



Outgoing Wire Requirements and Country Codes
User Guide

July 2025

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Outgoing Wire Requirements and Country Codes

Summary

This user guide will help you to understand the information needed for U.S. Dollar outgoing wires. It details the different requirements for Domestic *versus* International outgoing wires. It also details the Country Code and country-specific formatting requirements for International outgoing wires.

NOTE: Effective July 2025 all wires sent through the Federal Reserve must be in compliance with and adhere to the ISO20022 standards.

Special characters such as slashes ("/"), backslashes (\), quotation marks ("), ampersands (&), and other similar symbols should be excluded from the instructions, as their inclusion may lead to the failure of the wire transfer. As a best practice, please use only alphanumeric characters.

Domestic Outgoing Wires (USD)

Requirements

Reduce the possibility of delays, additional fees, or loss of principal on outgoing wires:

- Be sure to provide complete and accurate Beneficiary information, including name, address, and account number.
- Be sure to provide complete and accurate Beneficiary Bank details, including branch name, address, city, state, country, account number, and ABA/RTN.

Note: If you are unsure of the Beneficiary information, please contact the recipient (Beneficiary) for complete routing instructions.

Domestic Outgoing Wire (USD) Instructions

The below table details the field name, whether the field is required, the definition of the field, a sample of what is needed,

Follow these instructions to complete any domestic outgoing wire (USD).

Standard Name (EWB)	Required	Definition	Sample
Account Number	Y	Debit Amount	831302345
External Reference	Y	External reference number (Payment number)	DDACOB2H4P
Sender Reference	N	Information for Sender	136 052521 RTN
Reference for Beneficiary	N	Reference for Beneficiary	
Amount	Y	Credit/Debit Amount	13,358.92
Value Date	Y	Expected date of receipt of funds	6/21/2021
Originator Name/Sender's Name	Y	Customer Name	APEX AUTONET IINC
Originator ID	N	Customer Number	2478348
Originator Bank Name	Y	Originator Bank Name	EAST WEST BANK US
Originator Bank ID	Y	Originator Bank ID	322070881

Originating Country Code	Y	Originator Country Code	US
Originator Bank Address 1	N	Originator Bank Address	135 N. LOS ROBLES AVE
Originator Bank Address 2	N	Originator Bank Address	NULL
Originator Bank Address 3	N	Originator Bank Address	PASADENA
Remittance Information – Line 1 (Originator to Beneficiary Information)	N	Details of Payment – Line 1	Invoice 123
Remittance Information – Line 2 (Originator to Beneficiary Information)	N	Details of Payment – Line 2	Invoice 456
Remittance Information – Line 3 (Originator to Beneficiary Information)	N	Details of Payment – Line 3	Invoice 789
Remittance Information – Line 4 (Originator to Beneficiary Information)	N	Details of Payment – Line 4	Invoice 012
Sending Country Code	Y	Sending Country Code	US
Sender / Originator Address 1	N	Sender / Originator Address 1	400 W VALLEY BLVD
Sender / Originator Address 2	N	Sender / Originator Address 2	NULL
Sender / Originator Address 3	N	Sender / Originator Address 3	ALHAMBRA CA 91803 3340
Beneficiary Bank ID-ABA	Y	Beneficiary Bank ID	121000248
Beneficiary Bank Name	N	Beneficiary Bank Name	WELLS FARGO BANK NA
Beneficiary Bank Address 1	N	Beneficiary Bank Address 1	SAN FRANCISCO
Beneficiary Bank Address 2	N	Beneficiary Bank Address 2	CA
Beneficiary Bank Address 3	N	Beneficiary Bank Address 3	
Beneficiary Country Code	Y	Beneficiary Country Code	US
Beneficiary Name	Y	The name of the party receiving the funds	VN2Z TRADING INC
Beneficiary Account	Y	Recipient Account Number	4021725247861
Beneficiary Address 1	RECOMMENDED	Beneficiary Address 1	234 GLENASHTON DR
Beneficiary Address 2	RECOMMENDED	Beneficiary Address 2	OAKVILLE ON L6h 6h5
Beneficiary Address 3	N	Beneficiary Address 3	NULL
Originator's Information	N	Originator's Information	2478348 APEX AUTONET INC 400 W VALLEY BLVD ALHAMBRA, CA US 91083 3340
Intermediary Bank ABA	N	Intermediary Bank ABA or SWIFT BIC	
Intermediary Bank Name	N	Intermediary Bank Name	
Receiving Bank ABA	N	Receiving Bank ABA – Should only be used when the institution is not the Beneficiary Bank ID	121000248
Receiving Bank Name	N	Receiving Bank Name	WELLS FARGO BANK NA
Bank to Bank Information – Line 1	N	Bank to Bank Information	
Bank to Bank Information – Line 2	N	Bank to Bank Information	
Bank to Bank Information – Line 3	N	Bank to Bank Information	
Bank to Bank Information – Line 4	N	Bank to Bank Information	

International Outgoing Wires (USD)

Requirements

Reduce the possibility of delays, additional fees, or loss of principal on outgoing wires:

- Be sure to provide complete and accurate Beneficiary information, including name, address, account number, city, and country as they are **required** for international wires.
- Be sure to provide complete and accurate Beneficiary Bank detail, including branch name, address, city, state, country, account number/IBAN, and SWIFT/BIC. See Country Code and country-specific formatting requirements below.

! If you are unsure of the Beneficiary information, please contact the recipient (Beneficiary) for complete routing instructions.

International Outgoing Wire (USD) Instructions

The below table details the field name, whether the field is required, the definition of the field, and sample data.

Follow these instructions to complete any international outgoing wire (USD).

Standard Name (EWB)	Required	Definition	Sample
Account Number	Y	Debit Amount	831302345
External Reference	Y	External reference number (Payment number)	DDACOB2H4P
Sender Reference	N	Information for Sender	136 052521 RTN
Reference for Beneficiary	N	Reference for Beneficiary	
Amount	Y	Credit/Debit Amount	13,358.92
Value Date	Y	Expected date of receipt of funds	6/21/2021
Originator Name/Sender's Name	Y	Customer Name	APEX AUTONET IINC
Originator ID	N	Customer Number	2478348
Originator Bank Name	Y	Originator Bank Name	EAST WEST BANK US
Originator Bank ID	Y	Originator Bank ID	322070881
Originating Country Code	Y	Originator Country Code	US
Originator Bank Address 1	N	Originator Bank Address	135 N. LOS ROBLES AVE
Originator Bank Address 2	N	Originator Bank Address	NULL
Originator Bank Address 3	N	Originator Bank Address	PASADENA
Remittance Information – Line 1 (Originator to Beneficiary Information)	N*	Details of Payment – Line 1	Invoice 123
Remittance Information – Line 2 (Originator to Beneficiary Information)	N*	Details of Payment – Line 2	Invoice 456
Remittance Information – Line 3 (Originator to Beneficiary Information)	N*	Details of Payment – Line 3	Invoice 789
Remittance Information – Line 4 (Originator to Beneficiary Information)	N*	Details of Payment – Line 4	Invoice 012

Sending Country Code	Y	Sending Country Code	US
Sender / Originator Address 1	N	Sender / Originator Address 1	400 W VALLEY BLVD
Sender / Originator Address 2	N	Sender / Originator Address 2	NULL
Sender / Originator Address 3	N	Sender / Originator Address 3	ALHAMBRA CA 91803 3340
Beneficiary Bank ID-SWIFT/BIC ¹	Y	Beneficiary Bank ID	DEUTGBKXXXX
Beneficiary Bank Name	N	Beneficiary Bank Name	DEUTSCHE BANK A.G.
Beneficiary Bank Address 1	N	Beneficiary Bank Address 1	LONDON
Beneficiary Bank Address 2	N	Beneficiary Bank Address 2	UNITED KINGDOM
Beneficiary Bank Address 3	N	Beneficiary Bank Address 3	
Beneficiary Country Code (Refer to the Country Field Requirements for specific requirements by Country)	Y	Beneficiary Country Code	US
Beneficiary Name	Y	The name of the party receiving the funds	VN2Z TRADING INC
Beneficiary Account or IBAN ² (IBAN required depending on the country requirement)	Y	Recipient Account Number	4021725247861
Beneficiary Address 1	Y	Beneficiary Address 1	234 GLENASHTON DR
Beneficiary Address 2	Y	Beneficiary Address 2	OAKVILLE ON L6h 6h5
Beneficiary Address 3	N	Beneficiary Address 3	NULL
Charge Type	N	Charge Type	OUR
Originator's Information	N	Originator's Information	2478348 APEX AUTONET INC 400 W VALLEY BLVD ALHAMBRA, CA US 91083 3340
Intermediary Bank ABA or SWIFT / BIC	O	Intermediary Bank ABA or SWIFT BIC – if there is no Receiving Bank then Intermediary Bank must be an ABA	026002561
Intermediary Bank Name	O	Intermediary Bank Name	STANDARD CHART
Receiving Bank ABA	N	Receiving Bank ABA – Should only be used when the institution is not the Beneficiary Bank ID	HSHNDEHH
Receiving Bank Name	N	Receiving Bank Name	HSH NORDBANK AG
Bank to Bank Information – Line 1	N	Bank to Bank Information	
Bank to Bank Information – Line 2	N	Bank to Bank Information	
Bank to Bank Information – Line 3	N	Bank to Bank Information	
Bank to Bank Information – Line 4	N	Bank to Bank Information	

N* = Required for specific Country Codes. Please refer to the Country Codes section below.

- SWIFT/BIC** (Bank Identifier Code): The 8 or 11 character SWIFT/BIC is a unique series of alpha numeric characters that help to identify a specific financial institution. The SWIFT/BIC should be obtained from the Beneficiary of the wire. To ensure timely delivery please be sure that International outgoing wires include the SWIFT/BIC where applicable.
- IBAN (International Bank Account Number)**: The IBAN varies by country/institution. **Warning!** Only the bank servicing an account can provide the correct IBAN for that account and this information must be obtained from the Beneficiary of the wire. Sending a wire to a participating country without the IBAN can cause the wire to be delayed or returned by the receiving bank, and additional fees may be assessed.

Country Codes

Country Code Field Requirements

The table below details the country, the code for each country, and the country-specific wire formatting requirements. Use this information to complete outgoing International Wires.

Country	Country Code	Currency Code	Requirements
United Arab Emirates, Dirham	AE	AED	- IBAN 23 Alphanumeric - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Designated Purpose of Payment Code -Economic reason for Sending -Refer to Wire Instruction
Australia, Australian Dollar	AU	AUD	- Full Beneficiary Name, Address, and Account Number - Bank Name, Address, and BIC/SWIFT - BSB Bank Code (6 digits) * (Optional)
Bahrain, Bahraini Dinar	BH	BHD	- IBAN 22 Alphanumeric - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Beneficiary Contact Name and Phone Number
Brazil, Brazilian Real	BR	BRL	- IBAN 29 Alphanumeric - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Detailed Purpose of Payment -Economic reason for payment - Beneficiary Contact Name, Phone Number - Beneficiary Tax ID (14-digit CND For Companies, 11-digit CPF for Individuals) - Agency Code (3-7 digits)
Canada, Canadian Dollar	CA	CAD	- Full Beneficiary Name, Physical Address and Account Number - Bank Name, Address, and BIC/SWIFT - Canadian Clearing code known as CC Code is 9 digits, the first 4 digits identifying the bank and the next 5 digits identifying the branch of the bank - Purpose of Payment * (Optional)
Switzerland, Swiss Franc	CH	CHF	- IBAN 21 Alphanumeric - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Purpose of Payment * (Optional)
China, Yuan	CN	CNH	- Full Beneficiary Name, Address, and Account Number - Bank Name, Address, and BIC/SWIFT or CNAPS (12-digit code) - Designated Purpose of Payment Code must be entered in Remittance Information lines 1-4 - You must enter one of the following bolded codes CGODDR - Cross Border Goods Trade CSTRDR - Cross Border Service Trade CCTFDR - Cross Border Capital Transfer CCTNDR - Charity Donation COCADR - Other Account Transaction
Colombia, Colombian Peso	CO	COP	- Full Beneficiary Name, Address, and Account Number - Bank Name, Address, and BIC/SWIFT - Detailed Purpose of Payment -Economic reason for payment. - Beneficiary Contact Name, Phone Number, and email - Beneficiary Tax ID Number (NIT For Businesses 9-10 digits; Cedula for Individuals 8 digits)

Czech Republic, Czech Koruna	CZ	CZK	• IBAN 24 Alphanumeric • Full Beneficiary Name and Address • Bank Name, Address, and BIC/SWIFT • Purpose of Payment * (Optional)
Denmark, Danish Krone	DK	DKK	• IBAN 18 Alphanumeric • Full Beneficiary Name and Address • Bank Name, Address, and BIC/SWIFT • Purpose of Payment * (Optional)
Eurozone, Euro	Use specific Country Code	EUR	• IBAN -Refer to each participating Country's IBAN length • Full Beneficiary Name and Address • Bank Name, Address, and BIC/SWIFT • Purpose of Payment * (Optional)
Fiji, Fijian Dollar	FJ	FJD	• Full Beneficiary Name, Address and Account Number • Bank Name, Address, and BIC/SWIFT • Purpose of Payment * (Optional)
United Kingdom, Pound	GB	GBP	• IBAN 22 Alphanumeric • Full Beneficiary Name and Address • Bank Name, Address, and BIC/SWIFT • Purpose of Payment * (Optional) • If IBAN is not available 6-digit Beneficiary Bank Sort Code must be provided along with 8-digit Beneficiary Account Number
Ghana, Ghanaian Cedi	GH	GHS	• Full Beneficiary Name, Address and Account Number • Bank Name, Address, and BIC/SWIFT • Detailed Purpose of Payment -Economic reason for payment
Hong Kong, Hong Kong Dollar	HK	HKD	• Full Beneficiary Name, Address and Account Number • Bank Name, Address, and BIC/SWIFT • Purpose of Payment * (Optional)
Hungary, Hungary Forint	HU	HUF	• IBAN 28 Alphanumeric • Full Beneficiary Name and Address • Bank Name, Address, and BIC/SWIFT • Purpose of Payment * (Optional)
Indonesia, Indonesian Rupiah	ID	IDR	• Full Beneficiary Name, Address and Account Number • Bank Name, Address, and BIC/SWIFT • Detailed Purpose of Payment - Economic reason for payment
Israel, New Israeli Shekel	IL	ILS	• IBAN 23 Alphanumeric • Full Beneficiary Name and Address • Bank Name, Address, and BIC/SWIFT • Detailed Purpose of Payment - Economic reason for payment
India, Indian Rupee	IN	INR	• Full Beneficiary Name, Address and Account Number • Bank Name, Address, and BIC/SWIFT • Detailed Purpose of Payment - Economic reason for payment • Beneficiary Bank IFSC branch code (11 digits alphanumeric)
Iceland, Icelandic Krona	IS	ISK	• IBAN 26 Alphanumeric • Full Beneficiary Name and Address • Bank Name, Address, and BIC/SWIFT • Purpose of Payment
Japan, Japanese Yen	JP	JPY	• Full Beneficiary Name, Address and Account Number • Bank Name, Address, and BIC/SWIFT • Purpose of Payment * (Optional)
Kenya, Kenyan Shilling	KE	KES	• Full Beneficiary Name, Address and Account Number • Bank Name, Address, and BIC/SWIFT • Detailed Purpose of Payment -Economic reason for payment

			Beneficiary Bank Branch Code (5 digits: 2-digit Bank Code, 3-digit Branch Code)
Korea (South), Korea Won	KR	KRW	- Full Beneficiary Name, Address and Account Number - Bank Name, Address, and BIC/SWIFT - Detailed Purpose of Payment - Economic reason for payment - Beneficiary Contact Name and Phone Number
Morocco, Moroccan Dirham	MA	MAD	- Full Beneficiary Name, Address and Account Number - Bank Name, Address, and BIC/SWIFT - Purpose of Payment * (Optional)
Mexico, Mexican Peso	MX	MXN	- CLABE (18-digit Account Number) - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Purpose of Payment * (Optional)
Malaysia, Malaysian Ringgit	MY	MYR	- Full Beneficiary Name, Address and Account Number - Bank Name, Address, and BIC/SWIFT - Detailed Purpose of Payment - Economic reason for payment - Beneficiary Bank Sort Code * (Optional)
Nigeria, Nigerian Naira	NG	NGN	- NUBAN (10-digit Account Number) - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Detailed Purpose of Payment - Economic reason for payment
Norway, Norway Krone	NO	NOK	- IBAN 15 Alphanumeric - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Purpose of Payment * (Optional)
New Zealand, New Zealand Dollar	NZ	NZD	- Full Beneficiary Name, Address and Account Number - Bank Name, Address, and BIC/SWIFT - Purpose of Payment * (Optional)
Oman	OM	OMR	- IBAN 23 Alphanumeric - Purpose of Payment 3-digit code is mandatory.
Philippines, Philippines Peso	PH	PHP	- Full Beneficiary Name, Address and Account Number - Bank Name, Address, and BIC/SWIFT - Purpose of Payment * (Optional)
Pakistan, Pakistani Rupee	PK	PKR	- IBAN 24 Alphanumeric - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Beneficiary Contact Name and Phone Number - Beneficiary Bank Branch Name - Purpose of Payment * (Optional)
Poland, Poland Zloty	PL	PLN	- IBAN 28 Alphanumeric - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Purpose of Payment * (Optional)
Qatar Qatari Riyal	QR	QAR	- Full Beneficiary Name and Address - Beneficiary Bank Account Number - Beneficiary Bank Name - IBAN 24 Alphanumeric - Beneficiary BIC / SWIFT
Romania, New Romanian Leu	RO	RON	- IBAN 24 Alphanumeric - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Detailed Purpose of Payment - Economic reason for payment
Russia, Russia Ruble	RU	RUB	- Full Beneficiary Name, Address and 20 Digit Account Number - Bank Name, Address, and BIC/SWIFT - Detailed Purpose of Payment Code - VO Code (5 digits) Refer to Wire Instructions - VAT (Included or Not Included) - Correspondent Bank BIK Code (9 digits)

			- Beneficiary INN/KIO Code (10 digits for Legal Entity or 12 digits for Individual) - For Individuals: Patronymic Name - Correspondent Bank Account Number (20 digits)
Saudi Arabia, Saudi Riyal	SA	SAR	- IBAN 24 Alphanumeric - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Detailed Purpose of Payment - Economic reason for payment
Sweden, Sweden Krona	SE	SEK	- IBAN 24 Alphanumeric - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Purpose of Payment * (Optional)
Singapore, Singapore Dollar	SG	SGD	- Full Beneficiary Name, Address and 20 Digit Account Number - Bank Name, Address, and BIC/SWIFT - Purpose of Payment* (Optional) - Branch Code/Bank Code (Optional)
Thailand, Thai Baht	TH	THB	- Full Beneficiary Name, Address and 20 Digit Account Number - Bank Name, Address, and BIC/SWIFT
Turkey, Turkish Lira	TR	TRY	- IBAN 26 Alphanumeric - Full Beneficiary Name and Address - Bank Name, Address, and BIC/SWIFT - Detailed Purpose of Payment - Economic reason for payment
Taiwan, Taiwan New Dollar	TW	TWD	- Full Beneficiary Name, Address and Account Number - Bank Name, Address, and BIC/SWIFT - Detailed Purpose of Payment - Economic reason for payment - Beneficiary Contact Name and Phone Number
Vietnam, Vietnamese Dong	VN	VND	- Full Beneficiary Name, Address and Account Number - Bank Name, Address, and BIC/SWIFT - Detailed Purpose of Payment - Economic reason for payment - Bank Branch Name
South Africa, South African Rand	ZA	ZAR	- Full Beneficiary Name, Address and Account Number - Bank Name, Address, and BIC/SWIFT - Purpose of Payment * (Optional)

*Purpose of Payment is optional where indicated with the asterisk. Purpose is required for certain Countries. Please refer to the *Purpose of Payment Required for Designated Countries* section below.

Purpose of Payment Required for Designated Countries

When sending an International Wire, the "Purpose of Payment" is to be entered in the Remittance Information/Originator to Beneficiary (OBI) field in wire instructions (Details of Payment field) lines 1-4 field and is meant to describe the reason for the payment. This field is optional for most wires, but is **required** for the following Designated Countries:

- United Arab Emirates, Durham (AED)
- China (CNH)
- Ghana (GHS)
- Indonesia (IDR)

- India (INR)
- Israel (ILS)
- Kenya (KES)
- Korea (KRW)
- Malaysia (MYR)
- Oman (OMR)
- Romania (RON)
- Russia (RUB)
- Taiwan (TWD)
- Turkey (TRY)
- Vietnam (VND)

Wire Frequently Asked Questions (FAQ's)

1. Q: What is the cut-off time to send a wire?

A: Depending on where you initiate the wire, cutoff times are as follows:

Channel	Deadline
<i>businessBridge</i> ®Premier US (Domestic & USD International)	3:15 PM PT
<i>businessBridge</i> ®Premier US (Foreign Currency)	1:30 PM PT
Application Program Interface (API)	3:15 PM PT
Integrated Payables (IP)	3:00 PM PT
Branch Wires	1:45 PM PT
Manual Wires via Fax, email, Letter, Phone (Domestic & International)	1:00 PM PT
US Federal Tax Payments (Same Day)	12:00 PM PT
SWIFT Wires for Corporates	2:15 PM PT

A wire received after the cut-off time will be processed the next business day. On *businessBridge*®Premier (BBP), if a wire is approved after the cutoff, the user will need to change the value date and the approval process starts over.

2. Q: How do I create a foreign currency wire?

A: Instructions for a foreign currency (FX) wire can be accessed in the [Cross-Border Wire Payment and Transfer User Guide](#).

3. Q: How do I recall or cancel a wire payment?

A: Immediately call our Customer Service team. We can assist with issuing a trace and potentially recall the wire. However, there is no guarantee of a successful return of the funds. Payments may leave the bank within minutes after submission.

4. Q: Can I cancel a future dated wire?

A: Future dated wire can be cancelled through *businessBridge*® Premier if the wire is in Pending Approval or Scheduled status.

5. Q: Can a wire be returned?

A: No, wires are immediate, final, and irrevocable once processed. If you need to return funds from a wire you have received, please initiate a new wire and include the original reference number in the Remittance Information/Originator to Beneficiary (OBI) field in wire instructions (Details of Payment field) lines 1-4 field.

6. Q: Why did my wire transfer not go through?

A: A wire transfer may be rejected if the beneficiary information is not fully provided or incorrect or if the wire is formatted incorrectly. For example, added quotation marks and special characters are not permitted per Federal Reserve Bank requirements.

7. Q: What do I need to send a wire?

A: You will need complete and accurate information from the beneficiary, including purpose of payment for the designated countries listed on page 12.

- For domestic wire in USD, please provide beneficiary name, address, account number, and be sure to include beneficiary bank details - branch name, address, city, state, country, account number, and ABA/RTN.
- For international wire in USD, please provide beneficiary name, address, account number, city, and country as they are **required**. Also include, beneficiary bank detail - branch name, address, city, state, country, account number/IBAN, and SWIFT/BIC. See the list of Country Codes and country-specific wire formatting requirements above.

8. Q: What is required to send a wire to China?

A: Ensure you have complete and accurate beneficiary information. Provide the full beneficiary name, address, account number, city, and country as they are **required** for international wires. Also include complete and accurate Beneficiary Bank information, branch name, address, city, state, country, account number/IBAN, and SWIFT/BIC or CNAPS (12-digit code). A Designated Purpose of Payment Code must be entered in Remittance Information lines 1-4 and you must enter one of the following bolded codes

- **CGODDR** - Cross Border Goods Trade
- **CSTRDR** - Cross Border Service Trade
- **CCTFDR** - Cross Border Capital Transfer
- **CCTNDR** - Charity Donation
- **COCADR** - Other Account Transaction

9. Q: What is required to send a wire to Canada?

A: Canada requires the 9-digit Canadian Clearing Code (CC Code) which includes the bank code and branch routing number; along with the full beneficiary name, physical address, account number, city, and country as they are **required** for Canadian wires. Also include complete and accurate Beneficiary Bank information, branch name, address, city, state, country, account number/IBAN, and SWIFT/BIC. If the Canadian Clearing Code (CC Code) is not included, the wire will be returned.

The CC code should be placed in the identifier line of the Beneficiary's Bank field (with the Bank's SWIFT BIC in the following line) or in the Originator to Beneficiary or Bank to Bank Information fields.

The Canadian Transit Number is the direct payment routing number system in Canada, administered by the Canadian Payments Association. It consists of nine digits (Example: 003003019) with the following breakdown:

- Leading zero
- First three digits designate the institution
- Last five digits designate the branch location

10. Q: Where can I locate the status of my wire?

A: The status of the wire can be located on Business Bridge Premier, navigate to Reports > Payment Reports and view the Wire Detail Report. View the status on the top right side of the wire reports.

11. Q: What intermediary bank should I use on an international wire?

A: East West Bank can recommend an intermediary bank to our customers, but ultimately it is your decision regarding which intermediary bank to use. We recommend using one of our preferred Intermediary Bank providers:

Standard Chartered Limited NEW YORK, NY - ABA Routing number 026002561 (Current default)

Citibank, N.A. - ABA Routing Number 021000089

BNY Mellon – ABA Routing Number 021000018

NOTE: If your wire instructions indicate to use a particular Intermediary or Receiving Bank, you may continue to use it as appropriate.

12. Q: What is the status of my wire?

A: Depending on where in the process the wire is, the following statuses apply in *businessBridge*® Premier:

- **Pending Approval** – the payment requires approval(s).
- **Rejected** – a user or approver has rejected the new payment.
- **Scheduled** – the payment has a future value date and is scheduled to be processed at that time.
- **Awaiting Transmission** – indicates a real-time wire payment that has been sent to the financial institution's back-office application and normally is in effect for only a few seconds before the status changes to *Sent*.
- **Sent** – the payment is outbound to the financial institution's back-office application.
- **Overdue** – the payment is currently overdue. It has reached its effective date or send date but is still pending approval.
- **Confirmed** – the wire payment or transfer has been transmitted and fully processed, and the financial institution has returned a confirmation number.
- **Failed** – the financial institution could not process the request.
- **Deleted** – a company user has deleted the payment or transfer.

13. Q: Why are there additional fees on International USD wires and how are intermediary bank fees determined on an international wire?

A: International fees (also known as commission charges) are common in many international wires. These are fees charged by the intermediary banks to process a wire transfer through their bank.

To ensure that the amount sent by the remitter (sender) is the amount the beneficiary (recipient) receives, also known as “principal preservation” of the wire amount, you can include the intermediary bank fees in the wire amount. The fees are as follows:

If, less than \$100 – no fee

If, \$100.01 to \$15,000 add \$15.00

If, \$15,000.01 to \$30,000 add \$20.00

If, \$30,000.01 to \$50,000 \$25.00

If, \$50,000.01 and above add \$35.00

Note: Additional Intermediary Bank fees may apply

For USD International Wires, if you are sending the wire to a beneficiary with USD Account and do not want the funds auto converted to the local currency, please put “DO NOT CONVERT” in the OBI/Detail of Payment field. If sending to a Foreign Currency account, funds will be auto converted to the local currency.

14. Q: How can I ensure the wire is delivered for the full value amount without intermediary deductions?

A: "Full Payment Guarantee", also known as "Full Pay", is a service by which our correspondent bank will guarantee the delivery of the principal amount of your payment to the beneficiary bank without any deductions.

Customers can use a code word each time a specific wire transaction needs to be sent with "Full Payment Guarantee". Please type in the codeword "FULLPAY" in the OBI (Originator to Beneficiary Information) or the BBI (Bank to Bank Information) reference field, do not use spaces or brackets.

15. Q: What is FX Auto Convert and how can I prevent it from applying to my international wire?

A: The intermediary bank may convert your USD international wire into local currency. For USD International Wires, if you are sending the wire to a beneficiary with USD Account and do not want the funds auto converted to the local currency, please put "DO NOT CONVERT" in the OBI/Detail of Payment field. If sending to a Foreign Currency account, funds will be auto converted to the local currency.

16. Q: How do I enter a long beneficiary name that could potentially cause the wire to be rejected?

A: The beneficiary name field is limited to 35 characters. You are provided an additional three fields of 35 characters each (105 characters total) for the beneficiary address. If the Beneficiary name exceeds the 35 characters limit, it can be continued under the Beneficiary address field.

- Beneficiary names should not be abbreviated except when indicating standard business entity type (e.g., Co, Ltd., and Inc.).
- Use standard abbreviations for States (i.e., CA for California).

17. Q: What additional beneficiary information should I provide to help clear OFAC screening?

A: To avoid the wire being flagged for OFAC review, particularly if the beneficiary's name is a common name, please provide the complete beneficiary address and include the beneficiary's date of birth (DOB) if the funds are being sent to an individual.