

Oman Purpose of Payment (Transaction) Codes for Domestic Payments

There are two Domestic payment clearing schemes in Oman:

- Real Time Gross Settlement (RTGS)
- Automated Clearing House (ACH)

This document provides the Purpose of Payment (PoP) codes as provided by the Central Bank of Oman for both schemes. Clients must include a valid PoP code from the below list in appropriate field in your payment instruction to avoid any payment delays/rejections in future.

HSBC will provide any further updates in accordance with instructions from the Central Bank of Oman.

Purpose of Payment codes - RTGS

Code	Description
000	System operations
001	Ordinary transfers
004	Outgoing GCC Cross Border Multi-Currency Transfer
005	Incoming GCC Cross-Border Multi-currency Transfer
006	DVP operations
009	DVP operations from Depository
010	Covering Net Debit position
011	Clearing transactions from clearing system
012	Clearing transactions for clearing system
013	General Ledger transactions
014	Return transactions
019	Capital Deposit/Withdrawal
024	Deposit facility
029	Payroll Loan Settlement
030	Currency exchange
031	Shortage of Cash
032	Excess of Cash
035	Tax Payment
036	Dividend Payment
038	Payroll End of Service
039	One Time Payment
040	Commission for T-bills
041	Commission for Bonds

Purpose of Payment codes - ACH

Code	Description
101	Salary
102	Bonus
103	Overtime Payment
104	Allowance
105	End of service benefit
201	Monthly Pension Salary
301	Monthly Social Security Salary
302	Social Security onetime payment
401	Deposit Operation
402	Account Management
403	Customer to Cooperate
404	Customer to Customer
405	Reversal of Debit/ Credit Transaction
501	Court Order
502	Government Payment
503	Government Fee Collection
504	Government Penalty Payment
601	Property Tax
602	Cooperate Tax
603	Income Tax
604	Value added Tax
605	Import / Export Tax
606	Municipality Tax
607	Tourism Tax
701	IPO subscription
702	IPO refund
703	Dividend
704	Market Shares Payment
705	Interest Payment
801	Loan disbursement
802	Full & final loan settlement
803	Loan installment payment
804	Loan insurance refund
805	Mortgage installment
806	Credit card payment
901	Utility payment
902	Bills to vendor/ company
903	Service payment
904	Insurance payment
905	Rent of lease
906	Fees collection
907	School fees
1001	Membership fees
1002	Charity Payment
1003	Others