

Transaction Codes - POSB Savings and POSBkids

Transaction Codes	Description
ACCT	CashCard/FlashPay Top-up (ATM)
ACO	Cashier's Order Equivalent
ACR	Accounting & Corporate Regulatory Authority
ACT	CashCard/FlashPay Top-up
ADJ	Adjustment
ADP	Deposit
ADV	Advice
ADVE	Error Correction of Advice
AFD	S\$Fixed Deposit Placement
AG	Accountant General
AHL	Agency Housing Loan
AIC	Purchase International Calling Card
ATFEE	Account Fee
APC	CIRRUS Purchase
APP	Top-up Mobile Prepaid Card
AS	Purchase / Sale of Shares
ASC	Cash Withdrawal Service Charge
ASN	Associations
ATR	Funds Transfer
AVA	Agri-food & Veterinary Authority of Singapore
AVIVA	Aviva Life Insurance
AWF	ATM Withdrawal Fee
AWL	Cash Withdrawal

Transaction Codes	Description
BB	Baby Bonus Scheme
BILL	Bill Payment
BINT	Bonus Interest
BITI	Bonus Interest - FAST Receipt
BITU	Bonus Interest Payout
BL	Custodian Service Charges
BLTL	Term Loan
BNK	Banks (financing loans,safe deposit box rental,etc)
BRCF	Revolving Credit Facility
BSTL	Short Term Loan

Transaction Codes	Description
CAD	Corporate Actions - Local
CAF	Corporate Actions - Foreign
CAM	Cash Deposit Machine
CAN	Cancellation Transfer
CB	Postage Charge for Chq Bk
CBC	Foreign Cheques for Collection
CBC A	Foreign Cheques For Collection Agent Charges
CBC C	Foreign Cheques For Collection Comm & Charges
CBP	Foreign Cheques Purchased
CBP A	Foreign Cheques Purchased Agent Charges
CBP C	Foreign Cheques Purchased Comm & Charges

CCC	Credit Card Companies
CCO	Charitable Organisation
CCR	CashCard/FlashPay Refund
CCT	CashCard/FlashPay Top-up
CDC	Community Development Councils
CDE	ComfortDelGro Engineering Pte Ltd
CDF	Coin Deposit Fees
CDM	Coin Deposit Machine
CDP	Dividends/Cash Distribution
CES	Inland Revenue Authority of Singapore (Cess)
CF	Cancellation Fee
CFAF	Commitment Fee
CFC	ATM Card/CashCard Fee
CGI	Cash Gift Interest
CHD	Child Care Services
CHN	Donation
CHNE	Donation
CHQ	Cheque
CHQBK	Cheque Book Charge
CHQ-	Error Correction of Cheque
CHQ-L	Late Cheque
CHR	Returned Cheque
CHRE	Error Correction of Returned Cheque
CIS	Certis CISCO Security Pte Ltd
CIV	CPF Investment Account Transaction

CL	Computer Loan
Claim	Dividend Claim
CLB	Private Clubs
CLFN	Term Loan
CLPA	Term Loan
CLPN	Term Loan
CLVA	Term Loan
CLVN	Term Loan
CLXA	Term Loan
CLXN	Term Loan
CML	Club Membership Loan
CO	Cashier's Order
CO C	Cashier's Order Comm & Charges
COE	LTA COE Bidding
COS	CashCard Proceeds
CPF	Central Provident Fund Board
CPK	Carpark Charges
CPP	CashCard Purchase
CRA	CreditAssist
CRCF	Commitment Fee
CRE	Creation Transfer
CRPT	Commitment Fee
CSC	Cash Withdrawal Service Charge
CSH	Cash
CSL	Consolidated Amount for Unposted Transactions

CSTL	Commitment Fee
CTLF	Commitment Fee
CTU	Cash Top Up
CUS	Singapore Customs
CUT	Call Centre Unit Trust

Transaction Codes	Description
DCR	Instant Direct Credit
DDBT	Instant Direct Debit
DED	Social Development Unit
DEFI	Interest
DEFP	Interest
DELAP	Delivery Against Payment
DINT	Overdraft Interest
DNT	Donations
DOS	Department of Statistics, Ministry of Trade and Industry

Transaction Codes	Description
EC	Error Correction
ECM	E-Commerce Transactions
EDB	Economic Development Board
EHD	Environmental Health Department
ENV	Ministry of the Environment (all other payments)
EPS	Share Payment
EQM	Payments for equipment & machinery

ERS	ERS
ESA	IPO
EZF	Convenience Fee To EZ-Link Pte Ltd
EZT	ez-link Card Top-up

Transaction Codes	Description
FAFY	Fixed Advance facility
FCA	Foreign Currency Current Account
FCD	Food Control Department
FCHL	Foreign Currency Housing Loan
FCI	FC Fixed Deposit Interest/Structured Deposit Payout
FD	FD Placement
FDC	CPF Minimum Sum Monthly Instalment Payment
FDD	S\$ Fixed Deposit/Structured Deposit Placement
FDI	S\$ Fixed Deposit Interest/Structured Deposit Payout
FDP	S\$ Fixed Deposit/Structured Deposit Principal Amount
FDW	S\$ Fixed Deposit/Structured Deposit Principal Amount
FEE	Instant Direct Debit Fee
FFD	FC Fixed Deposit/Structured Deposit Placement
FIN	Finance Companies
FPF	Flash Pay Fee
FPN	Flash Pay Fee to NETS
FPR	Flash Pay Refund
FPT	Flash Pay Top-up
FSA	Further StudyAssist

FWL	Central Provident Fund Board (Foreign Workers' Levy)
FXG	Hedging Gain
FXL	Hedging Loss

Transaction Codes	Description
GAS	Petroleum (use of card issued by petroleum cos)
GC	GST Credits
GD	Growth Dividend
GFT	Gift Deposit
GNIF	Guaranteed Notes Issuance Facility
GR	Payments / Collections via GIRO
GRO	Payments / Collections via GIRO
GSE	GSTV SENIORS
GSI	S'pore Government Securities Interest
GSP	S'pore Government Securities Principal
GST	Inland Revenue Authority of Singapore (GST)
GSV	GST VOUCHER
GSX	GSTV SPECIAL
GTR	Fund transfer from linked SA to CA
GVR	Gift Voucher

Transaction Codes	Description
HAD	Ministry of the Environment (Hawkers Dept)
HCCT	CashCard Top Up (HomeNETS)
HCT	HomeNETS CashCard Top-up

HDB	Housing & Development Board
HDS	Home Delivery Services
HHL	HDB Housing Loan
HL	Mortgage Loan
HLFN	Term Loan
HLPA	Term Loan
HLPN	Term Loan
HLVA	Term Loan
HLVN	Term Loan
HLXA	Term Loan
HLXN	Term Loan
HOS	Hospitals
HP	Hire Purchase
HPN	Handphone
HSC	HomeNETS CashCard Top-up Service Charge

Transaction Codes	Description
IBAS	Settlement of Securities by Investor Services
IBG	Payments / Collections via GIRO
ICS	Premium for Fire Insurance Policy
ICSG	General Insurance
ICSL	Life Insurance
ICT	FAST Payment / Receipt
IDT	FAST Collection
IFD	S\$Fixed Deposit Placement

IG	DBS Interest Guard
ILFN	Term Loan
ILPA	Term Loan
ILPN	Term Loan
ILVA	Term Loan
ILVN	Term Loan
ILXA	Term Loan
ILXN	Term Loan
INS	Insurance
INSTS	Insurance-TravellerShield
INS-L	Life Insurance Premium
INT	Interest Earned
INV	Investment (eg. unit trust, growth funds, bonds, etc)
IOF	Investment of Funds
IP	Insurance Premium
IPP	Top-up Mobile Pre-paid Card - Internet Banking
IRA	Tax Due to IRAS
ITR	Funds Transfer
ITT	Inward Telegraphic Transfer
ITT C	Inward Telegraphic Transfer Comm & Charges
ITX	Income Tax

Transaction Codes	Description
JTC	Jurong Town Corporation

Transaction Codes	Description
LCA	Leverage Currency Account
LCDP	Leverage Currency Account Deposit
LCLN	Leverage Currency Account Loan
LH	Legal Subsidy (HDB)
LOD	Min. of Law - Land Office Dept
LP	Legal Subsidy (PTE)
LTA	Land Transport Authority

Transaction Codes	Description
MAG	Payments for Magazines & Publications subscriptions
MAS	Monetary Authority of Singapore
MBL	Singapore Telecom Mobilelink Pte Ltd
MC	Management Corporation
MCD	Ministry of Community Development
MCO	Monthly Savings Amount for MySavings Account
MDA	Media Development Authority of Singapore
MED	Medical Services and equipment
MEP	MEPS Payment
MEP C	MEPS Payment Comm & Charges
MER	MEPS Receipt
MER C	MEPS Receipt Comm & Charges
MGT	Management Fees
MOE	Ministry of Education
MOF	Ministry of Finance

MOH	Ministry of Health
MOL	Ministry of Labour
MPA	Maritime Port Authority
MPP	Top-up Mobile Pre-paid Card - Mobile Banking
MSA	Debit Card Annual Fee
MSC	Miscellaneous
MSCE	Error Correction of Miscellaneous
MSM	Debit Card Misc
MSR	Debit Card Replacement
MST	Debit Card Transaction

Transaction Codes	Description
NCD	Cash Deposit Others
NCHG	Custody related charges
NDF	Cash Deposit Others Service Charge
NDIV	Dividend Payment (by SFS Ops)
NET	Network For Electronics Transfers (NETS)
NEW	Newspaper Subscription
NIF	Notes Issuance Facility
NINT	Interest Payment (by SFS Ops)
NPW	Purchase with Cash Withdrawal
NSEC	Corporate Actions related Payment (by SFS Ops)
NSS	NSS-New Singapore Shares
NWL	Cash Withdrawal Others

Transaction Codes	Description
OA	Official Assignee
ODD	Outward Demand Draft
ODD C	Outward Demand Draft Comm & Charges
OSA	Overseas Student Assist
OTT	Outward Telegraphic Transfer
OTT A	Outward Telegraphic Transfer Agent Charges
OTT C	Outward Telegraphic Transfer Comm & Charges

Transaction Codes	Description
PAY	Salary
PF	Processing Fee
PGL	Singapore Telecom Pagelink Pte Ltd
PGR	Pager
PL	Personal Loan
POS	Point-of-Sale Transaction
PPD	Primary Production Dept
PPF	Youth Olympic Games Prepaid Card Convenience Fee
PPR	Youth Olympic Games Prepaid Card Refund
PPT	Youth Olympic Games Prepaid Card Top Up
PS	Power Supply
PSA	Port of Singapore Authority
PSC	Public Service Commission
PTA	POSBkids-Trust Account
PTR	Requisition Fees Property Tax Department

PTX	Property Tax
PUB	Public Utilities Board
PWD	Public Works Department

Transaction Codes	Description
QCD	Quick Cheque Deposit
QCDE	Error Correction of Quick Cheque Deposit
QCDM	Quick Cheque Deposit
QWA	Advice Withdrawal (Counter ATM Card-Operated Trans)
QWC	Cash Withdrawal (Counter ATM Card-Operated Trans)

Transaction Codes	Description
RAF	Revolving Advance Facility
RASC	Regional Cash Withdrawal Service Charge
RCF	Revolving Credit Facility
RCFN	Revolving Credit Facility
RCM	Refuse and Cleansing Maintenance Services
RCPN	Revolving Credit Facility
RECAP	Receipt Against Payment
RED	Donation
RF	Repricing Fee
RFT	Regional Funds Transfer
RTF C	Remittance Transfer of Funds Comm & Charges
R-GR	GIRO Return
RIS	Retail Instalment Scheme

RL	Renovation Loan
RPT	Reports
RRCF	Risk Participation
RSC	Rights Application CDP Charge
RSF	IPO Financing A/c Fund Transfer - Rev
RTD	Reg. Of Land Titles & Deeds
RTF	Remittance Transfer of Funds
RTL	Rental
RTLN	Risk Participation
RTR	Returned Interbank Funds Transfer
RTS	Rights
RUF	Revolving Underwriting Facility
RWDL	Regional Cash Withdrawal

Transaction Codes	Description
SAL	Salary
SALES	Sales At ATM
SBA	Singapore Broadcasting Authority
SC	Service Charge
SC-D	Service Charge – Document Retrieval
SC-FS	Service Charge - Statement of Financial Standing
SC-RG	Service Charge - Return GIRO
SC-SI	Service Charge - Standing Instruction
SCB	Board of Commissioners of Currency, Singapore
SCF	Staff Course Financing Loan

SCH	Schools
SCICT	Service Charge for FAST Payment
SCL	Staff Computer Loan
SCSMS	Service Charge for Personalised SMS
SCTR	Service Fee-Treasures
SCV	Singapore Cable Vision
SDA	Structured Deposit ATM Application
SDB	Singapore Dental Board
SDR	Safe Deposit Box
SEC	Security Houses
SEW	Ministry of the Environment (Sewerage Dept)
SF	IPO Financing A/c fund Transfer
SGI	SAF Personnel Services Centre
SGR	Refund arising from SGS Discount/Premium
SGS	Singapore Government Securities (SGS) Application
SGSI	S'pore Government Securities Interest
SGSP	S'pore Government Securities Principal
SGT	Refund arising from SGS Tender
SH	Clawback Of Subsidy (HDB)
SHG	Self-Help Groups- (eg.CDAC,Eurasian Assn,Mendaki and Sinda)
SHHL	HDB Housing Loan
SHL	Housing Loan
SHR	Share Transaction
SHUB	Top-up StarHub Prepaid Card
SI	Standing Instruction

SL	Student Loan
SLA	Singapore Land Authority
SMC	Singapore Medical Council
SMT	Singapore Mint
SNB	Singapore Nursing Board
SNS	Singapore Network Services
SOC	Society
SP	Clawback Of Subsidy (PTE)
SPB	Singapore Pharmacy Board
SPL	Staff Personal Loan
SPP	Top-up Mobile Pre-paid Card - SMS Banking
SPS	SP Services Ltd
SRD	Special Reward
SRL	Staff Renovation Loan
SRS	Supplementary Retirement Scheme
SRWD	Savings Reward
SSB	Singapore Savings Bond
ST	Singapore Telecom
STAF	Short Term Advance Facility
STC	Singapore Turf Club
STF	Short Term Facilities
STFA	Short Term Loan
STL	Staff Top-Up Loan
STLN	Short Term Loan
STN	Fixed Income Securities

STPA	Short Term Loan
STPN	Short Term Loan
STY	Study Loan
SVCH	Service Charge
SVL	Staff Vehicle Loan
SW	Switching Funds
SYE	Save-As-You-Earn Account

Transaction Codes	Description
TC	Town Councils
TCA	Training Commitment Award
TCC	Concession Card Top Up
TCF	Concession Card Top Up Convenience Fee
TCT	CashCard / FlashPay Top-up (NETS)
TDB	Trade Development Board
TFD	S\$ Fixed Deposit Placement
TFL	Tuition Fee Loan
TINT	Top up Interest
TL	Term Loan
TLFN	Term Loan
TLG	Transit Link
TLPA	Term Loan
TLPN	Term Loan
TLVA	Term Loan
TLVN	Term Loan

TLXA	Term Loan
TLXN	Term Loan
TM1	Top-up M Card Voucher at ATM
TPQ	Traffic Police
TRF	Funds Transfer
TRS	Trusts Services
TTR	Funds Transfer
TUP	Top-Up Loan

Transaction Codes	Description
UMC-S	Debit Card transaction
UMCS	Debit Card replacement fee
UMS	Union Membership
UPD	Update on Latest Balance
URA	Urban Redevelopment Authority
UTA	Unit Trust Application
UTAA	Unit Trust Application
UTR	Redemption of Units
UTSA	Unit Trust Application

Transaction Codes	Description
VEH	Vehicles - rental, finance or lease
VL	Car Financing
VM	Virgin Mobile Top-Up

Transaction Codes	Description
WBS	WBS
WIS	Workfare Income Supplement Scheme
WSB	Workfare Special Bonus
WT	FD Withdrawal
WTAX	Withholding Tax

Transaction Codes	Description
YINT	Total Interest Earned in a Year