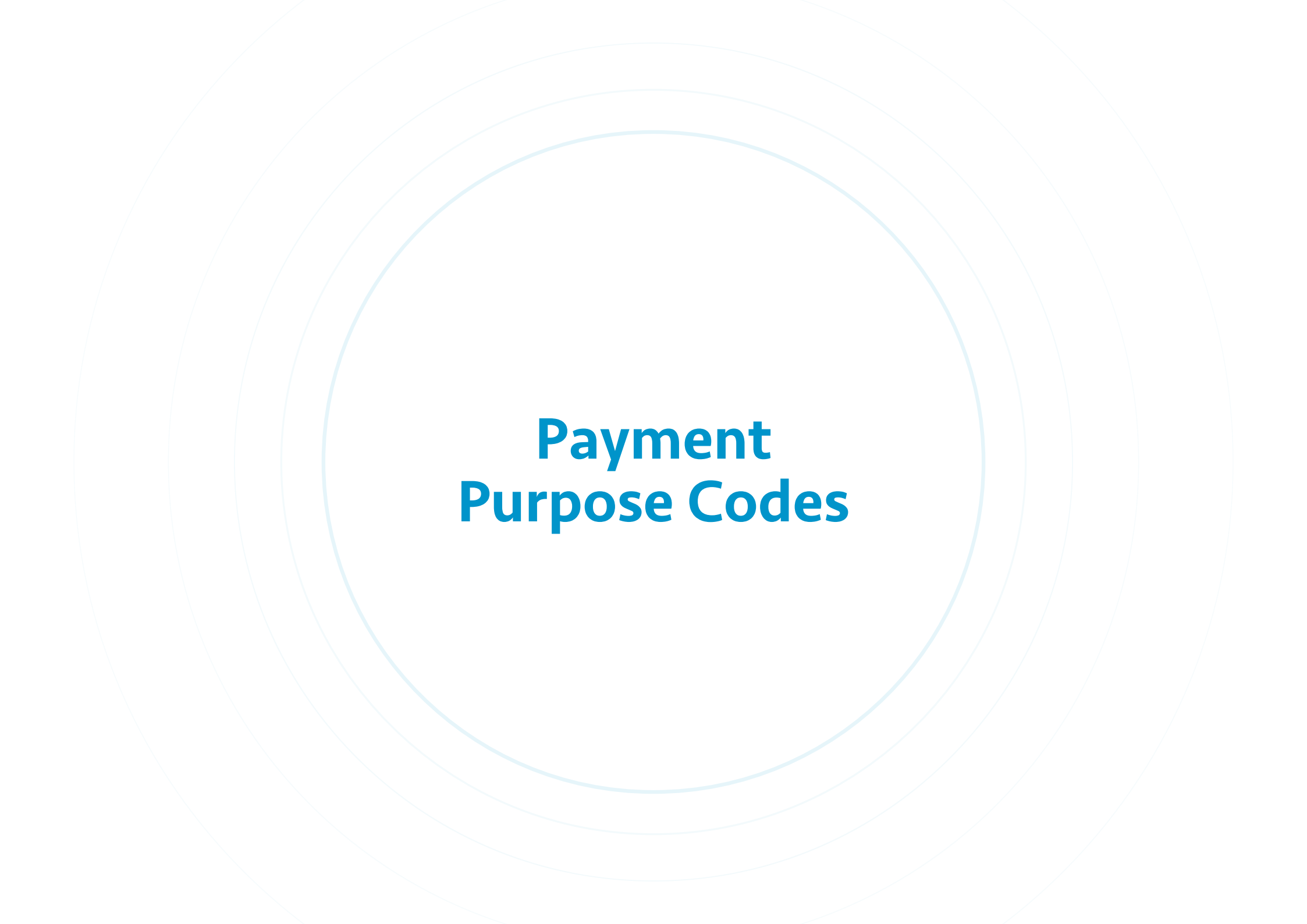
International

Column	Bulk Type	International		
	CSV Field Description	Mandatory	Optional	Comments
A	Debit Account	X		Your Bank account number from which the transfers amount and charges will be deducted
				It starts with number 4 or 5XXXXXX 7 digits
				Same account to be used for the whole bulk which should match the selected debit account on bulk screen
B	Bulk Currency	X		Fill out ISO currency code in upper case .The only allowed currencies are :AED,CHF,EUR,QAR,DKK,SAR,USD,CAD,EGP,AUD,JPY,GBP,OMR,SEK,KWD,IQD,JOD,BHD
				Bulk currency should be same as payment currency and should match debit account currency
C	Payment Currency	X		Fill out ISO currency code in upper case. Example:USD,EUR.SAR,AED,SEK,JPY and GBP
				Payment currency should be same as bulk currency and should match debit account currency
D	Value Date	X		Same value date to be used for whole bulk
				To be filled out according to the following format : DD/MM/YYYY (today's date) , for example : 10/08/2025
				You can use a future value date if you wish to prepare the bulk file in advance .In this case ,the bulk file will be proceesed on the selected value/maturity date ,provided that the transaction is fully authorized on or before that date. The selected value date on the screen should match with the filled value date in the bulk file.
E	Amount	X		Single Payment / Salary amount in numbers
F	Beneficiary Name	X		Text -Alphanumeric Name range Between 5 and 65 characters including spaces. Do not include any Arabic letters or any special characters such as the commas or dashes or %

Column	Bulk Type	International		
	CSV Field Description	Mandatory	Optional	Comments
G	Beneficiary Steert Name	X		Text -Alphanumeric The combination of (Street Name and Building number – if any -) together should not exceed Max 32. Do not include any Arabic letters or any special characters such as the commas or dashes or %
H	Building Number	X		Building number is Manadatory for transfers routed to USA and Canada only Text -numeric The combination of (Street Name and Building number – if any-) together should not exceed Max 32.
I	Town Name	X		Text -Alphanumeric The combination of (Beneficiary's ISO Country code + Town Name) together should not exceed 32x for all countries except USA and Canada. for USA and Canada, The combination of (Town Name + post code + province +Beneficiary's ISO Country code:) together should not exceed 29x Do not include any Arabic letters or any special characters such as the commas or dashes or %
J	Post Code	X		Post code is applicable only to transfers routed to USA and Canada only Text -Alphanumeric The combination of (Town Name + post code + province +Beneficiary's ISO Country code) together should not exceed 29x
K	Province	X		Province code is applicable only to transfers routed to USA and Canada only choose ISO code from the below list of Province States. Don't use the description Text -Alphanumeric The combination of (Town Name + post code + province + Beneficiary's ISO Country code) together should not exceed 29x
L	Beneficiary Country	X		ISO country code should be added Example: US,EU (write in upper case)

Column	Bulk Type	International		
	CSV Field Description	Mandatory	Optional	Comments
M	Beneficiary Account/IBAN Number	X		Beneficiary IBAN number / Account number for Non-IBAN countries
N	Beneficiary Bank SWIFT Code	X		Optional only for USA, in such a case , you have have to fill out the beneficiary bank's name and address
O	Beneficiary Bank Name		X	Text -Alphanumeric should not exceed 35x ncluding the spaces .Do not include any Arabic letters or special characters such as the commas or dashes or %
P	Beneficiary Bank Address (Town Name)		X	Text -Alphanumeric should not exceed 35x ncluding the spaces .Do not include any Arabic letters or special characters such as the commas or dashes or %
Q	Beneficiary Bank Country	X		ISO country code should be added
				Example: US,AE (write in upper case)
R	Payment Details to Beneficiary		X	Text -Alphanumeric Free Text up to (90) characters including the spaces .Do not include any special characters such as the commas or dashes or %
S	Intermediary Bank SWIFT BIC		X	Fill Intermediary Bank BIC code Shouldn't be same as Beneficiary Bank SWIFT Code
T	Routing NO	X		Mandatory for below countries: - BSB no For payment to Australia - 6 numerical digits - Transit no for payments to Canada - 9 numerical digits - IFSC for payments to India 11- numerical digits Mandatory for USA in case beneficiary bank name and address are filled Fedwire/Routing for payments to USA - 9 numerical digits
U	Jordan Purpose Code	X		Pls fill only the codes as per below list of codes "Payment Purpose Codes". which does not start with 02

Column	Bulk Type	International		
	CSV Field Description	Mandatory	Optional	Comments
V	Receiver Purpose Code	X		Mandatory only for:
				IN (India), PS (Palestine), QA (Qatar), AE (United Arab Emirates), BH (Bahrain) and KW (Kuwait).
				Pls fill only the codes as per the attached List of codes Transfer purpose code – Receiver Purpose Code
W	Customer Reference		X	Text - Alphanumeric Free Text up to (16) characters including spaces. Do not include any special characters such as the commas or dashes or %

The background of the slide features a series of concentric circles in a light blue color, centered on the page. The circles vary in diameter, creating a ripple effect that draws the eye towards the center.

Payment Purpose Codes

Main Purpose	Code	Purpose Description
Personal	0101	Invoice Payment and Purchase
	0102	Utility Bill Payment
	0108	Associations Subscriptions
	0109	Saving and Funding Account
	0111	End of Service indemnity
	0112	Trust
	0113	Court Transfer
	0114	Financial Aid
Salaries and Wages	0201	Public Sector Employees Salaries
	0202	Laborers Salaries
	0203	Private Sector Staff Salaries
	0205	Foreign Diplomatic Salaries
	0206	Overseas Incoming Salaries
	0207	Civil / Military Retirement Salaries
	0208	Social Security Retirement Salaries
	0209	Establishment Social Security Subscription
	0210	Public Sector Employees Bonus
	0211	Laborers Bonus
	0212	Private Sector Staff Bonus
	0213	Income Tax Refunds
	0214	Public Sector Employees Deductions

Main Purpose	Code	Purpose Description
Investment Remittances	0301	Investment Revenues
	0302	Brokerage Investment
	0303	Insurance
	0304	Subscriptions to International Nonmonetary Organizations
	0305	Local Investment
	0306	External Investment
	0307	Tender Bond Guarantee
Transportation and Tourism	0401	Air Freight
	0402	Land Freight
	0403	Sea Freight
	0404	Travel and Tourism
Training and Delegation	0501	Governmental Delegation Transfers
	0502	Private Sector Delegation Transfers
	0503	Governmental Education
	0504	Private Sector Education
Import and Export	0601	Public Sector Exportation
	0602	Private Sector Exportation
	0603	Public Sector Importation
	0604	Private Sector Importation

Main Purpose	Code	Purpose Description
External Aid	0701	Religious Communities Aid
	0702	International Communities Aid
	0703	Arab Communities Aid
	0704	UN Aid
	0705	Charity Communities Aid
Services	0801	Telecommunication Services
	0802	Financial Services
	0803	Information Technology Services
	0804	Consulting Services
	0805	Construction Services
	0806	Maintenance and Assembling Services
	0807	Marketing and Media Services
	0808	Mining Services
	0809	Medical and Health Services
	0810	Cultural, Educational and Entertainment Services
	0811	Rental Expenses
	0812	Real Estate
	0813	Taxes
	0814	Fees
	0815	Commissions
	0816	Franchise and License Fees
	0817	Cheque Collection
	0818	Membership Fees

Main Purpose	Code	Purpose Description
Funding	0901	Municipality Funds
	0902	Government Funds
	0903	Private Sector Funds
	0904	External Incoming Funds
Diplomacy	1001	International Communities and Embassies Remittances
	1002	Permanent Diplomatic Missions
	1003	Temporary Diplomatic Missions
Loans	1101	Long-Term Loans Installments / Public Sector
	1102	Long-Term Loans interest Installments / Public Sector
	1103	Short-Term Loans Installments / Public Sector
	1104	Short-Term Loans interest Installments / Public Sector
	1105	Long-Term Loans Installments / Private Sector
	1106	Long-Term Loans Interest Installments / Public Sector
	1107	Short-Term Loans Installments /Private Sector
	1108	Short-Term Loans Interest Installments / Private Sector
	1109	Loans Installments Against Governmental Guarantee
	1110	Loans Interest Installments Against Governmental Guarantee
	1111	Credit Card Payment
General	1202	Scientific Research Support

The background of the slide features a series of concentric circles in a light blue color, centered on the page. The circles vary in diameter, creating a ripple effect that draws the eye towards the center.

Receiver Purpose Codes

India

Main list of Purpose Code	Purpose Code	Sub ist of purpose code
Capital Account	P0001	Repatriation of Indian investment abroad in equity capital (shares)
	P0002	Repatriation of Indian investment abroad in debt securities.
	P0003	Repatriation of Indian investment abroad in branches & wholly owned subsidiaries
	P0004	Repatriation of Indian investment abroad in subsidiaries and associates
	P0005	Repatriation of Indian investment abroad in real estate
	P0006	Foreign direct investment in India in equity
	P0007	Foreign direct investment in India in debt securities
	P0008	Foreign direct investment in India in real estate
	P0009	Foreign portfolio investment in India in equity shares
	P0010	Foreign portfolio investment in India in debt securities including debt funds
	P0011	Repayment of loans extended to Non-Residents
	P0012	Long & medium term loans with original maturity above one year from Non-Residents to India
	P0013	Short term loans with original maturity upto one year from Non-Residents to India
	P0014	Receipts o/a Non-Resident deposits (FCNRB/NRERA etc.) ADs should report these even if funds are not «swapped» into Rupees.
	P0015	Loans & overdrafts taken by ADs on their own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported)
	P0016	Purchase of a foreign currency against another currency.
	P0017	Sale of intangible assets like patents, copyrights, trade marks etc. by Indian companies
	P0018	Other capital receipts not included elsewhere

Main list of Purpose Code	Purpose Code	Sub list of purpose code
Exports (of Goods)	P0101	Value of export bills negotiated / purchased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.)
	P0102	Realisation of export bills (in respect of goods) sent on collection (full invoice value)
	P0103	Advance receipts against export contracts, which will be covered later by GR/PP/SOFTEX/SDF
	P0104	Receipts against export of goods not covered by the GR/PP/SOFTEX/EC copy of shipping bill etc.
	P0105	Export bills (in respect of goods) sent on collection.
	P0106	Conversion of overdue export bills from NPD to collection mode
	P0107	Realisation of NPD export bills (full value of bill to be reported)
Transportation	P0201	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad
	P0202	Purchases on account of operating expenses of Foreign shipping companies operating in India
	P0205	Purchases on account of operational leasing (with crew) - Shipping companies
	P0207	Receipts of surplus freight/passenger fare by Indian Airlines companies operating abroad.
	P0208	Receipt on account of operating expenses of Foreign Airlines companies operating in India
	P0211	Purchases on account of operational leasing (with crew) - Airlines companies
	P0213	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).
Travel	P0301	Purchases towards travel (Includes purchases of foreign TCs, currency notes etc over the counter, by hotels, hospitals, Emporiums, Educational institutions etc. as well as amount received by TT/SWIFT transfers or debit to Non-Resident account).
	P0308	FC surrendered by returning Indian tourists.
Communication Services	P0401	Postal services
	P0402	Courier services
	P0403	Telecommunication services
	P0404	Satellite services
Construction Services	P0501	Receipts for cost of construction of services projects in India

Main list of Purpose Code	Purpose Code	Sub list of purpose code
Insurance Services	P0601	Receipts of life insurance premium
	P0602	Receipts of freight insurance - relating to import & export of goods
	P0603	Receipts on account of other general insurance premium
	P0604	Receipts of Reinsurance premium
	P0605	Receipts on account of Auxiliary services (commission on insurance)
	P0606	Receipts on account of settlement of claims
Financial Services	P0701	Financial intermediation except investment banking - Bank charges, collection charges, LC charges, cancellation of forward contracts, commission on financial leasing etc.
	P0702	Investment banking - brokerage, under writing commission etc.
	P0703	Auxiliary services - charges on operation & regulatory fees, custodial services, depository services etc.
Computer & Information Services	P0801	Hardware consultancy/implementation
	P0802	Software consultancy/implementation (other than those covered in SOFTEX form)
	P0803	Data base, data processing charges
	P0804	Repair and maintenance of computer and software
	P0805	News agency services
	P0806	Other information services- Subscription to newspapers, periodicals, etc.
	P0807	Off site Software Exports
Royalties & License Fees	P0901	Franchises services - patents,copy rights, trade marks, industrial processes, franchises etc.
	P0902	Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films)

Main list of Purpose Code	Purpose Code	Sub list of purpose code
Other Business Services	P1001	Merchanting Services - net receipt (from sale and purchase of goods without crossing the border).
	P1002	Trade related services - Commission on exports/imports.
	P1003	Operational leasing services (other than financial leasing and without operating crew) including charter hire
	P1004	Legal services
	P1005	Accounting, auditing, book keeping and tax consulting services
	P1006	Business and management consultancy and public relations services
	P1007	Advertising, trade fair, market research and public opinion polling services
	P1008	Research & Development services
	P1009	Architectural, engineering and other technical services
	P1010	Agricultural, mining and on -site processing services - protection against insects & disease, increasing of harvest yields, forestry services, mining services like analysis of ores etc.
	P1011	Inward remittance for maintenance of offices in India
	P1012	Distribution Services
	P1013	Environmental Services
Personal, Cultural & Recreational services	P1101	Audio-visual and related services - services and associated fees related to production of motion pictures, rentals, fees received by actors, directors, producers and fees for distribution rights.
	P1102	Personal, cultural services such as those related to museums, libraries, archives and sporting activities and fees for correspondence courses of Indian Universities/Institutes
Govt. not included elsewhere (G.n.i.e.)	P1201	Maintenance of foreign embassies in India
	P1203	Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India.

Main list of Purpose Code	Purpose Code	Sub list of purpose code
Transfers	P1301	Inward remittance from Indian non-residents towards family maintenance and savings
	P1302	Personal gifts and donations
	P1303	Donations to religious and charitable institutions in India
	P1304	Grants and donations to governments and charitable institutions established by the governments
	P1306	Receipts / Refund of taxes
Income	P1401	Compensation of employees
	P1403	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)
	P1404	Inward remittance of interest on debt securities -debentures / bonds /FRNs etc.
	P1405	Inward remittance towards interest receipts of ADs on their own account (on investments.)
	P1406	Repatriation of profits to India
	P1407	Receipt of dividends by Indians
Others	P1501	Refunds / rebates on account of imports
	P1502	Reversal of wrong entries, refunds of amount remitted for non-imports
	P1503	Remittances (receipts) by residents under international bidding process.

Main list of Purpose Code	Purpose Code	Sub list of purpose code
Cover Page Total	P0091	Purchase from Reserve Bank of India (Currency-wise Totals)
	P0092	Purchase from other ADs in India (Currency-wise Totals)
	P0093	Purchase from Overseas banks & correspondents (Currency-wise Totals)
	P0094	debit from the vostro a/c of overseas bank or correspondents (Country-wise Totals)
	P0095	Aggregate Purchases at Branches (Currency-wise Totals)
	P0100	Exports (Totals) {N/P/D + Collection bills Realised during Fortnight + Advance received during Fortnight} (Purchases from Public against exports (Currency-wise Totals))
	P0144	Purchases from Public against third country exports (Currency-wise Totals)
	P1590	receipts below Rs. 5,00,000 (Currency-wise Totals)
	P1591	Non-Exports equivalent & above Rs. 5,00,000
Cover Page Balance	P2088	Opening Balance (Debit Balance in Mirror/Debit Balance in Vostro)
	P2199	Closing Balance (Debit Balance in Mirror/Debit Balance in Vostro)

Bahrain

Purpose Code	DESC
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 non-resident bank account in BAH
ALW	Allowance
ATS	Air transport
BON	Bonus
CCP	Corporate Card Payments
CEA	Equity and investment fund shares for the establishment of new company from residents abroad
CEL	Equity and investment fund shares for the establishment of new company in BAH from non-residents
CHC	Charitable Contributions (Charity and Aid)
CIN	Commercial Investments
COM	Commission
COP	Compensation
CRP	Credit Card Payment
DCP	Debit Card Payments
DIV	Dividend Payouts From FI

Purpose Code	DESC
DLA	Purchases and sales of foreign debt securities in not related companies - More than a year
DLF	Debt instruments intragroup loans, deposits foreign (above %10 share)
DLL	Purchases and sales of securities issued by residents in not related companies - More than a year
DOE	Dividends on equity not intragroup
DSA	Purchases and sales of foreign debt securities in not related companies - Less than a year
DSF	Debt instruments intragroup foreign securities
DSL	Purchases and sales of securities issued by residents in not related companies - Less than a year
EDU	Educational Support
EMI	Equated Monthly Installments
EOS	End of Service / Final Settlement
FAM	Family Support (Workers' remittances)
FDA	Financial derivatives foreign
FDL	Financial derivatives in BAH
FIA	Investment fund shares foreign
FIL	Investment fund shares in BAH
FIS	Financial services
FSA	Equity other than investment fund shares in not related companies abroad

Purpose Code	DESC
FSL	Equity other than investment fund shares in not related companies in BAH
GDE	Goods sold (Exports in fob value)
GDI	Goods bought (Imports in cif value)
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	Dividends intragroup
IGT	INTER GROUP TRANSFER
IID	Interest on debt intragroup
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	INTERST 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

Purpose Code	DESC
LAS	Leave Salary
LDL	Debt instruments intragroup loans, deposits in BAH (above %10 share)
LDS	Debt instruments intragroup securities in BAH
LEA	Leasing abroad
LEL	Leasing in BAH
LIP	Loan Interest Payments
LLA	Loans - Drawings or Repayments on loans extended to nonresidents - Long-term
LLL	Loans - Drawings or Repayments on foreign loans extended to residents - Long-term
LNC	Loan Charges
LND	Loan Disbursements From FI
MCR	Monetary Claim Reimbursements
MWI	MOBILE WALLET CARD CASH-IN
MWO	MOBILE WALLET CARD CASH-OUT
MWP	MOBILE WALLET CARD PAYMENTS
OAT	OWN ACCOUNT TRNSFER
OTS	Other modes of transport (including Postal and courier services)
OVT	Overtime
PEN	Pension
PIN	Personal Investments
PIP	Profits on Islamic products

Purpose Code	DESC
PMS	Professional and management consulting services
POR	Refunds/Reversals on IPO subscriptions
POS	POS Merchant Settlement
PPA	Purchase of real estate abroad from residents
PPL	Purchase of real estate in BAH from non-residents
PRP	PROFIT RATE SWAP PAYMENTS
PRR	Profits or rents on real estate
PRS	Personal, cultural, audiovisual and recreational services
PRW	PROFIT RATE UNWIND PAYMENTS
RDA	Reverse debt instruments abroad
RDL	Reverse debt instruments in BAH
RDS	Research and development services
REA	Reverse equity share abroad
REL	Reverse equity share in BAH
RFS	Repos on foreign securities
RLS	Repos on securities issued by residents
RNT	Rent Payments
SAA	Salary Advance

Purpose Code	DESC
SAL	Salary (Compensation of employees)
SCO	Construction
SLA	Loans- Drawings or Repayments on loans extended to nonresidents - 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
SVO	STORED VALUE CARD CASH-OUT
SVP	STORED VALUE CARD PAYMENTS
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
UFP	Unclaimed Funds Placement

Palestine

POP Code	Descriptions
35	Export
34	Import
45	Maintenance Services
52	Sea Freight
51	Air Freight
50	Land Freight
15	Travel and Tourism
47	Communications Services
44	Construction Services
29	Construct Real Estate
27	Purchase Real Estate
25	Purchases Lands
53	Insurance Payment
54	Insurance Compensations
23	Credit Card Payment
42	Financial Services
57	Subscriptions and Memberships Fees
22	Prepaid Cards Recharging
55	Associations or Union Subscriptions
56	Subscription in Pensions Funds
71	Subscriptions to International Nonmonetary Organizations

POP Code	Descriptions
79	Information Technology Services
39	Rental Expenses
72	Funding Clubs and Associations
37	Commissions
17	Treatment Expenses
76	Rerouting
80	Other
38	Taxes
43	Consulting Services
14	Legacy / Heritage
46	Advertising and Marketing Services
24	Scientific Research Support
49	Mining Services
21	Utility Bill Payment (Tel, Internet,)
19	Electricity Bill Payment
20	Water Bill Payment
65	Governmental Delegation
69	Diplomatic Missions
70	Embassies and Representative Offices Remittances
66	Governmental Education
75	Municipality Funds

POP Code	Descriptions
77	Fines and Infractions
12	End of service Indemnity
10	Wages and Salaries
11	Retirements Wages and Salaries
40	Investment Returns or Revenues
41	Brokerage Investment
26	Sell Lands
28	Sell Real Estate
81	Used Car Trading
67	Funding Aid for Budget Support
30	Buy Shares
31	Sell Shares
32	Buy Bonds
33	Sell Bonds
58	Tender Bond Guarantee

POP Code	Descriptions
59	Grants and Donations
61	Religious Communities Aid
62	International Communities Aid
60	Aid and Subsidies
64	UN Aid
63	Charity Communities Aid
13	Family Aid or Family Assistance
68	Funding Capital Project
73	Loans
74	Loans Repayment
16	Educational Expenses
78	Cultural , Educational & Entertainment Services
48	Medical and Health Services
18	Invoice Payment and Purchases
36	Feeding or Funding Account

Qatar

Code	Purpose of Payment Description
A1A01	Value of export bills negotiated / purchased / discounted etc.
A1A02	Realization of export bills (in respect of goods) sent on collection (full invoice value).
A1A03	Advance receipts against export contracts (export of goods only).
A2A01	Inward remittance on account of surplus freight / passenger fare by Qatari shipping companies operating abroad.
A2A02	Operating expenses of foreign shipping companies operating in Qatar.
A2A04	Freight on exports – shipping companies.
A2A05	Receipt towards operational leasing (with crew) – shipping companies.
A2A07	Inward remittance of surplus freight / passenger fare by Qatari airlines companies operating abroad.
A2A08	Receipts on account of operating expenses of foreign airlines companies operating in Qatar.
A2A10	Freight on exports – airlines companies.
A2A11	Receipts towards operational leasing (with crew) – airlines companies.
A2A13	Receipts towards other transportation services (stevedoring, demurrage, port handling charges, etc.).
A2B01	Inward remittance towards business travel including purchase of foreign TCs, currency notes, etc. over the counter by hotels, hospitals, emporium.
A2B08	FC surrendered by the returning Qatari resident tourists.
A2C01	Receipts on account of life insurance premium.
A2C02	Receipts on account of freight insurance relating to import & export goods.
A2C03	Receipts of other general insurance premium.
A2C04	Receipts on account of reinsurance premium.
A2C05	Receipts on account of auxiliary services (commission on insurance).
A2C06	Receipts on account of settlement of claims.

Code	Purpose of Payment Description
A2D01	Inward remittance towards meeting the cost of construction of projects in Qatar.
A2E01	Receipts on account of hardware consultancy.
A2E02	Receipts on account of software implementation.
A2E03	Receipts on account of database / data processing charges.
A2E04	Receipts on account of repair and maintenance of computer and software.
A2E05	Receipts on account of provision of news agency services.
A2E06	Receipts on account of other information services – subscription to newspapers, periodicals, etc.
A2F01	Receipts on account of financial intermediation except investment banking – bank charges, collection charges, LC charges, cancellation of forward.
A2F02	Receipts on account of investment banking services – brokerage, underwriting commission, etc.
A2F03	Receipts on account of auxiliary services – custodial services, depository services, regulatory fees, etc.
A2G01	Maintenance of foreign embassies in Qatar.
A2G03	Maintenance of offices of international institutions (IMF, World Bank, etc.) in Qatar.
A2G07	Remittances for government services.
A2H01	Receipts on account of audio-visuals and related services – motion picture and video tape production, distribution, projection fees.
A2H02	Receipts on account of personal, cultural and recreational services – libraries, museums and other cultural services, sporting and recreational services.
A2J01	Receipts on account of merchanting services – net receipts on sale of goods where the good does not cross the customs border.

Code	Purpose of Payment Description
A2J02	Receipts on account of trade related services – commission on exports / imports, etc.
A2J03	Receipts on account of operational leasing (dry) / charter hire charges without crew for shipping, airlines, etc.
A2J04	Receipts on account of legal services.
A2J05	Receipts on account of accounting, auditing, bookkeeping and tax consulting services.
A2J06	Receipts on account of business and management consultancy and public relations services.
A2J07	Receipts on account of advertising, trade fair service, market research and public opinion polling services.
A2J08	Receipts on account of research and development services.
A2J09	Receipts on account of architectural, engineering and other technical services.
A2J10	Receipts on account of agricultural, mining and on-site processing services.
A2J11	Receipts on account of maintenance of offices in Qatar.
A2J12	Receipts on account of distribution services.
A2J13	Receipts on account of environmental services.
A2J19	Receipts on account of other business services not included elsewhere.
A2K01	Receipts on account of settlement of claims for postal services.
A2K02	Receipts on account of settlement of claims for courier services.
A2K03	Receipts on account of settlement of claims for telecommunication services.
A2R01	Receipts on account of franchise / patents / industrial process, etc.
A2R02	Receipts on account of licensing of originals / prototypes – films, sound recordings, manuscripts, etc.
A3A03	Interest on loans extended by residents to non-residents.
A3A04	Interest on debt securities / bonds, etc.
A3A05	Interest receipts on own investments.
A3A06	Repatriation of profits to Qatar.

Code	Purpose of Payment Description
A3A07	Dividends received by Qatari residents.
A4A01	Inward remittance from non-residents by residents – family maintenance / savings.
A4B02	Personal gifts and donations.
A4B03	Donations to religious and charitable institutions.
A4B04	Grants and donations to government and charitable institutions.
A4B06	Receipts / refund of taxes.
A4B07	Compensation of employees (short term).
A5A17	Purchase of intangible assets by residents – patents, copyrights, trademarks, etc.
A6A03	Repatriation of Qatari investment abroad – branches.
A6A04	Repatriation of Qatari investment abroad – subsidiaries / associates.
A6A05	Repatriation of Qatari investment abroad – real estate.
A6A06	Foreign direct investment in Qatar – equity.
A6A07	Foreign direct investment in Qatar – debt securities.
A6A08	Foreign direct investment in Qatar – real estate.
A6B01	Repatriation of Qatari investment abroad – equity shares.
A6B02	Repatriation of Qatari investment abroad – debt securities.
A6B09	Foreign portfolio investment in Qatar – equity shares.
A6B10	Foreign portfolio investment in Qatar – debt securities / debt funds.
A6C11	Repayment of loans extended to non-residents.
A6C12	Loans from non-residents to Qatar.
A6C13	Short-term loans (1 year or less) from non-residents.
A6C14	Receipts on account of non-resident deposits.
A6C15	Receipts from bank's own accounts abroad.
A6C18	Other capital receipts not included elsewhere.
A7A01	Refund / rebates on imports.
A7B02	Reversal / refund of non-import remittances.
A7C03	Receipts by residents from residents.

United Arab Emirates

Purpose Code	Description
GDE	Goods sold (Exports in fob value)
GDI	Goods bought (Imports in CIF value)
GMS	Processing repair and maintenance services on goods
STS	Sea transport
ATS	Air transport
TKT	Tickets
STR	Travel
OTS	Other modes of transport (including Postal and courier services)
TCS	Telecommunication services
SCO	Construction
PPL	Purchase of real estate in the UAE from non-residents
PPA	Purchase of real estate abroad from residents
INS	Insurance services
CCP	Corporate Card Payments
CRP	Credit Card Payment
DCP	Debit Card Payments
FIS	Financial services
COM	Commission
LIP	Loan Interest Payments
MWI	MOBILE WALLET CARD CASH-IN
MWO	MOBILE WALLET CARD CASH-OUT

Purpose Code	Description
MWP	MOBILE WALLET CARD PAYMENTS
POR	Refunds/Reversals on IPO subscriptions
ITS	Computer services
IFS	Information services
IPC	Charges for the use of intellectual property royalties
LNC	Loan Charges
TTS	Technical, trade-related and other business services
ACM	Agency Commissions
LEA	Leasing abroad
LEL	Leasing in the UAE
TAX	TAX Payment
XAT	TAX Refund
PMS	Professional and management consulting services
RDS	Research and development services
UTL	Utility Bill Payments
AFA	Receipts or payments from personal residents' bank account or deposits abroad
AFL	Receipts or payments from personal non-resident bank account in the UAE
PIN	Personal Investments
PRS	Personal, cultural, audiovisual and recreational services

Purpose Code	Description
GRI	Government related income taxes, tariffs, capital transfers, etc.
GOS	Government goods and services embassies etc.
BON	Bonus
EOS	End of Service / Final Settlement
COP	Compensation
PEN	Pension
OVT	Overtime
LAS	Leave Salary
SAL	Salary (Compensation of employees)
IOD	Income on deposits
IOL	Income on loans
ISH	Income on investment funds shares
PRR	Profits or rents on real estate
IPO	IPO Subscriptions
CEA	Equity and investment fund shares 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 companies abroad
CEL	Equity and investment fund shares for the establishment of new company in the UAE from non-residents, equity of merger or acquisition of companies in the UAE from non-residents and participation to capital increase of related companies from non-residents in the UAE

Purpose Code	Description
CIN	Commercial Investments
FSA	Equity other than investment fund shares in not related companies abroad
FSL	Equity other than investment fund shares in not related companies in the UAE
IGD	Dividends intragroup
PIP	Profits on Islamic products
DIV	Dividend Payouts From FI
DOE	Dividends on equity not intragroup
FIA	Investment fund shares foreign
FIL	Investment fund shares in the UAE
IID	Interest on debt intragroup
IGT	INTER GROUP TRANSFER
OAT	OWN ACCOUNT TRNSFER
CHC	Charitable Contributions (Charity and Aid)
FAM	Family Support (Workers' remittances)
TOF	Transfer of funds between persons Normal and Juridical
MCR	Monetary Claim Reimbursements
LDS	Debt instruments intragroup securities in the UAE
DLL	Purchases and sales of securities issued by residents in not related companies - More than a year
DSL	Purchases and sales of securities issued by residents in not related companies - Less than a year
ISL	Interest on securities more than a year

Purpose Code	Description
ISS	Interest on securities less than a year
DSA	Purchases and sales of foreign debt securities in not related companies - Less than a year
DLA	Purchases and sales of foreign debt securities in not related companies - More than a year
DSF	Debt instruments intragroup foreign securities
AES	Advance payment
	against EOS
LND	Loan Disbursements
	From FI
TCP	Trade credits and advances payable
TCR	Trade credits and advances receivable
LLA	Loans Drawings or Repayments on loans extended to nonresidents - Long-term
LLL	Loans - Drawings or Repayments on foreign loans extended to residents - Long-term
SLA	Loans Drawings or Repayments on loans extended to nonresidents - Short-term
SLL	Loans - Drawings or Repayments on foreign loans extended to residents - Short-term
DLF	Debt instruments intragroup loans, deposits foreign (above %10 share)
UFP	Unclaimed Funds Placement
EDU	Educational Support
FDA	Financial derivatives foreign

Purpose Code	Description
FDL	Financial derivatives in the UAE
ALW	Allowance
EMI	Equated Monthly Installments
IRP	INTEREST RATE SWAP PAYMENTS
LDL	Debt instruments intragroup loans, deposits in the UAE (above %10 share)
IRW	INTEREST RATE UNWIND PAYMENTS
POS	POS Merchant Settlement
PRP	PROFIT RATE SWAP PAYMENTS
PRW	PROFIT RATE UNWIND PAYMENTS
RDA	Reverse debt instruments abroad
RDL	Reverse debt instruments in the UAE
REA	Reverse equity shares abroad
REL	Reverse equity shares in the UAE
RFS	Repos on foreign securities
RLS	Repos on securities issued by residents
RNT	Rent Payments
SVI	STORED VALUE CARD CASH-IN
SVO	STORED VALUE CARD CASH-OUT
SVP	STORED VALUE CARD PAYMENTS

Kuwait

Code	Description
BKIP	Bank Loan Accrued Interest Payment
BKPP	Bank Loan Principal Paydown
BKFE	Bank Loan Fees
CDDP	Card Deferred Payment
CDOC	Original Credit
FCOL	Fee Collection
CBLK	Card Bulk Clearing
CDCB	Card Payment With Cash Back
MTUP	Mobile Top Up
ACCT	Account Management
DEPT	Deposit
CASH	Cash Management Transfer
PERS	Personto Person Payment
COLL	Collection Payment
INTC	Intra Company Payment
INTP	Intra Party Payment
MGSC	Futures Initial Margin Client Owned Segregated Cash Collateral
EXTD	Exchange Traded Derivatives
FIXI	Fixed Income
SBSC	Securities Buy Sell Sell Buy Back
SCVE	Purchase Sale Of Services
BEXP	Business Expenses
COMC	Commercial Payment

Code	Description
GDDS	Purchase Sale Of Goods
GDSV	Purchase Sale Of Goods And Services
SERV	Service Charges
SUBS	Subscription
SUPP	Supplier Payment
TRAD	Commercial
MP2B	Mobile P2B Payment
ROYA	Royalties
CHAR	Charity Payment
COMT	Consumer Third Party Consolidated Payment
HLRP	Housing Loan Repayment
HLST	Home Loan Settlement
INPC	Insurance Premium Car
INTE	Interest
LIFI	Life Insurance
PPTI	Property Insurance
INPR	Insurance Premium Refund
INSC	Payment Of Insurance Claim
INSU	Insurance Premium
LOAN	Loan
LOAR	Loan Repayment
RINP	Recurring Installment Payment
PENO	Payment Based On Enforcement Order

Code	Description
RELG	Rental Lease General
TRFD	Trust Fund
FORW	Forward Foreign Exchange
ADVA	Advance Payment
BCDM	Bearer Cheque Domestic
BCFG	Bearer Cheque Foreign
CCRD	Credit Card Payment
DCRD	Debit Card Payment
EDUC	Education
CFEE	Cancellation Fee
CORT	Trade Settlement Payment
REBT	Rebate
FEES	Payment Of Fees
GIFT	Gift
IHRP	Instalment Hire Purchase Agreement
INSM	Installment
IVPT	Invoice Payment
REFU	Refund
FAML	Family Support
MSVC	Multiple Service Types
LEGE	Legal Expense
LEGC	Legal Case
GOVT	Government Payment
BRKF	Brokerage Fee
ANNI	Annuity

Code	Description
CMDT	Commodity Transfer
DERI	Derivatives
PRME	Precious Metal
DIVD	Dividend
FREX	Foreign Exchange
INVS	Investment And Securities
SECU	Securities
TREA	Treasury Payment
SAVG	Savings
IRES	Investment in Real Estate
MDCS	Medical Services
HLTI	Health Insurance
ALLW	Allowance
BONU	Bonus Payment
COMM	Commission
PENS	Pension Payment
SSBE	Social Security Benefit
SALA	Salary Payment
SPSP	Salary Pension Sum Payment
BENE	Unemployment Disability Benefit
EOFS	End Of Service Payment
TFLG	Trade finance- letter of guarantee
TFLC	Trade finance- letter of credit
TAXS	Tax Payment
INTX	Income Tax

Code	Description
AIRB	Air
UBIL	Utilities
PHON	Telephone Bill
KEMB	Kuwaiti Embassies Transfers
IEMB	International Embassies Transfers
DELG	Government Delegation Transfers
INMM	Money Market
INTQ	MM Islamic
ICBD	CBK Bonds Issuance
RCBD	CBK Bonds Redumption
ECTQ	Related Tawarruq CBK Bonds Excution
SCTQ	Related Tawarruq CBK Bonds Settlement
ITBD	Treasury Bonds Issuance
RTBD	Treasury Bonds Redemption
EPDT	Public Debt Tawarruq Excution
SPDT	Public Debt Tawarruq Settlement
BDKD	Bulk Deposit By Participant Bank
BWKD	Bulk Withdrawal By Participant Bank
FCYB	Forex Currency Buy By Participant Bank
FCYS	Forex Currency Sell By Participant Bank
CDCD	Normal Deposit By Participant Bank
CWCD	Normal Withdrawal By Participant Bank
CHTR	Onus Inter Account Transfer
ISUK	Sukuk Issuance
RSUK	Sukuk Redemption

Code	Description
ITBL	Treasury Bills Issuance
RTBL	Treasury Bills Redemption
OTPT	Overtime Payment
LEPT	Leave Encashment
SADJ	Salary Adjustment
DEDU	Deductions
FORM	Form
STMP	Stamp
DISC	Discounts
FISU	Financial Support
INST	Installment
TRCO	Training Course
CONT	Contract
DUES	Dues
TEND	Tender
TECO	Terminate Contract
EXWO	Excellent Work
BOAL	Book Allowance
TICK	Travel Tickets
CCST	Cash Custody
RSIG	Resignation
SLON	Social Loan
OFMI	Official Mission
TEAM	Work Teams
IBAL	Increase Balance

The background of the slide features a series of concentric circles in a light blue color, centered on the page. The circles vary in diameter, creating a ripple effect that draws the eye towards the central text.

List of Province States

USA

Code	State/Province
AL	Alabama
AK	Alaska
AZ	Arizona
AR	Arkansas
CA	California
CO	Colorado
CT	Connecticut
DE	Delaware
FL	Florida
GA	Georgia
HI	Hawaii
ID	Idaho
IL	Illinois
IN	Indiana
IA	Iowa
KS	Kansas
KY	Kentucky
LA	Louisiana
ME	Maine
MD	Maryland
MA	Massachusetts
MI	Michigan
MN	Minnesota
MS	Mississippi
MO	Missouri
MT	Montana
NE	Nebraska
NV	Nevada
NH	New Hampshire
NJ	New Jersey
NM	New Mexico

CANADA

Code	State/Province
AB	Alberta
BC	British Columbia
MB	Manitoba
NB	New Brunswick
NL	Newfoundland and Labrador
NT	Northwest Territories
NS	Nova Scotia
NU	Nunavut
ON	Ontario
PE	Prince Edward Island
QC	Quebec
SK	Saskatchewan
YT	Yukon

Code	State/Province
NY	New York
NC	North Carolina
ND	North Dakota
OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
RI	Rhode Island
SC	South Carolina
SD	South Dakota
TN	Tennessee
TX	Texas
UT	Utah
VT	Vermont
VA	Virginia
WA	Washington
WV	West Virginia
WI	Wisconsin
WY	Wyoming
DC	District of Columbia
GU	Guam
MH	Marshall Islands
MP	Northern Mariana Island
PR	Puerto Rico
VI	Virgin Islands
AE	Armed Forces Africa
AA	Armed Forces Americas
AE	Armed Forces Canada
AE	Armed Forces Europe
AE	Armed Forces Middle East
AP	Armed Forces Pacific



**For any further questions,
Tel: 00962791112857, 00962791112856 or
business.online.banking@capitalbank.jo**

capital
b a n k