

## Payment Purpose codes for all payments in Malaysia

The following table provides information on the mandatory Payment Purpose codes for all payments in Malaysia effective 1 July 2017:

No	Purpose of Code	Purpose of Payment	Description
1	00000	Food and Live Animals	Payments or receipts for merchandise consisting of live animals, meat, meat preparations, dairy products, birds' eggs, fish, crustaceans, mollusks, vegetable, fruits, and edible products and feed stuff i.e. cereals, cereal products, sugar, sugar preparations, honey, coffee, tea, cocoa, spices, feeding stuff for animals (excluding unmilled cereals and other edible products) or manufactures thereof.
2	01000	Beverages and tobacco	Payments or receipts for merchandise consisting of beverages, tobacco and other related products and manufactures thereof.
3	02000	Crude Materials, inedible, except fuels	Payments or receipts for merchandise consisting of crude rubber (natural, synthetic and reclaimed), natural rubber, latex, cork, wood, saw logs, veneer logs, sawn timber, wooden railway sleepers, textiles, metalliferous ores, metal scraps, hides, skins, raw furskins, oil seeds, oleaginous fruits, pulp, waste paper, crude fertilizers, crude minerals, crude animal, vegetable material including unmilled cereals, and other crude materials thereof.

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No	Purpose of Code	Purpose of Payment	Description
4	03000	Minerals, Fuel and Lubricants	Payments or receipts for merchandise consisting of petroleum, petroleum products, refined petroleum products, crude petroleum, gas, natural gas and related manufactures, electric current, coal, coke, briquettes and other minerals, fuels and lubricants
5	04000	Animal and vegetable Oils, Fats and waxes	Payments or receipts for merchandise consisting of animal oils, fats, fixed vegetable oils and fats i.e. soya bean oil, groundnut oil, corn oil (crude, refined or fractionated), palm oil, coconut oil, crude and refined palm oil and related products i.e. palm kernel oil and other animal or vegetable oils and fats.
6	05000	Chemicals and related products, not classified elsewhere	Payments or receipts for merchandise consisting of industrial chemicals including organic and inorganic chemicals, dyeing, tanning, colouring materials, medicinal products, pharmaceutical products, essential oils, resinoids, perfume materials, plastics products (primary and non-primary forms), manufactured fertilizers, and other chemical materials and manufactures thereof.

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No	Purpose of Code	Purpose of Payment	Description
7	06000	Manufactured Goods	Payments or receipts for merchandise consisting of rubber manufactures, textile yarn, fabrics, made-up articles, iron, steel, non-ferrous metals, tin, other metal manufactures, leather, leather manufactures, dresses furskins, cork and wood manufactures (excluding furniture), paper, paperboard, articles of paper pulp, paper or paperboard, other non-metallic mineral manufactures and other manufactures thereof.
8	07000	Machinery, non-customised packaged software and transport equipment	Payments or receipts for merchandise consisting of power generating machinery and equipment, non-customised packaged software, specialised machinery and general industrial machinery and equipment i.e. commercial on-the-shelf software and applications e.g. Microsoft Office Suites, office machines, EDP equipment, metalworking machinery, and machine parts, computers and related parts and components, other office machines and equipment, telecommunications, sound recording and reproducing apparatus equipment, video and audio recordings on physical media i.e. disks and other devices, electrical machinery, apparatus, appliances, semiconductors, integrated circuits, memory chips including flash memories, other semiconductors i.e. cathode thermionic valves and tubes, and photocells, transport equipment and related spare parts e.g. aircraft, ships, yachts, road vehicles, and railway coaches, satellite and satellite launchers, and other related machinery and transport equipment thereof.

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No	Purpose of Code	Purpose of Payment	Description
9	07100	Power lines, pipelines, and undersea communication cables	Payments or receipts for merchandise consisting of power lines, pipelines and undersea communication cables.
10	08000	Miscellaneous manufactured articles	Payments or receipts for merchandise consisting of furniture and parts thereof, articles of apparel and clothing accessories, professional, scientific and controlling instruments and apparatus, military and defence equipment, other manufactured articles e.g. prefabricated building materials, sanitary ware, plumbing, heating and lighting fixtures, fittings, travel goods, handbags, footwear, photographic apparatus, optical goods, watches and clocks and other manufactured articles thereof.
11	09000	Commodities and miscellaneous transactions, not classified elsewhere	Payments or receipts for merchandise or miscellaneous transactions n.c.e consisting of postal packages, special transactions and commodities e.g. water supply, personal and household effects, trade samples, returned goods, ship and aircraft spares, unissued banknotes, securities and coins except gold coins, bunkers and stores e.g. fuels, provisions, stores and supplies procured in airports/ports by aircraft, ships and other vessels, fish catch, minerals from the seabed and salvage directly sold from one vessel to another, and refunds relating to goods transactions n.c.e. Exclude non-monetary gold.

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No	Purpose of Code	Purpose of Payment	Description
12	09700	Non-monetary gold	Payments or receipts for merchandise consisting of gold in the form of bullion e.g. coins, ingots or bars with purity of at least 995 parts per thousands, gold powder and gold in other unwrought or semi manufactured forms. Jewellery, watches, and other merchandise that contain gold or augmented with gold are excluded from this classification and should be part of their respective goods category.
13	10010	Goods for processing/manufacturing services	Payments or receipts for fees charged on goods received/dispatched for the purpose of processing which covers processing, assembly, labelling, packing and so forth to which this company does not own the goods processed. Includes oil refining, liquefaction of natural gas, assembly of clothing and assembly of electronics. Excludes prefabricated construction and labelling, and packing incidental to transport.
14	11110	Freight by air	Payments to or receipts from non-resident for the transportation of goods, including the loading on board and the unloading of goods from seagoing vessels if contracts between owners of goods and carriers require that the latter provide that services. Excludes transport by underwater pipelines (to be included under other modes of transportation).

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15	11120	Freight by sea	Payments to or receipts from non-resident for the transportation of goods, including the loading on board and the unloading of goods from aircrafts if contracts between owners of goods and carriers require that the latter provide that services.
16	11130	Freight by other modes of transportation	Payments to or receipts from non-resident for the transportation of goods, including the loading on board and the unloading of goods from trains, trucks or other mode of transportation not identified elsewhere if contracts between owners of goods and carriers require that the latter provide that services. Include inland waterway transport i.e. rivers, canals and lakes; pipeline transport for transportation of petroleum, water, and gas; and electricity transmission from point of supply to transformers platform prior to distribution to consumers. Exclude distribution of petroleum, water, gas and electricity to consumers.
17	11210	Passenger fare by air	Payments to or receipts from non-resident for the fares and other expenditure relating to international carriage of passengers by air. Includes taxes levied on passenger services i.e. sales or value-added taxes; fares of package tours, charges for excess baggage, vehicles, or other personal accompanying effects, and food, drink; and other items purchased on board of carriers.

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18	11220	Passenger fare by sea	Payments to or receipts from non-resident for the fares and other expenditure relating to international carriage of passengers by sea. Includes taxes levied on passenger services i.e. sales or value-added taxes; fares of package tours, charges for excess baggage, vehicles, or other personal accompanying effects, and food, drink; and other items purchased on board of carriers.
19	11230	Passenger fare by other modes of transportation	Payments to or receipts from non-resident for the fares and other expenditure relating to international carriage of passengers by road, railways or other mode of transport not identified elsewhere. Includes taxes levied on passenger services i.e. sales or value-added taxes; fares of package tours, charges for excess baggage, vehicles, or other personal accompanying effects, and food, drink; and other items purchased on board of carriers.
20	12110	Airport services	Payments to or receipts from non-resident for services relating to cargo handling, storage and warehousing charges, pilotage, navigational aid and towage, air traffic control, cleaning of transport equipment in airports and airport landing facilities which are not included in freight services. Includes associated agents' fees such as freight forwarding or brokerage services.

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No	Purpose of Code	Purpose of Payment	Description
21	12120	Port services	Payments to or receipts from non-resident for services relating to stevedoring and cargo handling, storage and warehousing charges, harbour dues and fees, anchorage and berthing facilities, tug boat services, pilotage, navigational aid and towage, cleaning of transport equipment at ports which are not included in freight services. Includes associated agents' fees such as freight forwarding or brokerage services.
22	12130	Other terminal facilities	Payments to or receipts from non-resident for services relating to the process of recovering a ship, its cargo or other property after a shipwreck or other casualty. Includes towing, re-floating, patching or repairing of sunken or grounded vessels or ships.
23	12140	Postal and courier services	Payments to or receipts from non-resident for services of pickup, transport and delivery of letters, newspapers, periodicals, brochures, other printed matter, parcels and packages. Also include post office counter services such as sales of stamps, poste restante services, telegram services and mailbox rental services. Exclude financial services rendered by postal administration entities, mail preparation services (other business services) and services related to postal communication systems (telecommunication services).



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24	12210	Charter of aircraft (with crews)	Payments to or receipts from non-resident for the rentals of commercial aircrafts (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases.
25	12220	Charter of ships and vessels (with crews)	Payments to or receipts from non-resident for the rentals of commercial vessels or ships (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases
26	12230	Charter of other modes of transport (with crews)	Payments to or receipts from non-resident for the rentals of commercial coaches and other mode of transport not identified elsewhere (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases
27	12310	Rentals/operating leasing of aircraft (without crews)	Covers payments to/receipt from non-resident for operational leases or rental of aircraft (without crews).
28	12320	Rentals/ operating leasing of ships and vessels (without crews)	Covers payments to/receipt from non-resident for operational leases or rental of ships and vessels (without crews).

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No	Purpose of Code	Purpose of Payment	Description
29	12330	Rentals/ operating leasing of other transport equipment (without crews)	Covers payments to/receipt from non-resident for operational leases or rental of other transportation equipment such as railways cars, containers, rigs and etc. (without crews).
30	12400	Fees for salvage operations	Payments to or receipts from non-resident for services provided at terminal facilities for coaches, trucks or other mode of transport not classified elsewhere which are not included in freight services. Includes associated agents' fees such as freight forwarding or brokerage services.
31	12500	Repair and Maintenance of Aircraft, Ships and Other Transport Equipment	Payments or receipts of maintenance and repair work on aircraft, ships and other transport equipment owned by others at the site of the repairer or elsewhere. Excludes cleaning of transport equipment, constructions repair and maintenance, and maintenance and repairs of computers.
32	13110	Goods and services purchase by travellers	Payments to or receipts from non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travellers during their visits to host countries for holidays, participation in sports and other recreational and cultural activities, visits with friends and relatives, etc.

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No	Purpose of Code	Purpose of Payment	Description
33	13210	Goods and services purchase through official travel	Payments to or receipts from travellers going abroad for all types of business activities; government and international organisations' employees on official travel; and carrier crew stopping off or laying over.
34	13220	Goods and services purchase by short term workers	Payments to or receipts from non-resident for purchases and sales or provisions of services to seasonal, border and other short-term workers in the economy of employment.
35	13300	Pilgrimage /religious related	Payments to or receipts from non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travellers during their visits to host countries for pilgrimage or religious-related purposes.
36	13400	Medical-related	Payments to or receipts from non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travellers during their visits to host countries for health treatments, operations or surgeries fees and other health-related purposes.

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No	Purpose of Code	Purpose of Payment	Description
37	13500	Education - related	Payments to or receipts from non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by students during their stay for education-related purposes i.e. short courses, degree, etc.
38	14110	Direct investment income	Refers to profits and dividends received from/paid to non-resident as a result of a direct investor's investment in branches, subsidiaries, and associates operating outside in the host economy.
39	14120	Portfolio investment income	Refers to dividends received from/paid to non-residents arising from holdings of equity shares and other forms of participation in the equity of enterprises.
40	14130	Retained earnings	Represents the direct investor's share of the undistributed profits which are retained in the branches and other incorporated enterprises. In general, the direct investor's share of the retained earnings is proportionate to the direct investor's share of the equity capital of the enterprise.

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No	Purpose of Code	Purpose of Payment	Description
41	14140	Investment income attributable to non-resident policyholders in insurance, pension schemes, and standardised guarantees	Refers to: - Investment income earned on the assets invested to meet insurance companies' provision liabilities is attributable to insurance policyholders (premium supplements); or - Investment income attributable to beneficiaries of pension schemes and is repaid to the pension fund (premium supplements for life).
42	14150	Investment income attributable to investment fund shareholders	Investment income attributed to holders of shares or units in investment funds includes: a. Dividends distributed to investment fund shareholders; and b. Reinvested earnings attributed to investment fund shareholders.
43	14210	Interest paid to/received from related non-resident company relating to loan obligations, including non-participating preference shares and financial leases	Covers interest paid to/received from related non-resident company relating to loan obligations, including non-participating preference shares and financial leases.
44	14220	Interest paid to/received from non-related non-resident company relating to loan obligations, including non-participating preference shares and financial leases.	Covers interest paid to/received from non-related non-resident company relating to loan obligations, including non-participating preference shares and financial leases.

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No	Purpose of Code	Purpose of Payment	Description
45	14230	Interest paid to/received from non-residents on deposits/negotiable instruments	Covers interest paid to/received from non-residents on investment in bonds and notes.
46	14240	Interest paid to/received from non-residents on invest in bonds/notes	Covers interest paid to/received from non-residents on money market instruments.
47	14250	Interest paid to/received from non-residents on money market instruments	Covers interest paid to/received from non-residents on deposits and negotiable instruments of deposits (NIDs).
48	14310	Wages and salaries in cash	Covers amounts payable in cash (or any other financial instruments used as means of payments) to employees in return for labour input rendered, before deducting withholding taxes and employees' contributions to social insurance schemes. Included are basic wages and salaries; extra pay for overtime, night work, and weekend work; cost of living allowances, local allowances, and expatriation allowances; bonuses; annual supplementary pay, such as "thirteenth month" pay; allowances for transportation to and from work; holiday pay for official holidays or annual holidays; and housing allowances. Excludes the reimbursement by employers of expenditures made by employees in order to enable them to take up new or relocated jobs (e.g., reimbursement for travel and related expenses) or expenditures on items needed to carry out their work (e.g., tools or special clothing).

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No	Purpose of Code	Purpose of Payment	Description
49	14320	Wages and salaries in kind/benefits attributable to employees	Covers amounts payable in the form of goods, services, interest forgone, and shares to employees in return for labour input rendered. Include meals; accommodation; sports, recreation, or holiday facilities for employees and their families; transportation to and from work; goods and services from the employer's own processes of production; bonus shares distributed to employees; and so forth. The goods or services may be provided free or at a reduced cost. Also includes the Employee Stock Options (ESOs).
50	14330	Employer's social contributions	Contributions paid by employers on behalf of employees to social security schemes or to private insurance or pension funds in order to secure benefits for employees.
51	14410	Taxes on products and productions	Covers cross-border payments/receipts of taxes on products; which includes value-added taxes, import duties, export taxes, and excise; on productions; which includes payroll taxes, recurrent taxes on buildings and land, and business licenses.
52	14420	Subsidies on products and productions	Covers cross-border payments/receipts of subsidies on products and productions.

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No	Purpose of Code	Purpose of Payment	Description
53	14430	Rental on natural resources	Covers income receivable for putting national resources at the disposal of Non-residents. Include amounts payable for the use of land extracting mineral deposits and other subsoil assets, and for fishing, forestry, and grazing rights (also known as royalties). Also include government charges on usage on land designated for embassies or military bases.
54	15100	Malaysian government offices abroad and foreign offices in Malaysia	Transactions with Government offices abroad or foreign offices in Malaysia (e.g. diplomatic, embassies and students department, military units and other agencies).
55	15200	International organisations	Covers transactions between Malaysian Government offices and international organisations.
56	15300	Trade missions	Covers transactions associated with trade missions.
57	15400	Commission & other charges relating to financing obligations of the Malaysian Government	Commission and other charges relating to loan obligations of the Malaysian Government.
58	15500	BNM minting of coins and printing of notes	BNM minting of gold coins and printing of notes.
59	16100	Communication services	Covers charges for telecommunication services (transmission of sound, images and other information by telephone, telex, telegram, cable, broadcasting, satellite, e-mail, Internet, facsimile services, teleconferencing, etc).



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No	Purpose of Code	Purpose of Payment	Description
60	16210	Construction and installation services in Malaysia	Payments to or receipts from non-residents for construction (e.g. ports, dams, bridges, roads, airports, refineries and plants) and installation of electrical and mechanical systems in Malaysia. Includes activities undertaken in connection with the prospecting and exploration of all types of minerals (exclude imports and exports of goods).
61	16220	Construction and installation services abroad	Payments to or receipts from non-residents for construction (e.g. ports, dams, bridges, roads, airports, refineries and plants) and installation of electrical and mechanical systems abroad. Includes activities undertaken in connection with the prospecting and exploration of all types of minerals (exclude imports and exports of goods).
62	16311	Premium paid / received on high risk insurance / takaful relating to fire, marine, aviation, etc.	Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to high risk insurance
63	16312	Payments or contributions paid/received on other general insurance / takaful.	Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to other general insurance

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No	Purpose of Code	Purpose of Payment	Description
64	16313	Premium paid/received on life insurance	Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to life insurance
65	16314	Payments or contributions paid/received on reinsurance / retakaful.	Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance on reinsurance arrangement.
66	16315	Premium paid / received on insurance/ takaful on goods in the process of being exported/imported.	Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance on exported/imported goods
67	16321	Claims settlements on high risk insurance/ takaful relating to fire, marine, aviation, etc.	Payments to or receipts from non-residents on the actual settlement on high risk insurance.
68	16322	Claims settlements on other general insurance/ takaful	Payments to or receipts from non-residents on the actual settlement on other general insurance.
69	16323	Claims on life insurance/family takaful	Payments to or receipts from non-residents on the actual claims/benefits paid to beneficiaries on life insurance.
70	16324	Claims paid/received on reinsurance/ retakaful	Payments to or receipts from non-residents on the actual claims paid on reinsurance.

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No	Purpose of Code	Purpose of Payment	Description
71	16325	Claims on insurance/ takaful on goods	Payments to or receipts from non-residents on the actual claims paid on the insured imported/exported goods.
72	16332	Auxiliary insurance services	Payments to or receipts from non-residents on the provision of services that are closely related to insurance and pension fund operations. Included are agents' commissions, insurance brokering and agency services, insurance and pension consultancy services, evaluation and loss adjustment services, actuarial services, salvage administration services, and regulatory and monitoring services on indemnities and recovery services. These services are charged through explicit charges.
73	16410	Explicitly-charged financial services	Covers all charges relating to financial intermediation services and auxiliary services (except those of insurance enterprises and pension funds) such as commissions and fees for letters of credit, lines of credit, financial leasing services, foreign exchange transactions, consumer and business credit services, brokerage services, underwriting services, arrangements for various hedging instruments, financial market operational and regulatory services, security custody services, etc. Include early and late repayment fees, penalties and account charges.

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No	Purpose of Code	Purpose of Payment	Description
74	16420	Explicit margins on buying and selling of financial instruments	Covers all charges imposed by dealers or market-makers in financial instruments, if able to be determined explicitly. Alternatively, is equal to the margin between buying and selling prices of foreign exchange, shares, bonds, notes, financial derivatives and other financial instruments
75	16430	Explicitly-charged asset management services	Covers all charges of holding financial assets on behalf of owners which include administrative expenses such as payments to fund managers, custodians, banks, accountants lawyers or their own staffs
76	16440	Financial intermediation service charges indirectly measured (FISIM)	Margins between interest payable and the reference rate on loans and deposits (derived transaction)

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No	Purpose of Code	Purpose of Payment	Description
77	16510	Computer services	Covers charges for hardware and software related services and data processing services which includes sales of customised software and related licenses to use; development, production, supply and documentation of customised software, including operating systems, made to order for specific users; non-customised (mass-produced) software downloaded or otherwise electronically delivered, whether with a periodic license fee or a single payment; license to use non-customised (mass-produced) software provided on a storage device such as a disk or CD-ROM with a periodic license fee; and sales and purchases of originals and ownership rights for software systems and applications. Also include hardware and software consultancy and implementation services, hardware and software installation, maintenance and repairs of computers and peripheral equipment, data recovery services, programming of systems, systems maintenance and other support services such as training as part of consultancy, data-processing and hosting services, computer facilities management and other related computer services.

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No	Purpose of Code	Purpose of Payment	Description
78	16520	Information services	Covers charges for news agency services and other information services which includes provision of news, photographs and feature articles to the media; database services such as database conception, data storage and dissemination of data and database, online and magnetic, optical or printed media and web search portals. Also include direct non-bulk subscriptions to newspapers and periodicals, other online content provision services, library and archive services.
79	16610	Royalties for usage of intellectual property	Charges for the use of proprietary rights, such as patents, trademarks, copyrights, industrial processes and designs, trade secrets, and franchises, where rights arise from research and development, as well as from marketing.
80	16620	License fees to reproduce and distribute intellectual property	Charges for licences to reproduce and/or distribute intellectual property embodied in produced originals or prototypes, such as copyrights on books and manuscripts, computer software, cinematographic works and sound recordings, and related rights, such as for the recording of live performances and for television, cable or satellite broadcast.

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No	Purpose of Code	Purpose of Payment	Description
81	16710	Merchanting trade	Payments to/receipts from Non-residents in settlement of goods acquired from, and relinquished again, to another Non-resident without crossing the national frontier. It also includes payments/receipts for purchases/sales of Non-resident owned goods by/to residents within Malaysia.
82	16720	Sharing of administrative expenses	Payments to/receipt from non-resident head offices and branches arising from the sharing of administrative and operating expenses.
83	16730	Research and development	Covers charges for services associated with provision of customized and non-customized research and development services covers the provision of research and development services that are made - to order (customized) and development of non-customized research and development, excluding sales of proprietary rights, and sales related to licences to reproduce or use; and sale of proprietary rights arising from research and development covering patents, copyrights arising from research and development, industrial processes and designs (including trade secrets), testing and other product or process development activities not included elsewhere.

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No	Purpose of Code	Purpose of Payment	Description
84	16740	Architectural, engineering, and other technical services	Covers charges for services related to architectural design and other development project; planning and project design and supervision of dams, bridges, airports, housing projects, turnkey projects, product testing and certification, etc.
85	16750	Agricultural, mining, and on-site processing	Covers charges for services associated with agricultural crops, forestry, mining, and on-site processing of work on goods that have been imported but not re-exported (vice versa).
86	16760	Advertising, market research and public opinion polling services	Covers charges for advertising, market research for design, creation, and marketing of advertisements by advertising agencies; media placement, including the purchase and sale of advertising space; exhibition services provided by trade fairs; promotion of products abroad; market research; and public opinion polling abroad on various issues. Include also commissions, brokerage fees levied by non-financial intermediaries.
87	16771	Legal services	Covers charges for services relating to any legal, judicial and statutory procedures which includes legal advisory, legal representation, drafting services for legal documentation and instruments, certification consultancy, and escrow and settlement services.



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88	16772	Accounting services	Covers charges for services relating to accounting, , auditing, bookkeeping and tax consulting which includes the recording of commercial transactions for businesses and others, examination services for accounting records and financial statements, business tax planning and consulting, and preparation of tax documents.
89	16773	Management consulting services	Covers charges for services relating to business and management consulting and public relation services which includes advisory, guidance and operational assistance services provided to businesses for business policy and strategy, overall planning, structuring and control of an organisation. Includes management auditing, market management, human resources, production management and project management consulting, and services related to improving the image of the clients and their relations with public and other institutions.
90	16780	Rentals / operating leasing of dwellings, other buildings and machinery	Covers payments to/receipt from non-resident for operational leases or rental of real estate, i.e. buildings and land; rent and operational lease of structures, machinery and equipment (exclude transport equipment). Exclude rental or operational leases of real estates by international organisations, embassies or other government-related institutions.

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No	Purpose of Code	Purpose of Payment	Description
91	16791	Trade-related services	Covers charges and commissions on goods and service transactions payable to merchants, commodity brokers, dealers, auctioneers and commission agents. These services include, for example, the auctioneer's fee or agent's commission on sales of ships, aircraft and other goods.
92	16792	Waste treatment services	Covers charges for services associated with waste treatment and de-pollution which includes treatment of radioactive and other waste, stripping of contaminated soil, cleaning up of pollution including oil spills, restoration of mining sites, and decontamination and sanitation services. Include other services relating to the cleaning or restoring of the environment.

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No	Purpose of Code	Purpose of Payment	Description
93	16810	Audio-visual and artistic related services	Covers charges relating to audio-visual activities (movies, music, radio and television) and services relating to the performing arts. Includes production of motion pictures, radio and television programmes and musical recordings, performing arts and other live entertainment event presentation and promotion services, mass produced audio-visual products purchased or sold outright for perpetual use electronically, purchases and sales of ownership rights for entertainment such as radio and television broadcast originals, sound recordings, motion pictures, videotapes, television and radio programme over which legal or de facto ownership can be established by copyright, services provided by performing artists, authors, composers, sculptors and models, services provided by independent set, costume and lighting designers. Excludes audio-visuals stored in CD-ROM, disk or other mediums
94	16820	Health services	Covers charges relating to general and specialised human health services supplied by hospitals, doctors, nurses and paramedical and similar personnel, as well as laboratory and similar services rendered remotely or on-site but the consumer does not leave the economic residence whilst consuming the services. Include diagnostic-imaging services and pharmaceutical, radiology and rehabilitation services.

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95	16830	Education services	Covers charges relating to all levels of education whether delivered through correspondence courses, via television, satellite or the internet, or by teachers, among others, who supply services directly in host economies.
96	16840	Heritage and recreational services	Covers charges relating to services associated with museums and other cultural, sporting, gambling and recreational activities, except those involving persons outside their economy of residence (travel).
97	16850	Other personal services	Covers charges relating to services relating to social services, membership dues of business associations, domestic services, etc.
98	16910	Refunds relating to services transactions	Refunds relating to services transaction as well as advance payments/receipts and reimbursement of Custom duties.
99	17010	Inter-company settlements for off-setting payables against receivables	-
100	17020	Transfers by companies to/from its own current account overseas	-
101	17030	Bilateral trade transaction	-
102	17040	Transfer of funds between overseas accounts of same resident company	-

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No	Purpose of Code	Purpose of Payment	Description
103	17060	Transfer of funds between overseas accounts maintained by different resident companies	-
104	17070	Transfer by a resident (exclude bank) to/from current account overseas of another resident company.	-
105	17080	Settlement between remittance services providers with resident financial institutions	-
106	21110	Grants, aid, donations and unclaimed monies	Refunds relating to services transaction as well as advance payments/receipts and reimbursement of Custom duties.
106	21110	Grants, aid, donations and unclaimed monies	Gifts of food, clothing, other consumer goods, medical supplies, etc. associated with relief efforts in the wake of famine, earthquakes, other natural disasters, war, or other actions (administrative costs directly associated with aid are included).
107	21120	Pension, gratuity	Contributions for pension funds and gratuity between resident/non-resident government as one party and resident/non-resident employees as the other party.

## Payment Purpose codes for all payments in Malaysia

No	Purpose of Code	Purpose of Payment	Description
108	21131	Taxes on income, wealth and other taxable assets (Government sector)	Covers transfers on payments or receipts of taxes levied on income earned by non-residents from the provision of labour or financial assets including capital gains arising from assets to the Malaysia Government. Includes taxes on interest and dividends, taxes on financial transactions such as taxes on issue, purchase and sales of securities. Exclude taxes on rent and ownership of land, and inheritance taxes.
109	21132	Fines and penalties (Government sector)	Covers transfers on payments or receipts of fines and penalties imposed by/to non-residents by courts of law to Malaysia Government.
110	21133	Social contributions and benefits (Government sector)	Covers transfers on payments or receipts of actual contributions made by households to social security schemes and employment related schemes to Malaysia Government and actual claims by policyholders of social security schemes and employment related schemes from Malaysia Government excluding pensions and gratuity.
111	21140	Compensation and pledging	Compensation arising from court awards and default contract; pledging of security deposits and performance/tender bonds.

## Payment Purpose codes for all payments in Malaysia

No	Purpose of Code	Purpose of Payment	Description
112	21201	Personal transfer	Covers current transfers in cash made or received by resident households to or from non-resident households. Personal transfers thus include all current transfers towards or from personal individuals regardless of type of institutions the source or target monies are heading to.
113	21210	Grants and gifts	Transfers in the form of gifts and dowries to individuals and contributions, donations or grants to non-profit organisations.
114	21220	Workers' remittances	Transfers by migrants who are employed in new economies. (A migrant is a person who comes to an economy and stays, or is expected to stay, for a year or more).
115	21241	Taxes on income, wealth and other taxable assets (Private sector)	Covers transfers on payments or receipts of taxes levied on income earned by non-residents from the provision of labour or financial assets including capital gains arising from assets. Includes taxes on interest and dividends, taxes on financial transactions such as taxes on issue, purchase and sales of securities. Exclude taxes on rent and ownership of land, inheritance taxes and taxes imposed or paid by Malaysia government (refer current transfer for Government Sector).

## Payment Purpose codes for all payments in Malaysia

No	Purpose of Code	Purpose of Payment	Description
116	21242	Fines and penalties (Private sector)	Covers transfers on payments or receipts of fines and penalties imposed by/to non-residents by courts of law. Exclude fines and penalties imposed or paid by Malaysia government (refer current transfer for Government Sector)
117	21243	Social contributions (Private sector)	to social security schemes and employment related schemes to non-governmental institutions.
118	21244	Social benefits (Private sector)	Covers transfers on payments or receipts of actual claims by policyholders of social security schemes and employment related schemes from non-governmental institutions.
119	21245	Net premiums on nonlife insurance and standardised guarantees	-
120	21246	Nonlife insurance claims and calls under standardised guarantees	-
121	21230	Legacies, compensations and prizes	Transfers on account of legacies, inheritances and court awards including alimony, fines and compensation for damages. It also includes compensation and other settlements for default in commercial contracts (not covered by insurance), prizes and winnings. Include pledging of securities deposits and performance/tender bonds.



## Payment Purpose codes for all payments in Malaysia

No	Purpose of Code	Purpose of Payment	Description
122	22130	Other capital transfers (Government sector)	Includes investment grants, in cash or in kind, made by governments to non-residents, or vice versa, to finance all or part of the cost of acquiring fixed assets. Also include inheritance taxes, death duties, gift taxes, and compensation payments by government to non-residents for damages to capital assets or serious injuries.
123	22220	Migrant transfer	Contra entries to the flows of goods and changes in financial items that arise from the migration (change of residence for at least a year) of individuals from one economy to another.
124	22230	Other capital transfers (Private sector)	Includes investment grants, in cash or in kind, made by non-governments to non-residents, or vice versa, to finance all or part of the cost of acquiring fixed assets. Also include inheritance taxes, death duties, gift taxes, and compensation payments by non-government to non-residents for damages to capital assets or serious injuries.
125	23000	Acquisition/ disposal of non-produced, non-financial assets	Comprises acquisition or disposal of non-produced, tangible assets (land and subsoil assets) acquisition or disposal of non-produced, intangible assets, such as patents, copyrights, trademarks, franchises, goodwill, etc. and leases or other transferable contracts.

## Payment Purpose codes for all payments in Malaysia

No	Purpose of Code	Purpose of Payment	Description
126	31111	Extension to/receipt (drawdown) from non-resident of long-term term loan	Extension to/receipt (drawdown) from non-resident of long-term term loan.
127	31112	Repayment of principal to/by non-resident on long-term term loan	Repayment of principal to/by non-resident on long-term term loan.
128	31113	Prepayment of principal to/by non-resident on long-term term loan	Prepayment of principal to/by non-resident on long-term term loan.
129	31121	Extension to/receipt (drawdown) from non-resident of short-term term loan	Extension to/receipt (drawdown) from non-resident of short-term term loan.
130	31122	Repayment of principal to/by non-resident on short-term term loan	Repayment of principal to/by non-resident on short-term term loan.
131	31123	Prepayment of principal to/by non-resident on short-term term loan	Prepayment of principal to/by non-resident on short-term term loan.
140	31311	Issuance on non-participating redeemable preference shares (non-participating rps)	Payment to/receipt from Non-resident arising from residents' subscription to/issuance of the non-participating redeemable/non-redeemable preference shares.
141	31312	Redemption on non-participating redeemable preference shares (non-participating rps)	Payment to/receipt from non-resident upon redemption date of the non-participating RPS.
142	31411	Financial lease extension to/receipt from non-resident	Financial lease extension to/receipt from non-resident.

## Payment Purpose codes for all payments in Malaysia

No	Purpose of Code	Purpose of Payment	Description
126	31111	Extension to/receipt (drawdown) from non-resident of long-term term loan	Extension to/receipt (drawdown) from non-resident of long-term term loan.
127	31112	Repayment of principal to/by non-resident on long-term term loan	Repayment of principal to/by non-resident on long-term term loan.
128	31113	Prepayment of principal to/by non-resident on long-term term loan	Prepayment of principal to/by non-resident on long-term term loan.
129	31121	Extension to/receipt (drawdown) from non-resident of short-term term loan	Extension to/receipt (drawdown) from non-resident of short-term term loan.
130	31122	Repayment of principal to/by non-resident on short-term term loan	Repayment of principal to/by non-resident on short-term term loan.
131	31123	Prepayment of principal to/by non-resident on short-term term loan	Prepayment of principal to/by non-resident on short-term term loan.
132	31311	Issuance on non-participating redeemable preference shares (non-participating rps)	Payment to/receipt from Non-resident arising from residents' subscription to/issuance of the non-participating redeemable/non-redeemable preference shares.
133	31312	Redemption on non-participating redeemable preference shares (non-participating rps)	Payment to/receipt from non-resident upon redemption date of the non-participating RPS.
134	31411	Financial lease extension to/receipt from non-resident	Financial lease extension to/receipt from non-resident.

## Payment Purpose codes for all payments in Malaysia

No	Purpose of Code	Purpose of Payment	Description
135	31412	Repayment of financial lease to/receipt from non-resident	Repayment of financial lease to/receipt from non-resident.
136	31413	Prepayment of financial lease to/receipt from non-resident	Prepayment of financial lease to/receipt from non-resident.
137	31511	Credit facilities extension to/receipt from non-resident	Credit facilities extension to/receipt from non-resident
138	31911	Extension to/receipt from non-resident of other long-term loan facilities	Extension to/receipt from non-resident.
139	31912	Repayment of other long-term loan facilities to/by non-resident	Repayment of other loans facilities to/by non-resident.
140	31913	Prepayment of other long-term loan facilities to/by non-resident	Prepayment of other loans facilities to/by non-resident
141	31921	Extension to/receipt from non-resident of other short-term loan facilities	Extension to/receipt from non-resident
142	31922	Repayment of other short-term loan facilities to/by non-resident	Repayment of other loans facilities to/by non-resident
143	31923	Prepayment of other short-term loan facilities to/by non-resident	Prepayment of other loans facilities to/by non-resident
144	32100	Money market fund shares	An open-ended mutual fund that invests in short-term debt. Money market securities funds comprised of short-term securities, representing high quality, high yield, liquid debt and monetary instruments.

## Payment Purpose codes for all payments in Malaysia

No	Purpose of Code	Purpose of Payment	Description
145	32200	Other investment fund shares	Other investment funds not classified as money market fund shares.
146	33000	Employees stock options	Employees Stock Options (ESOS).
147	34000	Subscriptions/contributions to/reimbursement from international organisations	Subscriptions/ Contributions to/ reimbursement from International Institutions such as IBRD, ADB, IDB, BIS, etc., other than IMF.
148	35130	Mergers and acquisitions	Arise when two or more companies agree to combine into a single operation. Acquisitions involve the purchase of one company or group of companies.
149	35140	Equity investment other than mergers and acquisitions	Equity investment of a parent company i.e. direct investor in it's subsidiaries or affiliates i.e. direct investment enterprise, through the purchase of existing shareholders' interests or subscription in the expanded paid up capital of the entity, or through share swaps. Also includes equity investment for the establishment of a new entity.
150	35200	Liquidation of investment	Refer to the payment/receipt of funds arising from the sale of businesses owned by foreign/domestic owners of such businesses in Malaysia/abroad.
151	35300	Head office account in branches (capital to/received by branches with no repayment obligation)	Capital provided to/received by branches from head office with no repayment obligation.

## Payment Purpose codes for all payments in Malaysia

No	Purpose of Code	Purpose of Payment	Description
152	36110	Corporate stocks and shares issued by residents in domestic capital market	Issued by residents in domestic capital markets.
153	36120	Corporate stocks and shares issued by residents in international market	Issued by residents in international capital markets.
154	36130	Corporate stocks and shares issued by non-resident in international capital markets	Issued by non-residents.
155	36140	Corporate stocks and shares issued by non-resident in domestic capital market	
156	36210	Bonds and notes issued by residents in domestic capital market	Issued by residents in domestic capital markets.
157	36220	Bonds and notes issued by residents in international markets	Issued by residents in international capital markets.
158	36230	Bonds and notes issued by non-residents	Issued by non-residents.
159	36240	Bonds and notes issued by non-resident in domestic capital market	Issued by non-residents in domestic capital markets.
160	36310	Money market instruments issued by residents in domestic capital market	Issued by residents in domestic capital markets.
161	36320	Money market instruments issued by residents in international markets	Issued by residents in international capital markets.
162	36330	Money market instruments issued by non-residents	Issued by non-residents.
163	36340	Money market instruments issued by non-resident in international market	Issued by non-residents in domestic capital markets.

## Payment Purpose codes for all payments in Malaysia

No	Purpose of Code	Purpose of Payment	Description
164	36410	Purchase/sale of Malaysian government securities	Purchase/sale of Malaysian Government securities.
165	36420	Purchase/sale of foreign government securities	Purchase/sale of Foreign Government securities.
166	37100	Financial Derivatives - Swaps	Refers to a contractual agreement involving two parties agreeing to exchange, over time and according to predetermined rules, streams of payment on the same amount of indebtedness.
167	37200	Financial Derivatives - Forwards	Refers to agreement whereby the counter-parties agree to exchange, on a specified date, a specified quantity of an underlying item (real or financial) at an agreed-upon contract price (the strike price).
168	37300	Financial Derivatives - Futures	Refers to a contractual agreement between a buyer and seller to take/deliver a standard quantity and quality of an underlying instrument or commodity at an agreed price on a specified date.
169	37400	Financial Derivatives - Options	Refers to a contract, which gives the holder the right, without obligation, to purchase or sell certain quantity of an underlying asset at a stipulated price on or before a specified date.
170	37900	Financial Derivatives - Other Derivatives	Includes warrants and other derivatives.
171	39111	Purchase/sale of real estate in Malaysia (commercial)	Purchase/sale of real estate in Malaysia, including the buying and selling of lands for commercial purposes.

## Payment Purpose codes for all payments in Malaysia

No	Purpose of Code	Purpose of Payment	Description
172	39112	Purchase/sale of real estate in Malaysia (residential)	Purchase/sale of real estate in Malaysia, including the buying and selling of lands for residential purposes.
173	39121	Purchase/sale of real estate abroad (commercial)	Purchase/sale of real estate abroad, including the buying and selling of lands for commercial purposes.
174	39122	Purchase/sale of real estate abroad (residential)	Purchase/sale of real estate abroad, including the buying and selling of lands for residential purposes.
175	39210	Placement/withdrawal of deposits of residents with/from financial institutions abroad	Placement/withdrawal of deposits of residents with/from financial institutions abroad.
176	39220	Placement/withdrawal of deposits of residents with/from offshore financial institutions in Labuan	Placement/withdrawal of deposits of residents with/from offshore financial institutions in Labuan.
177	99999	Resident to resident domestic transfer	Domestic payment between resident and resident

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