

Paiements vers le Bahreïn



Pour tous les paiements à destination du Bahreïn, la déclaration du motif du paiement à l'aide d'un code est obligatoire.

Dans ce cadre, le code doit correspondre au motif de paiement effectif. L'indication du motif de paiement en anglais est également recommandée. En l'absence de code ou si le mauvais code est sélectionné (code saisi ne correspondant pas au motif de paiement), des retards supplémentaires et/ou des rejets sont possibles. Dans tous les cas, cela peut engendrer pour vous des frais supplémentaires.

Pour une passation d'ordre par MT101, indiquez le code dans le champ 77B (Regulatory Reporting). Veuillez saisir le code dans le format suivant:
77B:/BENEFRES/BH//XXX, XXX devant être remplacé par le code correspondant.
Exemple: arrière-plan du paiement: Travel: STR.

En cas de transfert de fichiers au format pain.001, veuillez utiliser:

```
Node <RgltryRptg>
<RgltryRptg>
<DbtCdtRptgInd>CRED</DbtCdtRptgInd>
<Dtls>
<Ctry>BH</Ctry>
<Cd>XXX</Cd>
</Dtls>
</RgltryRptg>
```

Lors de la passation d'ordres dans la banque en ligne, veuillez saisir le code dans le champ «Référence de paiement» comme suit: /BENEFRES/BH//XXX/, XXX devant être remplacé par le code correspondant.

Les codes suivants avec les définitions correspondantes sont autorisés et doivent être fournis pour les paiements vers le Bahreïn:

Classification	Code	Purpose	Brief description
I. Goods-services-income-transfers receipts & payments			
Import-export	GDE	Goods sold (exports in fob value)	All receipts for exports and re-exports between residents and nonresidents of goods regardless of when the goods are shipped and the settlement type.
	GDI	Goods bought (imports in cif value)	All payments from imports between residents and nonresidents regardless of when the goods are shipped and the settlement type.
Transport & travel	STS	Sea transport	Transportation services provided by sea of tickets, transport of goods, cargo, and other auxiliary services.
	ATS	Air transport	Transportation services of airline companies provided by air related to transport of people, cargo, and other auxiliary services.
	OTS	Other methods of transport (including postal and courier services)	Receipts and payments among residents and nonresidents related to road, pipelines, and other types of transport and postal and courier services.
	STR	Travel	Travel includes leisure, health (medical reasons), education (students), family visits and business travel, local transport, hotels, restaurants, payments of tuition, examination fee, travel agents for booking of passages of foreign trips.
Services with abroad	GMS	Processing repair and maintenance services on goods	Manufacturing services covers processing, assembly, labeling, packing and maintenance, and repair services on goods undertaken by enterprises that do not own the goods concerned.
	SCO	Construction	Creation, renovation, repair, or extension of fixed assets in the form of buildings, land improvements including installation and assembly work, site preparation and general construction, cost of construction, repairs and maintenance work to buildings as well as renting and setup of necessary equipment.
	INS	Insurance services	Provision of various types of insurance to/from nonresidents and reinsurance regarding goods, life, insurance, travel, reimbursement.
	FIS	Financial services	Explicit charges that require no special calculation including fees for deposit-taking and lending, fees for one-off guarantees, early or late repayment fees or penalties, account charges, fees related to letters of credit, credit card services, commissions and charges related to financial leasing, factoring, underwriting and clearing of payments.
	IPC	Charges for the use of intellectual property royalties	Recording of receipts or payments related to charges for the use of proprietary rights such as patents, trademarks, copyrights, know-how, industrial processes and designs including trade secrets and franchises.
	TCS	Telecommunications services	Telecommunications services encompass the transmission of sound, images or other information by telephone, telex, telegram, radio and television cable and broadcasting, satellite, electronic, mail, facsimile services, including business network services, teleconferencing and support services.
	ITS	Computer services	Computer services consist of hardware and/or software-related services and data-processing services.
	IFS	Information services	Information services comprise news agency services, database services both online and through magnetic, optical or printed media and web search portals.
	RDS	Research and development services	Services that are associated with basic research, applied research and experimental development of new products and processes.
	PMS	Professional and management consulting services	Includes legal services, accounting, management consulting, managerial services and public relations services, advertising, market research and public opinion polling services.
TTS	Technical, trade-related and other business services	Includes architectural, engineering, scientific and other technical services, waste treatment and de-pollution, agricultural and mining services, operating leasing services, trade-related services, other business services not included elsewhere.	
PRS	Personal, cultural, audiovisual and recreational services	Personal, cultural and recreational services are education services, health services, heritage and recreational services and other personal services.	

Interest & profits with abroad	IGD	Dividends intragroup	Includes receipts and payments in the form of dividends to/from abroad that resident investors receive from enterprises abroad in which they participate at more than 10% of their share capital. If the exact percentage is not known, the intragroup would be accepted.
	IID	Interest on debt intragroup	Recording of interest as investment income on external financial assets that resident investors receive from enterprises abroad in which they participate with a percentage of more than 10% of their share capital. If the exact percentage is not known, the intragroup would be accepted.
	PIP	Profits on Islamic products	According to Islamic banking definitions, for example sukuks.
	PRR	Profits or rents on real estate	Rent covers income receivable for putting natural resources at the disposal of a nonresident institutional unit.
	DOE	Dividends on equity not intragroup	Include receipts and payments in the form of dividends to/from abroad that resident investors receive from enterprises abroad in which they participate with a percentage of less than 10% of their share capital or not in the same group.
	ISH	Income on investment funds shares	Investment income attributable to collective investment fund shareholders, including mutual funds and unit trusts.
	ISL	Interest on securities more than a year	Interest from residents that hold securities with maturities of more than a year issued by nonresidents and the opposite.
	ISS	Interest on securities less than a year	Interest from residents that hold securities with maturities of less than a year issued by nonresidents and the opposite.
	IOL	Income on loans	Interest on loans between enterprises not belonging to the same group.
	IOD	Income on deposits	Receipts of income from nonresident financial institutions for the accounts of residents and payments of the income from resident financial institutions for the accounts of nonresidents.
Government	GOS	Government goods and services embassies etc	Includes all transactions in both goods and services by enclaves such as embassies, consulates, military bases and international organizations with residents in the economies in which enclaves are located.
	GRI	Government related income taxes, tariffs, capital transfers etc	Receipts and payments of transfers from Bahrain's government to/from nonresidents related to taxes on products, income, wealth and capital gains, subsidies on products, social contributions, social benefits, investment grants and donations.
Personal	CHC	Charitable contributions (Charity and aid)	Humanitarian aid, military assistance, contributions to international organizations (apart from loans), in cash or in kind, between the governments of different countries or between governments and international organizations.
	FAM	Family support (workers' remittances)	Personal transfers by migrants' resident households to/from nonresident households.
	SAL	Salary (compensation of employees)	Remuneration payable by resident enterprises to nonresident employees in return for work done by the latter during the accounting period.
	PPA	Purchase of real estate abroad by residents	The fair value of real estate purchased by residents abroad or its liquidation.
	PPL	Purchase of real estate in Bahrain by nonresidents	The fair value of real estate purchased by nonresidents in Bahrain or its liquidation.

Classification	Code	Purpose	Brief description
II. Assets			
FDI flows – acquisition and liquidation by residents of equity & securities abroad (above 10% share)	CEA	Equity and investment fund shares for the establishment of new companies from residents abroad, equity of merger or acquisition of companies abroad from residents and participation in capital increase of related companies abroad)	Establishment of branch or company abroad, acquisition of an existing entity, purchase or sale of additional shares with a percentage of 10% or above of its capital abroad or liquidation of a previous investment. If the exact percentage is not known, the intragroup would be accepted.
	DSF	Debt instruments intragroup foreign securities	Bonds that a resident direct investor gives to its direct investment enterprise abroad or their repayments, and that a nonresident direct investment enterprise gives to a resident direct investor or their repayments. If the exact percentage of above 10% participation is not known, the intragroup would be accepted.
	REL	Reverse equity share in Bahrain	Reverse share participation (from a company abroad in which a Bahrain company has previously invested at least a 10% share) below 10% to the share capital of the resident direct investor or its liquidation.
	RDL	Reverse debt instruments in Bahrain	Bonds, loans from a company abroad in which a Bahrain company has previously invested at least 10% share to its resident direct investor or their repayments.
Portfolio investment flows – acquisition and liquidation by residents of equity & securities abroad (below 10% share)	FSA	Equity other than investment fund shares in non-related companies abroad	Purchases or shares in equity from residents to shares of nonresident companies with a participation percentage of less than 10% or non-related companies that do not belong to the same corporate group if the percentage is not known.
	FIA	Investment fund shares foreign	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.
	DSA	Purchases and sales of foreign debt securities in non-related companies – less than a year	Securities issued by nonresidents, for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturities of less than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	DLA	Purchases and sales of foreign debt securities in non-related companies – more than a year	Securities issued by nonresidents, for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturities of more than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	FDA	Financial derivatives foreign	Transactions of residents in financial derivatives of nonresidents according to the gain or loss (margin) that occurs at the settlement of the title and not the underlying instrument.
Lending-repayments and transfers by residents of loans & deposits abroad	DLF	Debt instruments intragroup loans, deposits foreign (above 10% share)	Loans and credit that a resident direct investor gives to its nonresident direct investment enterprise or their repayments, and that a nonresident direct investment enterprise gives to a resident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known, the intragroup would be accepted.
	AFA	Receipts or payments from personal residents bank account or deposits abroad	All inward or outward flows by residents from accounts held with banks abroad.
	SLA	Loans – Drawings or repayments on loans extended to nonresidents-short-term	All drawings or repayments on loans extended to nonresidents with durations of less than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	LLA	Loans – Drawings or repayments on loans extended to nonresidents-long-term	All drawings or repayments on loans extended to nonresidents with durations of more than a year in companies with capital participation of more than 10% or that do not belong to the same corporate group if the percentage is not known.
	LEA	Leasing abroad	Financial leases that are leasing agreements of nonresidents with a residents.
	RFS	Repos on foreign securities	Repurchase agreements on securities issued by nonresidents.
	TCR	Trade credits and advances receivable	Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided.

Classification	Code	Purpose	Brief description
III. Liabilities			
FDI flows – acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share)	CEL	Equity and investment fund shares for the establishment of new companies in Bahrain from nonresidents, equity of merger or acquisition of companies in Bahrain from non-residents and participation in capital increase of related companies from nonresidents in Bahrain	Establishment of branch or other legal entity in Bahrain from nonresident direct investor or disinvestment. Share relationship above 10%. Acquisition of an existing entity with a percentage of 10% or above of its capital in Bahrain by a nonresident direct investor or liquidation of a previous investment. Purchase or sale of additional shares in a direct investment enterprise resident in Bahrain or liquidation of a previous investment.
	LDS	Debt instruments intragroup securities in Bahrain	Bonds that a nonresident direct investor gives to its direct investment enterprise in Bahrain or their repayments, and that a resident direct investment enterprise gives to a nonresident direct investor or their repayments. If the exact percentage of above 10% participation is not known, the intragroup would be accepted.
	REA	Reverse equity share abroad	Reverse share participation (from a company in Bahrain in which a foreign company has previously invested at least a 10% share) below 10% of the share capital of the nonresident direct investor or its liquidation.
	RDA	Reverse debt instruments abroad	Bonds, loans from a company in Bahrain in which a foreign company has previously invested at least a 10% share to its nonresident direct investor or their repayments.
Portfolio investment flows – acquisition and liquidation by residents of equity & securities in Bahrain (below 10% share)	FSL	Equity other than investment fund shares in non-related companies in Bahrain	Purchases or shares in equity by nonresidents of shares in resident companies with a participation rate of less than 10% or non-related companies that do not belong to the same corporate group if the percentage is not known.
	FIL	Investment fund shares in Bahrain	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.
	DSL	Purchases and sales of securities issued by residents in non-related companies – less than a year	Securities issued by residents, for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturities of less than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	DLL	Purchases and sales of securities issued by residents in not related companies – more than a year	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturities of more than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	FDL	Financial derivatives in Bahrain	Transactions of nonresidents in financial derivatives of residents according to the gain or loss (margin) that that occurs at the settlement of the title and not the underlying instrument.
Lending-repayments and transfers by nonresidents for loans & deposits in Bahrain	LDL	Debt instruments intragroup loans, deposits in Bahrain (above 10% share)	Loans and credit that a nonresident direct investor gives to its direct investment enterprise in Bahrain or their repayments, and that a resident direct investment enterprise gives to a nonresident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known, the intragroup would be accepted.
	AFL	Receipts or payments from personal nonresidents' bank accounts in Bahrain	All inward or outward flows by nonresidents from accounts held with banks in Bahrain.
	SLL	Loans- Drawings or Repayments on foreign loans extended to residents – short-term	All drawings or repayments on loans from abroad extended to residents with durations of less than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	LLL	Loans- Drawings or Repayments on foreign loans extended to residents – long-term	All drawings or repayments on loans from abroad extended to residents with durations of more than a year in companies with capital participation of more than 10% or that do not belong to the same corporate group if the percentage is not known.
	LEL	Leasing in Bahrain	Financial leases that are leasing agreements of residents with nonresidents.
	RLS	Repos on securities issued by residents	Repurchase agreements on securities issued by residents.
	TCP	Trade credits and advances payable	Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided.

Nous avons délibérément renoncé à une traduction des explications des codes spécifiques. Pour toute question ou demande de précisions, veuillez vous adresser à votre interlocuteur habituel au Credit Suisse.

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Clients entreprises:

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(Suisse) SA, veuillez contacter les spécialistes de l'Electronic
Banking Desk:

En Suisse gratuitement au +41 (0)800 80 87 50¹

Du lundi au vendredi, de 8h à 17h

eb.desk@credit-suisse.com

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credit-suisse.com/traficpaiements

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(Swisscom). Les tarifs de téléphonie mobile et les tarifs étrangers ainsi que
les tarifs des autres fournisseurs peuvent varier.



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