

GIRO Upgrade

Purpose Codes List

As part of the GIRO Upgrade, the use of Purpose Codes will provide more details on the purpose of the ACH transaction to the beneficiary.

The table below consists of the full list of supported purpose codes.

SN	Purpose Code	Description
1	ACCT	Account Management
2	ADVA	Advance Payment
3	AGRT	Agricultural Transfer
4	AIRB	Air
5	ALLW	Allowance
6	ALMY	Alimony Payment
7	ANNI	Annuity
8	ANTS	Anesthesia Services
9	AREN	Account Receivable Entry
10	BBSC	Baby Bonus Scheme
11	BECH	Child Benefit
12	BENE	Unemployment Disability Benefit
13	BEXP	Business Expenses
14	BOCE	Back Office Conversion Entry
15	BONU	Bonus Payment
16	BUSB	Bus
17	CASH	Cash Management Transfer
18	CBFF	Capital Building
19	CBTV	Cable TV Bill
20	CCRD	Credit Card Payment
21	CDBL	Credit Card Bill
22	CDCB	Credit Payment with Cashback
23	CDGD	Cash Disbursement
24	CDOC	Original Credit

SN	Purpose Code	Description
25	CDQC	Quasi cash
26	CFEE	Cancellation Fee
27	CHAR	Charity Payment
28	CLPR	Car Loan Principal Repayment
29	CMDT	Commodity Transfer
30	COLL	Collection Payment
31	COMC	Commercial Payment
32	COMM	Commission
33	COMT	Consumer Third Party Consolidate Payment
34	COST	Costs
35	CPKC	Carpark Charges
36	CPYR	Copyright
37	CSDB	Cash Disbursement
38	CSLP	Company Social Loan Payment To Bank
39	CVCF	Convalescent Care facility
40	DBTC	Debit Collection Payment
41	DCRD	Debit Card Payment
42	DEPT	Deposit
43	DERI	Derivatives
44	DIVD	Dividend
45	DMEQ	Durable Medical Equipment
46	DNTS	Dental Services
47	EDUC	Education
48	ELEC	Electricity Bill
49	ENRG	Energies
50	ESTX	Estate Tax
51	FCPM	Payment of Fees & Charges
52	FERB	Ferry
53	FREX	Foreign Exchange
54	FWLV	Foreign Worker Levy
55	GASB	Gas Bill

SN	Purpose Code	Description
56	GDDS	Purchase Sale Of Goods
57	GDSV	Purchase Sale Of Goods And Services
58	GOVI	Government Insurance
59	GOVT	Government Payment
60	GSCB	Purchase Sale Of Goods And Service With Cash Back
61	GSTX	Goods & Services Tax
62	HEDG	Hedging
63	HLRP	Housing Loan Repayment
64	HLTC	Home Health Care
65	HLTI	Health Insurance
66	HSPC	Hospital Care
67	HSTX	Housing Tax
68	ICCP	Irrevocable Credit Card Payment
69	ICRF	Intermediate Care Facility
70	IDCP	Irrevocable Debit Card Payment
71	IHRP	Instalment Hire Purchase Agreement
72	INPC	Insurance Premium Car
73	INSU	Insurance Premium
74	INTC	Intra Company Payment
75	INTE	Interest
76	INVS	Investment & Securities
77	IVPT	Invoice Payment
78	LBRI	Labour Insurance
79	LICF	License Fee
80	LIFI	Life Insurance
81	LIMA	Liquidity Management
82	LOAN	Loan
83	LOAR	Loan Repayment
84	LTCF	Long Term Care Facility
85	MDCS	Medical Services
86	MSVC	Multiple Service Type

SN	Purpose Code	Description
87	NETT	Netting
88	NITX	Net Income Tax
89	NOWS	Not Otherwise Specified
90	NWCH	Network Charge
91	NWCM	Network Communication
92	OFEE	Opening Fee
93	OTHR	Other
94	OTLC	Other Telecom Related Bill
95	PADD	Preauthorised Debit
96	PAYR	Payroll
97	PENS	Pension Payment
98	PHON	Telephone Bill
99	POPE	Point Of Purchase Entry
100	PPTI	Property Insurance
101	PRCP	Price Payment
102	PRME	Precious Metal
103	PTSP	Payment Terms
104	PTTX	Property Tax
105	RCKE	Re-presented Check Entry
106	RCPT	Receipt Payment
107	RDTX	Road Tax
108	REBT	Rebate
109	REFU	Refund
110	RENT	Rent
111	RINP	Recurring Installment Payment
112	RLWY	Railway
113	ROYA	Royalties
114	SALA	Salary Payment
115	SAVG	Savings
116	SCVE	Purchase Sale of Services
117	SECU	Securities

SN	Purpose Code	Description
118	SSBE	Social Security Benefits
119	STDY	Study
120	SUBS	Subscription
121	SUPP	Supplier Payment
122	TAXS	Tax Payment
123	TBIL	Telco Bill
124	TCSC	Town Council Service Charges
125	TELI	Telephone-Initiated Transaction
126	TRAD	Trade Services
127	TREA	Treasury Payment
128	TRFD	Trust Fund
129	TRPT	Road Pricing
130	UBIL	Utilities
131	VATX	Value Added Tax Payment
132	VIEW	Vision Care
133	WEBI	Internet-Initiated Transaction
134	WHLD	With Holding
135	WTER	Water Bill