



Currency Guide

For Cross-border ACH Payments

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Country Name: ALAND ISLANDS	Currency Name: EURO
Country Code: AX	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

1. Beneficiary Account number should be IBAN

IBAN for onshore payments	18 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

NOTES

- Local market is closed every Friday

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ALBANIA	Currency Name: ALBANIAN LEK
Country Code: AL	Currency Code: ALL

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	28 characters (ALXX + 24 characters)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

PURPOSE OF PAYMENT DETAILS

- For utility payments: name of the client, month of the utility bill period covered, and contract number of the subscriber are required
- For tax payments: FDP (payment order document generated by Tax Office system) is required
- For custom fee payments: NIPT (tax identification number) is required

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: ALGERIA	Currency Name: ALGERIAN DINAR
Country Code: DZ	Currency Code: DZD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- The Purpose of payment must be detailed. Description "invoice" will not be accepted and must indicate the reason for the invoice
- Any payment flows to individual beneficiaries must be pre-approved onshore before the trade is booked

IBAN for onshore payments	22 characters (DZ + 20)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Beneficiary Contact Name	Prefix /ACC/BCN/	
Beneficiary Contact Number	Prefix /ACC/TNM/	

NOTES

- Local market is closed every Friday

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ANDORRA	Currency Name: EURO
Country Code: AD	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	24 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ANGOLA	Currency Name: ANGOLAN KWANZA
Country Code: AR	Currency Code: AOA

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING DETAILS

IBAN for onshore payments	25 characters (AOXX + 21-digits)
Purpose of payment	Add Prefix /POP/ followed by 6-character purpose code (list of purpose codes available upon request)
Beneficiary Taxpayer Number (NIF)	Add Prefix /ACC/TXID/ followed by NIF (10 characters for corporates and 14 characters for individuals)

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ARGENTINA	Currency Name: ARGENTINE PESO
Country Code: AR	Currency Code: ARS

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Account number	22-digit account number	
Purpose of payment	Add Prefix /POP/ followed by payment purpose details	E.g., "/POP/Payment for ..."
Beneficiary Contact Name	Prefix /ACC/BCN/	
Beneficiary Contact Number	Prefix /ACC/TNM/	
Tax ID (CUIT – Tax ID for corporates CUIL – Tax ID for individuals)	For Corporates (CUIT)	Prefix /ACC/TXID/CUIT<space><11 digit tax ID>
	For Individuals (CUIL)	Prefix /ACC/TXID/CUIL<space><11 digit tax ID>

NOTES

- If corresponding agent are not in possession of complete and correct delivery instructions by the end of the day after the value date (T+3), corresponding agent will need to reverse the transaction back at the market rate + any tax charges that corresponding agent may incur as a result of reversing.
- Payments to Judicial Accounts (Depositos Judiciales) are not supported.
- Salary/payroll payments are supported – indicate clearly in purpose of payment that it is for salary/payroll

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: ARMENIA	Currency Name: ARMENIAN DRAM
Country Code: AM	Currency Code: AMD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Beneficiary Account number	3 digit bank code + "-" + Beneficiary account number For list of bank codes, refer to table appended below.	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

For payments to Central Bank of Armenia (CBRAAM22XXX) the following information is required:

Name of customer	/ACC/NAME
Residency of beneficiary	/ACC/LGET/ 1 for resident and 2 for non-resident
Legal status of beneficiary	/ACC/LSCT/ (11 -- commercial organization / 12 -- non-profit organization / 21 -- individual / 22 -- Individual Entrepreneur)
TIN	/ACC/TIN/ 10 digits (for Legal entity or Individual Entrepreneur) or Social card (for individual)

NOTES

- Trades above 20 million AMD require supporting documentation indicating the purpose of payment (e.g. copy of invoice)

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: ARMENIA	Currency Name: ARMENIAN DRAM
Country Code: AM	Currency Code: AMD

AMD BANK CODES

- 103 or 900-Central Bank of Armenia
- 115-ArmbusinessBank
- 118-Anelik Bank
- 151-Ararat Bank
- 157-AmeriaBnak
- 160 or 161 -VTB Bank Armenia
- 163-Armekonombank
- 166-Prometey Bank
- 175-BTA Bank
- 181-Armneian Development Bank
- 193-Converse Bank
- 205-Inecobank
- 208-Mellat Bank
- 214-Byblos Bank Armenia
- 217-HSBC Bank Armenia
- 220-ACBA Credit Agricool Bank
- 223-Artsakhbank
- 241-Unibank
- 247-Ardshininvestbank
- 250-Armswisbank

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- Funds received after cut-off time
- Funds received but held due to pending regulatory checks
- Countries observing public holidays
- Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: AUSTRALIA	Currency Name: AUSTRALIAN DOLLAR
Country Code: AU	Currency Code: AUD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING DETAILS

1. Beneficiary bank 6 digit BSB code to be provided

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: AUSTRIA	Currency Name: EURO
Country Code: AT	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	20 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: AZERBAIJAN	Currency Name: AZERBAIJANI MANAT
Country Code: AZ	Currency Code: AZN

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

ADDITIONAL BENEFICIARY DETAILS

Payments to non-resident beneficiaries are classified in 2 categories – taxpayer and non-tax payer:

- i. Tax payer non-resident (having Azerbaijani tax ID) can receive funds from a legal entity showing the clear purpose of transfer
- ii. Non-tax payer non-resident can only receive ‘financial aid’ from abroad with supporting documents
- iii. Non-resident legal entity (tax payers) can receive funds from abroad only with supporting documents (invoice, contract, other real business papers)

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	28 characters (AZXX + 24-digits)
Purpose of payment	Prefix /POP/ Free Text
10-digit tax ID for corporates (TIN/VOEN) (The tax ID is not required for individuals)	Prefix /ACC/TXID/TIN or VOEN <space> followed by tax ID
6-digit BIK Code (Bank branch code)	Prefix /ACC/BBBC/
Beneficiary bank's Tax Identification Number (TIN/VOEN) (List of codes available upon request)	Prefix /ACC/BBTX/
Beneficiary Bank's correspondent AZN account number in Azerbaijan Central Bank – IBAN format	Prefix /ACC/BBAC/

- Beneficiary bank's correspondent AZN account number (in Azerbaijan Central Bank, IBAN format) – List of account numbers available upon request
- In-depth, detailed purpose of payment required. If the payment is for charitable purposes, this must be clearly stated, or the beneficiary may be subject to a tax charge for income received.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: AZERBAIJAN	Currency Name: AZERBAIJANI MANAT
Country Code: AZ	Currency Code: AZN

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- For tax payments to the State Treasury Agency (CTREAZ22) only, a Budget Level Code (1 numerical-digit) and a Classification Code (6-numerical digits) are required in Remittance Information (F70).
- We do not maintain a list of these codes as they are provided directly to the payer and will correspond to a specific account at the local tax authorities.
 - The prefix for budget level code should be LC and Classification Code should be CC:
 - Example of a Budget Level Code where X represents a digit: LCX
 - Example of a Classification Code where X represents a digit: CCXXXXXX

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- Funds received after cut-off time
- Funds received but held due to pending regulatory checks
- Countries observing public holidays
- Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BAHRAIN	Currency Name: BAHRAIN DINAR
Country Code: BH	Currency Code: BHD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary street address, city and country to be provided

IBAN for onshore payments	22 characters (BHXX + 18 characters)	
Purpose of payment	Add Prefix / POPC/<3 digit code>/ followed by purpose details	E.g., /POPC/GDI/ purchase of goods"

NOTES

- The complete list of BHD purpose codes is available on the website of Central Bank of Bahrain at the following link:
https://cbben.thomsonreuters.com/sites/default/files/net_file_store/Purpose_codes_-_Disclosure_Document.pdf
- Local market is closed every Friday

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BANGLADESH	Currency Name: BANGLADESHI TAKA
Country Code: BD	Currency Code: BDT

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STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING DETAILS/ADDITIONAL DETAILS

- Full beneficiary bank branch name and address to be provided

Beneficiary Bank Branch Name	Prefix /ACC/BBBN/	
Beneficiary Bank Routing Number (9 numeric-digits)	Prefix /ACC/BBBC/	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

NOTES

- The beneficiary will be required to evidence the right to receive the funds before they can be settled.
- If the local beneficiary is a non-profit organization, approval by the local NGO bureau is required in order to receive funds. Prior regulatory approvals are also required for Donations and BIDA permission need to be granted for Office Expenses. Declaration is not required for inward remittances sent by Bangladeshi nationals working abroad.
- On value date, the local correspondent bank will inform the beneficiary bank of the payment. The beneficiary is then required to complete an Inward Remittance Form (Form C) indicating the purpose of the payment. After the correspondent bank receives the completed form, it will release the funds to the beneficiary bank to be credited to the beneficiary.
- While Form C is waived for payments below USD 20,000, the onshore correspondent bank or beneficiary bank may request supporting documents from the beneficiary to evidence the identity of the beneficiary and to confirm the purpose of the payment.
- Local market is closed every Friday
- Cannot deliver BDT to convertible or non-convertible multiple-currency BDT accounts

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: BANGLADESH	Currency Name: BANGLADESHI TAKA
Country Code: BD	Currency Code: BDT

Payment requirement

- For a beneficiary to successfully receive their BDT, they are first required to fill out a Form C. All payments above USD 20,000 or equivalent into Bangladesh require the completion of a Form C.

Payment Process

1. On the value date, our paying bank will send a "Letter of Intimation" to the beneficiary bank.
2. Once the beneficiary bank receives the above letter, they will contact the beneficiary to complete the required Form C. If the beneficiary bank does not do this, the beneficiary may wish to contact the beneficiary bank directly to enquire about the incoming funds. NB: if a beneficiary has been informed by the ordering institution that the funds are enroute, the beneficiary can go ahead to their bank and request the form C; this could ultimately speed up the settlement process as the beneficiary bank does not necessarily need to wait for the value date before completing the Form C.
3. Once the Form C has been completed, the beneficiary bank will send it to StoneX Financial Ltd correspondent bank. It is only when StoneX's correspondent bank receives the returned and completed Form C that the BDT will be sent to the beneficiary bank to be credited to the beneficiary account.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BELGIUM	Currency Name: EURO
Country Code: BE	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	16 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BELIZE	Currency Name: BELIZE DOLLAR
Country Code: BZ	Currency Code: BZD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ ADDITIONAL DETAILS

- 15-digit account number required for payments going to Belize Bank Limited E.g. (BBLZBZBZXXX)
- Nostro funding for financial institutions not supported
- Detailed purpose of payment is mandatory

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."
Transit code only for Scotiabank (NOSCBZBSXXX)	Prefix /ACC/BBBC/ <5 digit code>	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BENIN	Currency Name: WEST AFRICAN STATES CFA FRANC BCEAO
Country Code: BJ	Currency Code: XOF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Beneficiary Account Number (24 characters)	Bank code: 5 characters (this includes 2-character country code) + Branch code: 5 characters + Account number: 12 digits + Cle RIB: 2 digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BERMUDA	Currency Name: BERMUDAN DOLLAR
Country Code: BM	Currency Code: BMD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full beneficiary address
- In-depth, detailed purpose of payment

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BOLIVIA	Currency Name: BOLIVIAN BOLIVIANO
Country Code: BO	Currency Code: BOB

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for..."

NOTES

- Payments to beneficiaries who hold an account with Banco Fassil (BSCFBO22XXX) are not supported

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BOSNIA & HERZEGOVINA	Currency Name: BOSNIA HERZEGOVINIAN MARKA
Country Code: BA	Currency Code: BAM

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING DETAILS

IBAN for onshore payments	20 characters (BA39 + 16-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

- BAM is settled as a EUR transfer. The beneficiary decides whether to withdraw the funds in BAM or in EUR at their bank

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BOTSWANA	Currency Name: BOTSWANA PULA
Country Code: BW	Currency Code: BWP

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed
by purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: BRAZIL	Currency Name: BRAZILIAN REAL
Country Code: BR	Currency Code: BRL

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	29 characters (BRXX + 25-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."
Beneficiary Tax ID	Prefix /ACC/TXID/ 14 digits CNPJ for corporates, NGO and Charitable organizations, or 11 digits CPF for individuals	
Agency Code (bank branch no.)	Prefix /ACC/AGCY/ 3-7 digits	
Beneficiary Email ID	Prefix /ACC/EMID/ (Use "(at)" to represent "@")	
Beneficiary contact Number	Prefix /ACC/TNM/	

NOTES

- There is a one-time pre-trade setup (cadastro) for each new beneficiary to comply with Brazil's Exchange Control Regulations. Payments equal to or less than \$3,000.00 equivalent can be processed via direct credit mechanism and beneficiary will be exempt from cadastro setup process.
- This one-time pre-trade setup is as follows (also refer to more details in the section below):
 - a) Once our agent receives the beneficiary details, a staff member will contact the beneficiary to confirm the information received and explain the requirements to complete the pre-trade setup
 - a) The beneficiary returns the completed documents to StoneX Banco de Câmbio SA via mail for approval by our agent's Compliance
 - b) Once all required documents are approved, we can complete the transaction
- Payments to Broker Dealers are not supported
- Payments to football/soccer teams are not supported
- Payments to beneficiaries will incur a 0.38% IOF Tax (that our agent will settle on behalf of the beneficiary to the relevant tax authority) in line with onshore regulations for FX transactions
- Payments equal to or less than USD 3,000.00 (equivalent) or a maximum of USD 18,000.00 (equivalent) in total, per year, per tax ID can be processed via direct credit mechanism and beneficiary will be exempt from the Cadastro setup process. Exception to this rule are NGOs, law offices, exporters, tourism offices, loan and capital injection payments which will always require the beneficiary to complete the Cadastro setup, irrespective of the transaction amount.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: BRAZIL	Currency Name: BRAZILIAN REAL
Country Code: BR	Currency Code: BRL

- Payments to beneficiaries who hold an account with the following banks are **not** supported
 - Ourinvest Bank
 - Maxima Bank
 - Travelex
 - Topazio Bank
 - BEXS Bank

PRE-TRADE SETUP PROCESS

This is a one-time setup process via StoneX Banco de Câmbio SA which is required for a new beneficiary to comply with Brazil's Exchange Control Regulations. The pre-trade set up process is as follows:

1. StoneX New York will handle the new cases and forward the information to Brazil office.
2. StoneX Banco de Câmbio SA will email the beneficiary to explain the pre-trade setup process and provide the required documentation that needs to be completed and returned.
3. Beneficiary will be able to initiate the setup by accessing the link to the Portal at <https://banco.stonex.com/> and clicking on the right top corner "Register Here".
4. The beneficiary should post the final form signed to StoneX Banco de Câmbio SA, at the following address: StoneX BancoBancode CâmbioCâmbioSA A/C : Departamento de Câmbio Rua Joaquim Floriano, 413, 13º andar Itaim Bibi CEP 04534-011 São Paulo— SP Tel: (11) 3509-5492.
5. Digital signatures (standard ICP Brazil) are also accepted, and it would not be necessary to mail hard copies of paperwork, just by email complies.
6. For any questions regarding the pre-trade setup process or documentation after having been initially contacted, please contact the StoneX Banco de Câmbio SA team at: fx.cambio@stonex.com/fx.cadastro@stonex.com or Phone: (11) 3509-5492

PAYMENT PROCESS

There is a one-time pre-trade setup required for every new beneficiary. After the pre-trade setup has been completed, the beneficiary will be required to provide the supporting documentation (e.g. invoice, agreement, etc) for each subsequent payment. This is a standard onshore requirement. All necessary support will be provided ensuring successful beneficiary setups both via our agent's local team as well as remote teams

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BRUNEI	Currency Name: BRUNEI DOLLAR
Country Code: BN	Currency Code: BND

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary Street address, City and Country to be provided – PO Box not accepted

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BULGARIA	Currency Name: BULGARIAN LEV
Country Code: BG	Currency Code: BGN

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	22 characters (BGXX + 18-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Payment Code for Tax Payments (6 digits)	Add Prefix /ACC/PYCD/ followed by 6-digit payment code from National Revenue Agency	
Unified Identify code / BULSTAT code for Tax Payments	Add Prefix /ACC/UIDC/ or /ACC/BULSTAT/ followed by 9-13 digits depending on the company	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: BURKINA FASO	Currency Name: WEST AFRICAN STATES CFA FRANC BCEAO
Country Code: BF	Currency Code: XOF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Beneficiary Account Number (24 characters)	Bank code: 5 characters (this includes 2-character country code) + Branch code: 5 characters + Account number: 12 digits + Cle RIB: 2 digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: CAMBODIA	Currency Name: CAMBODIAN RIEL
Country Code: KH	Currency Code: KHR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

NOTES

- This is a zero decimal currency and therefore does not have cents

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: CAMEROON	Currency Name: CENTRAL AFRICAN STATES CFA FRANC BEAC
Country Code: CM	Currency Code: XAF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full beneficiary address including town and country is required, PO Box is not accepted

Beneficiary Account Number (23 digit)	Bank Code (5 digits) + Branch Code (5 characters) + Account number (11 digits) + Cle RIB (2 digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: CANADA	Currency Name: CANADIAN DOLLAR
Country Code: CA	Currency Code: CAD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary Bank ID - 9-digit Canadian Routing Number

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: CAPE VERDE	Currency Name: CAPE VERDE ESCUDO
Country Code: CV	Currency Code: CVE

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: CENTRAL AFRICAN REPUBLIC	Currency Name: CENTRAL AFRICAN STATES CFA FRANC BEAC
Country Code: CF	Currency Code: XAF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full beneficiary address including town and country is required, PO Box is not accepted

Beneficiary Account Number (23 digit)	Bank Code (5 digits) + Branch Code (5 characters) + Account number (11 digits) + Cle RIB (2 digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: CHAD	Currency Name: CENTRAL AFRICAN STATES CFA FRANC BEAC
Country Code: TD	Currency Code: XAF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full beneficiary address including town and country is required, PO Box is not accepted

Beneficiary Account Number (23 digit)	Bank Code (5 digits) + Branch Code (5 characters) + Account number (11 digits) + Cle RIB (2 digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: CHILE	Currency Name: CHILEAN PESO
Country Code: CL	Currency Code: CLP

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."
Beneficiary Tax ID Number (RUT for payments to corporate beneficiaries)	Add Prefix /ACC/TXID/<9-character RUT> RUT Tax ID Number (Rol Unico Tributario) is mandatory for all CLP payments to corporate beneficiaries. This consists of 8-digits and 1 Alphanumeric Verification Digit.	
Beneficiary Tax ID Number (RUN for payments to individual beneficiaries)	Add Prefix /ACC/TXID/<8-character RUN> RUN Tax ID Number (Rol Unico Nacional) is mandatory for all payments to individuals holding a personal/non-professional bank account. This consists of 7 Digits and 1 Alphanumeric Verification Digit.	

NOTES

- NGOs may need to provide up-to-date registration documents in order to receive funds
- This is a zero decimal currency and therefore does not have cents

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: COLOMBIA	Currency Name: COLOMBIAN PESO
Country Code: CO	Currency Code: COP

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary must have a presence in country and is required to present documentation (including AML documentation) for any receipt of foreign funds.
- Below USD 10,000/COP: Correspondent sends an email to the beneficiary advising them that funds can be claimed at their bank. Beneficiary bank will require beneficiary to accept the funds by filling out the appropriate forms onshore. Their account will then be credited. Payments less than 10K USD equivalent will be processed at the "tasa plena."
- Above USD 10,000/COP: The beneficiary bank requires any supporting documents to be filled out and presented on the day the transaction is closed for the funds to be credited.

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Beneficiary Contact Name	/ACC/BCN/	
Beneficiary Contact Number	/ACC/TNM/	
Beneficiary Email ID	/ACC/EMID/ (Use "(at)" to represent "@")	
Beneficiary TaxID (Business Tax ID)	/ACC/TXID/<10-digit NIT>	
Beneficiary TaxID (Individual Tax ID)	/ACC/TXID/<7 to 11-digit cedula>	

NOTES

- Minimum transaction size is COP 4,000
- Currently we can only support payments to the following local banks:

a) Banco AV Villas (only payments less than 10,000 USD equivalent) - BAVICOB	g) Banco Davivienda - CAFECOBXXX
b) Banco de Bogota - BBOGCOBB	h) BBVA Colombia - GEROCOB
c) Bancolombia - COLOCOBM	i) Banco GNB Sudameris - BSUDCOBB
d) Banco de Occidente - OCCICOBBO2	j) Banco Colpatria (only payments less than 10,000 USD equivalent) - COLPCOB
e) Citibank - CITICOB	k) Itau Corpabanc Colombia - BCTOCOB
f) Banco Caja Social BCSC (only payments less than 10K USD equivalent) - CASOCOB	l) Banco Santander - SANTCOBBXXX

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: COLOMBIA	Currency Name: COLOMBIAN PESO
Country Code: CO	Currency Code: COP

PAYMENT PROCESS

- For payments less than USD 10,000, the COP payment process is as follows:
 - COP payments require additional documentation at the discretion of the beneficiary's bank therefore, the beneficiary will need to contact their bank to determine if any supporting documentation is required for them to receive their funds. This is in addition to the formulario cambiario that is required at all times in order to perform the conversion of the USD into COP into beneficiary's account
 - Once the beneficiary returns required documentation to their local bank, the bank will deposit the funds into the beneficiary's account. Please note, some banks may charge a fee for receiving funds based on the type of account the beneficiary has.
- For payments greater than USD 10,000, the COP payment process is as follows:
 - The beneficiary will receive an email from the StoneX New York team confirming that their account information is correct
 - Once the beneficiary responds and the details are confirmed as correct, representative of StoneX New York team, as well as a representative from the beneficiary's correspondent bank will call the beneficiary to confirm the notional that the beneficiary is to receive, by confirming the exchange rate the beneficiary bank will apply to the USD that our correspondent bank will ultimately send them to close out this transaction. Our correspondent bank will attempt to close the trade as soon as the beneficiary is ready for the deal to be closed.
 - In order to successfully obtain their funds, the beneficiary will need to fill in the formulario cambiario and deliver the required documentation (if required) to their local bank on the day the transaction is closed in order for the funds to be credited. A general guideline to go by is that the beneficiary will physically have to enter one of the bank's branches and provide original documents. Each bank has a help line to guide beneficiaries through this process.
 - Once the beneficiary returns the required documentation to their local bank, the bank will deposit funds into their account.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- Funds received after cut-off time
- Funds received but held due to pending regulatory checks
- Countries observing public holidays
- Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: COMOROS	Currency Name: COMORIAN FRANC
Country Code: KM	Currency Code: KMF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

NOTES

- This is a zero decimal currency and therefore does not have cents

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: CONGO, DEMOCRATIC REPUBLIC	Currency Name: CONGOLESE FRANC
Country Code: CG	Currency Code: CDF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Copy of invoice may be required for payment of goods and services

Beneficiary Account Number	23-digit	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: COOK ISLANDS	Currency Name: NEW ZEALAND DOLLAR
Country Code: CK	Currency Code: NZD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: COSTA RICA	Currency Name: COSTA RICAN COLON
Country Code: CR	Currency Code: CRC

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	22 characters in the following format: <ul style="list-style-type: none"> • ISO Country Code: CR • IBAN Check Digits: 2 characters • Bank Identifier: 4 characters • Account number: 14 characters 	
9 to 12-digit Cedula juridica (Beneficiary's taxpayer ID)	Add Prefix /ACC/TXID/ followed by Beneficiary Taxpayer ID	E.g., "/ACC/TXID/123456789"
Beneficiary contact name	Add Prefix /ACC/BCN/ followed by contact name	E.g., "/ACC/BCN/John Lee"
Telephone number	Add Prefix /ACC/TNM/ followed by telephone number	E.g., "/ACC/TNM/91234567"
Email address	Add Prefix /ACC/EMID/ followed by email address	E.g., "/ACC/EMID/johnlee(at)dbb.com" (Use "(at)" to represent "@")
0Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

NOTES

- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: COTE D'IVOIRE (IVORY COAST)	Currency Name: WEST AFRICAN STATES CFA FRANC BCEAO
Country Code: CI	Currency Code: XOF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Beneficiary Account Number (24 characters)	Bank code: 5 characters (this includes 2-character country code) + Branch code: 5 characters + Account number: 12 digits + Cle RIB: 2 digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the next morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: CROATIA	Currency Name: EURO
Country Code: HR	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore Payments	21 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: CYPRUS	Currency Name: EURO
Country Code: CY	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	28 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: CZECH REPUBLIC	Currency Name: CZECH KORUNA
Country Code: CZ	Currency Code: CZK

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	24 characters (CZXX + 20-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: DENMARK	Currency Name: DANISH KRONE
Country Code: DK	Currency Code: DKK

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full Beneficiary Address

IBAN for onshore payments	18 characters (DKXX + 14-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: DJIBOUTI	Currency Name: DJIBOUTI FRANC
Country Code: DJ	Currency Code: DJF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

NOTES

- Payment for goods and services may require a copy of invoice, subject to the beneficiary bank's discretion
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations
- We are unable to make payments to Dahabshil Bank International
- Inter-banking fees may apply locally
- This is a zero decimal currency and therefore does not have cents
- Local market is closed every Friday

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: DOMINICAN REPUBLIC	Currency Name: DOMINICAN PESO
Country Code: DO	Currency Code: DOP

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Tax ID	Prefix /ACC/TXID/ a) For institutions this will be the "RNC", also known as the TAX ID card number or the "Registro Mercantil" which is the registration number of the institution in the Chamber of Commerce. The RNC is 9 digits or more. The Registro Mercantil is 7 digits or more b) For individuals this will be an 11 digit "cédula" or their passport number	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: EGYPT	Currency Name: EGYPTIAN POUND
Country Code: EG	Currency Code: EGP

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- In-depth, detailed purpose of payment

IBAN for onshore payments	29 characters (EGXX+25 digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

NOTES

- Local market is closed every Friday

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: EQUATORIAL GUINEA	Currency Name: CENTRAL AFRICAN STATES CFA FRANC BEAC
Country Code: CQ	Currency Code: XAF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full beneficiary address including town and country is required, PO Box is not accepted

Beneficiary Account Number (23 digit)	Bank Code (5 digits) + Branch Code (5 characters) + Account number (11 digits) + Cle RIB (2 digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: ERITREA	Currency Name: ERITREAN NAFKA
Country Code: ER	Currency Code: ERN

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of Payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

1. Full Beneficiary Bank Name is required
2. Full Beneficiary Bank Address is required

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."
Beneficiary Bank Branch name	Prefix /ACC/BBBN/	

NOTES

- Beneficiaries must have a presence in country, i.e. payments can be made to onshore residents only

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ESTONIA	Currency Name: EURO
Country Code: EE	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	20 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ETHIOPIA	Currency Name: ETHIOPIAN BIRR
Country Code: ET	Country Code: ETB

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."
Beneficiary Contact Name	Prefix /ACC/BCN/	
Beneficiary Contact Number	Prefix /ACC/TNM/	
Beneficiary Bank Branch Name	Prefix: /ACC/BBBN/	

NOTES

- Beneficiaries must have a presence in country i.e. payment can be made to onshore residents only.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: FAROE ISLANDS	Currency Name: Danish Krone
Country Code: FO	Currency Code: DKK

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

1. Account number should be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: FIJI	Currency Name: FIJIAN DOLLAR
Country Code: FJ	Currency Code: FJD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: FINLAND	Currency Name: EURO
Country Code: FI	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore Payments	18 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: FRANCE	Currency Name: EURO
Country Code: FR	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore Payments	27 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: FRENCH GUIANA	Currency Name: EURO
Country Code: GF	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

1. Beneficiary account number must be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: FRENCH POLYNESIA	Currency Name: CFP FRANC
Country Code: PF	Currency Code: XPF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	27 characters (FR76 + 23-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- The beneficiary must be an onshore resident
- Loans must be registered with the central bank

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: FRENCH SOUTHERN TERRITORIES	Currency Name: EURO
Country Code: TF	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

1. Beneficiary account number must be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: GABON	Currency Name: CENTRAL AFRICAN STATES CFA FRANC BEAC
Country Code: GA	Currency Code: XAF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full beneficiary address including town and country is required, PO Box is not accepted

Beneficiary Account Number (23 digit)	Bank Code (5 digits) + Branch Code (5 characters) + Account number (11 digits) + Cle RIB (2 digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: GAMBIA	Currency Name: GAMBIAN DALASI
Country Code: GM	Currency Code: GMD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

BBAN (Account Number)	18-digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: GEORGIA	Currency Name: GEORGIAN LARI
Country Code: GE	Currency Code: GEL

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- In-depth, detailed purpose of payment is required

IBAN for onshore payments	22 characters (GEXX + 18 characters)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: GERMANY	Currency Name: EURO
Country Code: DE	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore Payments	22 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: GHANA	Currency Name: GHANAIAN CEDI
Country Code: GH	Currency Code: GHS

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary address (street address and city) – No PO BOX accepted
- In-depth, detailed purpose of payment

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: GREECE	Currency Name: EURO
Country Code: GR	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	27 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: GREENLAND	Currency Name: Danish Krone
Country Code: GL	Currency Code: DKK

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Account number should be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: GUADELOUPE	Currency Name: EURO
Country Code: GP	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary account number must be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: GUATEMALA	Currency Name: GUATEMALAN QUETZAL
Country Code: GT	Currency Code: GTQ

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	28 characters (GT + 26-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Beneficiary Contact Name	Prefix /ACC/BCN/	
Beneficiary Contact Number	Prefix /ACC/TNM/	
Beneficiary Tax ID	Prefix: /ACC/TXID/	

- Payments to individuals can only be made if the beneficiary account is with Banco Industrial (INDLGTGCXXX)
- Payments to all other beneficiaries (non-individuals) are not restricted by beneficiary bank

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: GUINEA	Currency Name: GUINEAN FRANC
Country Code: GN	Currency Code: GNF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Account number	18 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

NOTES

- This is a zero decimal currency and therefore does not have any cents

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: GUINEA-BISSAU	Currency Name: WEST AFRICAN STATES CFA FRANC BCEAO
Country Code: GW	Currency Code: XOF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Beneficiary Account Number (24 characters)	Bank code: 5 characters (this includes 2-character country code) + Branch code: 5 characters + Account number: 12 digits + Cle RIB: 2 digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: GUYANA	Currency Name: GUYANESE DOLLAR
Country Code: GY	Currency Code: GYD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full beneficiary address to be provided

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Transit Code (8-digit)	Add Prefix /ACC/BBBC/ followed by 8-digit transit code	
	List of transit codes available on request	
Tax Reference for payments to Guyana Revenue Authority	Add Prefix /ACC/TXID/ followed by Tax Reference	
	Funds paid to the Guyana Revenue Authority requires a reference in the following format: YYYYMMDD/RRRRRRRRRRRR. The relevant reference can be obtained from the Guyana Revenue Authority.	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: HAITI	Currency Name: HAITIAN GOURDE
Country Code: HT	Currency Code: HTG

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full beneficiary address required

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: HONDURAS	Currency Name: HONDURAN LEMPIRA
Country Code: HN	Currency Code: HNL

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Payments from corporations/organizations to individuals are supported only if towards salary or medical reimbursement
- Payments to beneficiaries holding accounts at Central Bank (BCEHHNTEXXX) are not supported
- Capital injection payments are not supported
- In-depth, detailed purpose of payment required

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Tax ID of beneficiary	<ul style="list-style-type: none"> • For individuals – prefix /ACC/ID followed by 13 digit Tarjeta de Identidad (ID) • For corporates – prefix /ACC/RTN followed by 14 digits Registro Tributario Nacional for corporates 	e.g. /ACC/IDXXXXXXXXXXXXX or /ACC/RTNXXXXXXXXXXXXX
Account type of beneficiary	Add Prefix /ACC/ACCT/ "Savings" or "Current"	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: HONG KONG	Currency Name: HONG KONG DOLLAR
Country Code: HK	Currency Code: HKD

STANDARD BENEFICIARY INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- No special requirements

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: HUNGARY	Currency Name: HUNGARIAN FORINT
Country Code: HU	Currency Code: HUF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN (28 characters)	HUXX + 24-digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

- This is a zero decimal currency and therefore does not have cents

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ICELAND	Currency Name: ICELANDIC KRONA
Country Code: IS	Currency Code: ISK

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- To include detailed purpose of payment

IBAN for onshore payments	26 characters (ISXX + 22-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for purpose of..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Shared charges may be applied for payments in the EEA, subject to PSD2 regulations. This may result in deductions to the amount received by the beneficiary.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: IRELAND	Currency Name: EURO
Country Code: IE	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	22 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ISRAEL	Currency Name: ISRAEL SHEKEL
Country Code: IL	Currency Code: ILS

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	23 characters (ILXX + 19-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ITALY	Currency Name: EURO
Country Code: IT	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	27 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: JAPAN	Currency Name: JAPANESE YEN
Country Code: JP	Currency Code: JPY

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for..."

NOTES

- This is a zero decimal currency and therefore does not have cents

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: JORDAN	Currency Name: JORDANIAN DINAR
Country Code: JO	Currency Code: JOD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Purpose of payment code: 4-digits
- In-depth, detailed purpose of payment to be provided

IBAN for onshore payments	30 characters (JOXX + Bank Code + Branch Code + 18-characters)	
Purpose of payment code (4-digit)	Add Prefix /POPC/ followed by 4-digit purpose of payment code	
Purpose of payment description	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for purpose of..."

NOTES

- Local market is closed every Friday

PURPOSE OF PAYMENT CODES

Purpose	Code	Classification
Invoice Payment & Purchase	0101	Personal
Utility Bill Payment	0102	
Prepaid Cards Recharging	0103	
Standing Orders	0104	
Personal Donations	0105	
Family Assistance and Expenses	0106	
Individual Social Security Subscription	0107	
Associations Subscriptions	0108	
Saving and Funding Account	0109	
Heritance	0110	
End of Service indemnity	0111	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- Funds received after cut-off time
- Funds received but held due to pending regulatory checks
- Countries observing public holidays
- Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: JORDAN	Currency Name: JORDANIAN DINAR
Country Code: JO	Currency Code: JOD

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Purpose	Code	Classification
Public Sector Employees Salaries	0201	Salaries and Wages
Laborers Salaries	0202	
Private Sector Staff Salaries	0203	
Jordanian Diplomatic Staff Salaries	0204	
Foreign Diplomatic Salaries	0205	
Overseas Incoming Salaries	0206	
Civil / Military Retirement Salaries	0207	
Social Security Retirement Salaries	0208	
Establishment Social Security Subscription	0209	
Purpose	Code	Classification
Investment Revenues	0301	Investment Remittances
Brokrage Investment	0302	
Insurance	0303	
Subscriptions to international nonmonetary organizations	0304	
Local Investment	0305	
External Investment	0306	
Tender bond Guarantee	0307	
Purpose	Code	Classification
Air Freight	0401	Transportation and Tourism
Land Freight	0402	
Sea Freight	0403	
Travel and Tourism	0404	
Governmental Delegation Transfers	0501	Training and Delegation
Private Sector Delegation Transfers	0502	
Governmental Education	0503	
Private Sector Education	0504	
Purpose	Code	Classification
Public Sector Exportation	0601	Import & Export
Private Sector Exportation	0602	
Public Sector Importation	0603	
Private Sector Importation	0604	
Purpose	Code	Classification
Religious Communities Aid	0701	External Aid
International Communities Aid	0702	
Arab Communities Aid	0703	
UN Aid	0704	
Charity Communities Aid	0705	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- Funds received after cut-off time
- Funds received but held due to pending regulatory checks
- Countries observing public holidays
- Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: JORDAN	Currency Name: JORDANIAN DINAR
Country Code: JO	Currency Code: JOD

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Purpose	Code	Classification
Telecommunication Services	0801	Services
Financial Services	0802	
Information Technology Services	0803	
Consulting Services	0804	
Construction Services	0805	
Maintenance & Assembling Services	0806	
Marketing and Media Services	0807	
Mining Services	0808	
Medical & Health Services	0809	
Cultural, Educational & Entertainment Services	0810	
Rental Expenses	0811	
Real Estate	0812	
Taxes	0813	
Fees	0814	
Commissions	0815	
Franchise and License Fees	0816	
Cheque Collection	0817	
Membership Fees	0818	
Purpose	Code	Classification
Municipality Funds	0901	Funding
Government Funds	0902	
Private Sector Funds	0903	
External Incoming Funds	0904	
International Communities and Embassies Remittances	1001	Diplomacy
Permanent Diplomatic Missions	1002	
Temporary Diplomatic Missions	1003	
Jordanian Embassies Income	1004	
Purpose	Code	Classification
Long-Term Loans Installments / Public Sector	1101	Loans
Long-Term Loans interest Installments / Public Sector	1102	
Short-Term Loans Installments / Public Sector	1103	
Short-Term Loans interest Installments / Public Sector	1104	
Long-Term Loans Installments / Private Sector	1105	
Long-Term Loans interest Installments / Private Sector	1106	
Short-Term Loans Installments / Private Sector	1107	
Short-Term Loans interest Installments / Private Sector	1108	
Loans Installments Against Governmental Guarantee	1109	
Loans Interest Installments Against Governmental Guarantee	1110	
Credit Card Payment	1111	
Personal Loan Payment	1112	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- Funds received after cut-off time
- Funds received but held due to pending regulatory checks
- Countries observing public holidays
- Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: JORDAN	Currency Name: JORDANIAN DINAR
Country Code: JO	Currency Code: JOD

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Purpose	Code	Classification
Rerouting	1201	General
Scientific Research Support	1202	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: KENYA	Currency Name: KENYAN SHILLING
Country Code: KE	Currency Code: KES

STANDARD BENEFICIARY INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment	Add Prefix /POP/ followed by payment details	E.g., "/POP/Payment for..."
Beneficiary Bank Branch Name	Prefix /ACC/BBBN/ followed by bank branch name	
Beneficiary Bank Branch Code	Prefix /ACC/BBBC/ 5 digit code (2-digit bank code + 3-digit branch code)	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: KOSOVO	Currency Name: EURO
Country Code: XK	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	20 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: KUWAIT	Currency Name: KUWAITI DINAR
Country Code: KW	Currency Code: KWD

STANDARD BENEFICIARY INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	30 characters (KWXX + 26 characters)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: KYRGYZSTAN	Currency Name: KYRGYZSTANI SOM
Country Code: KG	Currency Code: KGS

STANDARD BENEFICIARY INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- 16-digit beneficiary account number
- In-depth, detailed purpose of payment.

6-digit BIK code for beneficiary bank	Prefix /ACC/BBBC/ followed by BIK code	
8-digit payment code*	Prefix /POPC/ followed by payment code List of applicable payment codes is available on request	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

NOTES

- Beneficiary may be required to provide supporting documentation indicating the purpose of each payment.
- Payments to individuals are permitted except where payment is directly to a landlord for rent of premises

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: LAO PEOPLE'S DEMOCRATIC REPUBLIC	Currency Name: LAOTIAN KIP
Country Code: LA	Currency Code: LAK

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: LATVIA	Currency Name: EURO
Country Code: LV	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	21 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: LESOTHO	Currency Name: LESOTHO LOTI
Country Code: LS	Currency Code: LSL

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Complete beneficiary address is mandatory for all LSL payments

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: LIBERIA	Currency Name: LIBERIAN DOLLAR
Country Code: LR	Currency Code: LRD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: LIBYA	Currency Name: LIBYAN DINAR
Country Code: LY	Currency Code: LYD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Bank Branch name required

IBAN	25 characters (LY + 23 characters)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."
Beneficiary Bank branch name	Prefix /ACC/BBBBN/	

NOTES

- Local market is closed every Friday

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: LIECHTENSTEIN	Currency Name: Swiss Franc
Country Code: LI	Currency Code: CHF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

1. Account number should be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: LITHUANIA	Currency Name: EURO
Country Code: LT	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	20 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: LUXEMBOURG	Currency Name: EURO
Country Code: LU	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	20 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MACAU	Currency Name: MACANESE PATACA
Country Code: MO	Currency Code: MOP

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MADAGASCAR	Currency Name: MALAGASY ARIARY
Country Code: MG	Currency Code: MGA

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	27 characters (MG46 + 23-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MALAWI	Currency Name: MALAWIAN KWACHA
Country Code: MW	Currency Code: MWK

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: MALAYSIA	Currency Name: MALAYSIAN RINGGIT
Country Code: MY	Currency Code: MYR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Purpose of payment code specific to MYR must be provided followed by purpose details. This data must be provided in the first line of Remittance Information.

Purpose of payment

Add Prefix /POP/<Purpose Code>/ followed by purpose details

E.g.: "/POP/16793/Payment for..."

PURPOSE OF PAYMENT CODES

Code	Description
00000	Food and live animals
01000	Beverages and tobacco
02000	Crude materials, inedible, except fuels
03000	Mineral fuels, lubricants and related materials
04000	Animal and vegetable oils, fat and waxes
05000	Chemicals and related products, not classified elsewhere
06000	Manufactured goods
07000	Machinery, non-customised packaged software and transport equipment
08000	Miscellaneous manufactured articles
10010	Manufacturing services on physical inputs that owned by others (goods for processing)
11110	Freight by air
11120	Freight by sea
12110	Airport services
12120	Port services
12210	Charter of aircraft (with crew)
12220	Charter of ships and vessels (with crew)
13110	Goods and services purchased by travellers
13210	Goods and services purchased through business and official travel
14110	Direct investment income
14120	Portfolio investment income

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: MALAYSIA	Currency Name: MALAYSIAN RINGGIT
Country Code: MY	Currency Code: MYR

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Code	Description
14210	Interest paid to/ received from related Non-resident company relating to loan obligations, including non-participating preference shares and financial leases.
14220	Interest paid to/ received from Non-related non-resident company relating to loan obligations, including non-participating preference shares and financial leases.
14310	Wages and salaries in cash
15100	Malaysian government offices abroad and foreign offices in Malaysia
16100	Telecommunication services
16312	Premiums paid/received on other general insurance/takaful
16314	Premiums paid/received on reinsurance/retakaful
16322	Claims settlements on other general insurance/takaful
16510	Computer services
16520	Information services
16740	Architectural, engineering, and other technical services
16750	Agricultural, mining, and on-site processing
16760	Advertising, market research and public opinion polling services
16772	Accounting services
16773	Management consulting services
16780	Rentals/operating leasing of dwellings, other buildings and machinery
16791	Trade-related services
16793	Other business services
16820	Health services
16830	Education services
21210	Grants and gifts

NOTES

- We cannot pay MYR to beneficiaries who hold account with banks in Labuan

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- Funds received after cut-off time
- Funds received but held due to pending regulatory checks
- Countries observing public holidays
- Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MALDIVES	Currency Name: MALDIVES RUPEE
Country Code: MV	Currency Code: MVR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for ..."

NOTES

- Local market is closed every Friday

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: MALI	Currency Name: WEST AFRICAN STATES CFA FRANC BCEAO
Country Code: ML	Currency Code: XOF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Beneficiary Account Number (24 characters)	Bank code: 5 characters (this includes 2-character country code) + Branch code: 5 characters + Account number: 12 digits + Cle RIB: 2 digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MALTA	Currency Name: EURO
Country Code: MA	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	31 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MARTINIQUE	Currency Name: EURO
Country Code: MQ	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary account number must be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MAURITANIA	Currency Name: MAURITANIAN OUGUIYA
Country Code: MR	Currency Code: MRU

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	27 characters (MRXX + 23-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- The following types of payments must be made in hard currency: payments towards the fish and mining industries, and payments related to exports. If you need to make such payments, please contact us to discuss your requirements.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MAURITIUS	Currency Name: MAURITIAN RUPEE
Country Code: MU	Currency Code: MUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	MUXX + 26 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MAYOTTE	Currency Name: EURO
Country Code: YT	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

1. Beneficiary Account number should be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MEXICO	Currency Name: MEXICAN PESO
Country Code: MX	Currency Code: MXN

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- CLABE account number (18-digits)

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MONACO	Currency Name: EURO
Country Code: MC	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	27 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MONGOLIA	Currency Name: MONGOLIAN TUGRIK
Country Code: MN	Currency Code: MNT

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MONTENEGRO	Currency Name: EURO
Country Code: ME	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	22 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MOROCCO	Currency Name: MOROCCAN DIRHAM
Country Code: MA	Currency Code: MAD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- 24-digit account number

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: MOZAMBIQUE	Currency Name: MOZAMBIQUE METICAL
Country Code: MZ	Currency Code: MZN

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full beneficiary street address is required – district, avenue and house number, city or village and country

NIB number – 25 characters	MZ59 + 21-digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."
NUIT (Taxpayer Single Identification Number) – 9-digits	/ACC/TXID/ followed by tax ID	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: NAMIBIA	Currency Name: NAMIBIAN DOLLAR
Country Code: NA	Currency Code: NAD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- In line with the exchange control regulations by the local central bank, the beneficiary must complete a BOPCUS form for all payments indicating the purpose of the remittance and their relationship with the remitter. The beneficiary's bank must forward this form to our correspondent bank before the funds can be released. To expedite this process, it is recommended that the remitter informs their beneficiary of any incoming transfers, so they can liaise with their bank to complete the necessary forms.
- For tax payments to *The Receiver of Revenue*, the remitter will need to provide their tax number (TIN) per their tax certificate. The tax number must be provided in the payment instructions in Remittance Information along with the purpose of the tax (e.g., income tax, VAT, Withholding Tax, Stamp Duty, etc.).

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Account Number	8 to 13-digits	
Tax Number (for tax payments to <i>The Receiver of Revenue</i>)	/TXID/TIN <space> followed by tax (TIN) per the tax certificate	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: NEPAL	Currency Name: NEPALESE RUPEE
Country Code: NP	Currency Code: NPR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Export and import related payments are not supported
- Capital injection payments are not supported
- In-depth, detailed purpose of payment required

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."
Permanent Account Number (PAN) – 9-digit	Prefix /PAN/ in Remittance Information Required for following payments: <ol style="list-style-type: none"> a) Cross border payments related to services for social media content and payments for software development by individuals or corporations or equivalent b) Cross border payments related to any consultancy services (software related or not) which would apply to individuals only Such payments would involve a 1% advance income tax deduction that our local correspondents will settle on behalf of the beneficiary with the tax authority.	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: NETHERLANDS	Currency Name: EURO
Country Code: NL	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	18 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: NEW CALEDONIA	Currency Name: CFP Franc
Country Code: NC	Currency Code: XPF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

1. Beneficiary account number should be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

NOTES

1. The beneficiary must be an onshore resident
2. Loans must be registered with the central bank

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: NEW ZEALAND	Currency Name: NEW ZEALAND
Country Code: NZ	Currency Code: NZD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: NICARAGUA	Currency Name: NICARAGUAN CORDOBA
Country Code: NI	Currency Code: NIO

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: NIGER	Currency Name: WEST AFRICAN STATES CFA FRANC BCEAO
Country Code: NE	Currency Code: XOF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Beneficiary Account Number (24 characters)	Bank code: 5 characters (this includes 2-character country code) + Branch code: 5 characters + Account number: 12 digits + Cle RIB: 2 digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: NIGERIA	Currency Name: NIGERIAN NAIRA
Country Code: NG	Currency Code: NGN

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- 10-digit NUBAN account number is required

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for ..."

Note:

- Payments to individuals are not supported

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: NIUE	Currency Name: NEW ZEALAND DOLLAR
Country Code: NU	Currency Code: NZD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full Beneficiary Bank name

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: NORWAY	Currency Name: NORWEGIAN KRONE
Country Code: NO	Currency Code: NOK

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	15 characters (NOXX + 11-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: OMAN	Currency Name: OMANI RIYAL
Country Code: OM	Currency Code: OMR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary street address, city, country to be provided

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

NOTES

- Local market is closed every Friday

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: PAKISTAN	Currency Name: PAKISTANI RUPEE
Country Code: PK	Currency Code: PKR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	24 characters (PKXX + 20-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- Beneficiary must be onshore resident
- It may take up to 5 business days for payments to clear
- Beneficiary needs to complete the Inward Remittance Form (Form R) indicating the purpose of the remittance and submit it to their bank. The beneficiary's bank must then forward the Form R to our correspondent bank before the funds can be released. To facilitate the process, it is recommended that the remitter inform the beneficiary of incoming payments. Form R is required for all payments regardless of the amount.
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.
- Beneficiaries registered locally as an NGO, INGO or NPO, they may be required to provide the Memorandum of Understanding (MOU) signed with Government of Pakistan and one of the following documents to be submitted together with the Form R.
 1. Registration with Economic Affairs Division (EAD)
 2. Registration with Ministry of Interior (MOI)
- As per location regulations, donation and charity payments to individual beneficiary accounts are not supported.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: PAPUA NEW GUINEA	Currency Name: PAPUA NEW GUINEAN KINA
Country Code: PG	Currency Code: PGK

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for ..."

NOTES

1. Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.
2. Beneficiary must be an onshore resident

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: PARAGUAY	Currency Name: PARAGUAYAN GUARANI
Country Code: PY	Currency Code: PYG

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Beneficiary Tax ID (9-digit)	Prefix /ACC/TXID/ followed by beneficiary tax ID for individuals or corporates <ul style="list-style-type: none"> • Beneficiary tax ID (for individuals): cédula de identidad or passport is accepted. • Beneficiary tax ID (for companies): RUC will always start with the numbers 800 followed by 6 digits. 	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: PERU	Currency Name: PERUVIAN NUEVO SOL
Country Code: PE	Currency Code: PEN

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- 20-digit account number (CCI – Código de Cuenta Interbancario)

Tax ID	Prefix /ACC/TXID/RUC or DNI followed by tax ID <ul style="list-style-type: none"> • 11-digit RUC code (beneficiary tax ID), e.g. RU201234567890 • 8-digit DNI (Documento Nacional de Identidad) or Carnet de Extranjeria (Foreign Registration Card) for Peru residents, e.g. DNI12345678 	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: PHILIPPINES	Currency Name: PHILIPPINE PESO
Country Code: PH	Currency Code: PHP

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

ADDITIONAL BENEFICIARY GUIDELINES

- Due to heightened AML requirements in the Philippines, any transaction may be pulled up (particularly if the purpose of payment is unclear) and placed on hold pending supporting documentation to be provided by the remitter, such as but not limited to: invoices, shipping manifests, employment contracts for salary payments, etc. before a payment is cleared

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full beneficiary street address, city, country (P.O. box is not considered a valid address)
- In-depth, detailed purpose of payment
- For payments to non-resident account, it is a requirement to declare that the credit represents proceeds from a foreign currency inward remittance converted by an Authorized Agent Bank (AAB)

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Declaration of source of funds for crediting to non-resident beneficiary	Indicate "Proceeds of FCY Inward Remittance converted onshore by an AAB" in remittance information	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: PITCAIRN ISLANDS	Currency Name: NEW ZEALAND DOLLAR
Country Code: PN	Currency Code: NZD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: POLAND	Currency Name: POLISH ZLOTY
Country Code: PL	Currency Code: PLN

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Tax Payments must include additional information:
 - NIP (Numer Identyfikacji Podatkowej) or REGON Rejestr Gospodarki Narodowej (Register of the National Economy)
 - Period of time the payment is for
 - Kind of tax being paid

IBAN for onshore payments	28 characters (PLXX + 24 characters)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: PORTUGAL	Currency Name: EURO
Country Code: PT	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	25 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: QATAR	Currency Name: QATARI RIAL
Country Code: QA	Currency Code: QAR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	29 characters (QAXX + 25 characters)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- Local market is closed every Friday

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: REPUBLIC OF CONGO	Currency Name: CENTRAL AFRICAN STATES CFA FRANC BEAC
Country Code: CO	Currency Code: XAF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Full beneficiary address including town and country is required, PO Box is not accepted

Beneficiary Account Number (23 digit)	Bank Code (5 digits) + Branch Code (5 characters) + Account number (11 digits) + Cle RIB (2 digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: REUNION	Currency Name: EURO
Country Code: RE	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

1. Account number must be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ROMANIA	Currency Name: ROMANIAN LEU
Country Code: RO	Currency Code: RON

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Fiscal ID code (NIF) (16-digit) is mandatory for payments to government SWIFT code TREZROBU (Ministry of Public Finance).

IBAN for onshore payments	24 characters (ROXX + 20-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
NIF tax code (16-digit) for payments to Ministry of Public Finance	Prefix /ACC/TXID/ followed by NIF tax code	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: RWANDA	Currency Name: RWANDAN FRANC
Country Code: RW	Currency Code: RWF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

NOTES

- This is a zero currency and therefore does not have cents

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SAINT BARTHELEMY	Currency Name: EURO
Country Code: BL	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary Account Number must be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SAMOA	Currency Name: WESTERN SAMOAN TALA
Country Code: WS	Currency Code: WST

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

NOTES

- The beneficiary must be an onshore resident.
- Loans must be registered with the central bank

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SAN MARINO	Currency Name: EURO
Country Code: SM	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	27 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SAO TOME AND PRINCIPE	Currency Name: SAO TOME AND PRINCIPE DOBRA
Country Code: ST	Currency Code: STN

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SAUDI ARABIA	Currency Name: SAUDI RIYAL
Country Code: SA	Currency Code: SAR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	24 characters (SAXX + 20-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- Local market is closed every Friday

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SENEGAL	Currency Name: WEST AFRICAN STATES CFA FRANC BCEAO
Country Code: SN	Currency Code: XOF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Beneficiary Account Number (24 characters)	Bank code: 5 characters (this includes 2-character country code) + Branch code: 5 characters + Account number: 12 digits + Cle RIB: 2 digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SERBIA	Currency Name: SERBIAN DINAR
Country Code: RS	Currency Code: RSD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for ..."

NOTES

- Payments valued at more than EUR 15k worth will be reported to the Central bank. All loans should be registered with the Central Bank.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SEYCHELLES	Currency Name: SEYCHELLOIS RUPEE
Country Code: SC	Currency Code: SCR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Payment instructions are required 48 hours before value date

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SLOVAKIA	Currency Name: EURO
Country Code: SK	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	24 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SLOVENIA	Currency Name: EURO
Country Code: SI	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	19 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for"

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: SOLOMON ISLANDS	Currency Name: SOLOMON ISLANDS DOLLAR
Country Code: SB	Currency Code: SBD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for ..."

NOTES

- Payment can be made to onshore resident only

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SOUTH AFRICA	Currency Name: SOUTH AFRICAN RAND
Country Code: ZA	Currency Code: ZAR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."
Beneficiary Contact Name	Prefix /ACC/BCN/	
Beneficiary Contact number	Prefix /ACC/TNM/	

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: SOUTH KOREA	Currency Name: KOREAN WON
Country Code: KR	Currency Code: KRW

STANDARD BENEFICIARY INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of Payment

PURPOSE OF PAYMENT GUIDELINES

- Transactions above USD 20,000 equivalent can only be executed if the purpose for KRW payment falls under the category of either:
 - a. Paying for 'Current Trades' or
 - b. Reinsurance claim
- Relevant supporting documentation should be submitted in order to verify its true purpose. The requesting documentation is in most of the cases provided by the beneficiary, emphasizing the need to provide beneficiary contact details.
- Transactions for personal purposes, or so called 'Capital Trade' of above USD 20,000 equivalent cannot be executed.
- 'Current Trades' category includes the following – trade related transactions, salary, student payments and tax payment. Examples of acceptable documents for each purpose of payment is as follows:

Purpose of Payment	Documents
Trade related payment	Invoices, Contracts, etc
Salary	Salary Statement, etc
Student Payment	University/School Fees Details, Tuition Statement, etc
Tax	Tax Bill

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Beneficiary contact number	Prefix /ACC/TNM/	
Beneficiary contact name	Prefix /ACC/BCN/	

NOTES

- This is a zero decimal currency and therefore does not have cents
- The following payments are not supported:
 - a. Beneficiary bank is related to KAKAO bank or K Bank
 - b. Beneficiary bank is a security or investment firm

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SPAIN	Currency Name: EURO
Country Code: ES	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	24 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SRI LANKA	Currency Name: SRI LANKAN RUPEE
Country Code: LK	Currency Code: LKR

STANDARD BENEFICIARY INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- In-depth, detailed purpose of payment to be provided

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

NOTES

- Payments for less than LKR 500 cannot be processed

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ST. MARTIN (FRENCH PART)	Currency Name: EURO
Country Code: MF	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

1. Beneficiary Account Number must be IBAN

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ST. PIERRE AND MIQUELON	Currency Name: EURO
Country Code: PM	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary Account Number must be IBAN

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SURINAME	Currency Name: SURINAMESE DOLLAR
Country Code: SR	Currency Code: SRD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SVALBARD AND JAN MAYEN ISLANDS	Currency Name: NORWEGIAN KRONE
Country Code: SJ	Currency Code: NOK

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

1. Beneficiary Account number should be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SWAZILAND	Currency Name: SWAZI LILANGENI
Country Code: SZ	Currency Code: SZL

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary address required (street address and city) – No PO BOX accepted

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SWEDEN	Currency Name: SWEDISH KRONA
Country Code: SE	Currency Code: SEK

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	24 characters (SEXX + 20-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: SWITZERLAND	Currency Name: SWISS FRANC
Country Code: CH	Currency Code: CHF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	21 characters (CHXX + 17 characters)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: TAIWAN	Currency Name: TAIWAN DOLLAR
Country Code: TW	Currency Code: TWD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary must submit the Inward Remittance declaration and supporting documentation indicating the purpose of the remittance and submit it to their bank. After the onshore paying bank receives the completed form and documentation, it will release funds to the beneficiary bank and the payment normally clears the same day. To facilitate the process, it is recommended that the remitter inform the beneficiary of incoming payments.
- For trades greater than TWD 500,000 beneficiary contact details are required. Additionally, the beneficiary will need to complete and return the FX declaration forms to the beneficiary bank in order to receive the funds

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Minimum transaction amount should be TWD 100

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: TANZANIA	Currency Name: TANZANIAN SHILLING
Country Code: TZ	Currency Code: TZS

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- 8-character beneficiary bank SWIFT BIC format is recommended. 11-character BICs can only be processed if last three characters are "XXX".

Tax Identification Number (16 characters)	Prefix /ACC/TXID/TIN followed by tax identification number Required when making tax revenue payments to Tanzanian Revenue Authority	
Control Number (12 digit)	Prefix /ACC/ROC/ Required when transfers are in favor of a government institution, agency, authority, hospital, school and university whose account is with a commercial bank. This does not apply to government payments to the central bank (Bank of Tanzania – TANZTZX) and to the Tanzania Revenue Authority (TRA – TARATZTZ). The owner of the account is responsible for obtaining the control number from their bank.	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

NOTES

- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: THAILAND	Currency Name: THAI BAHT
Country Code: TH	Currency Code: THB

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

NOTES

- Payment value below THB100 are not supported

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: TOGO	Currency Name: WEST AFRICAN STATES CFA FRANC BCEAO
Country Code: TG	Currency Code: XOF

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Beneficiary Account Number (24 characters)	Bank code: 5 characters (this includes 2-character country code) + Branch code: 5 characters + Account number: 12 digits + Cle RIB: 2 digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Funds are credited in the beneficiary's account typically by close of business on value date and are available for withdrawal the following morning
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: TOKELAU	Currency Name: New Zealand Dollar
Country Code: TK	Currency Code: NZD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: TONGA	Currency Name: TONGA PA'ANGA
Country Code: TO	Currency Code: TOP

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for ..."

NOTES

- The beneficiary must be an onshore resident
- All loan payments must be registered with the central bank.

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: TRINIDAD & TOBAGO	Currency Name: TRINIDAD & TOBAGO DOLLAR
Country Code: TT	Currency Code: TTD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- In-depth, detailed purpose of payment
- Beneficiary must be an onshore resident

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: TUNISIA	Currency Name: TUNISIA DINAR
Country Code: TN	Currency Code: TND

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- In-depth, detailed purpose of payment

IBAN for onshore payments	24 characters (TN59 + 20-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: TURKEY	Currency Name: TURKISH LIRA
Country Code: TR	Currency Code: TRY

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	26 characters (TRXX + 22-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: UGANDA	Currency Name: UGANDAN SHILLING
Country Code: UG	Currency Code: UGX

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- A PRN tax ID number is needed for tax revenue payments being made to the Ugandan Revenue Authority. It is a 13-digit code using this format: PRNXXXXXXXXXX
- In-depth, detailed purpose of payment required
- Full beneficiary address required, PO box not accepted

PRN Tax ID (13-digit)	Add Prefix /TXID/ followed by 13-digit code using this format PRNXXXXXXXXXX	E.g., "/TXID/PRNXXXXXXXXXX"
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: UNITED ARAB EMIRATES	Currency Name: UNITED ARAB EMIRATES DIRHAM
Country Code: AE	Currency Code: AED

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- 3-character purpose of payment code

IBAN for onshore payments	23 characters (AEXX + 19-digits)	
Purpose of payment	Add Prefix /POP/ followed by 3 digit purpose of payment code/ followed by description	E.g., //POP/COM/Commission

NOTES

- Local market is closed every Friday

PAYMENT PURPOSE CODE

Code	Purpose
ACM	Agency commissions
AES	Advance payment against EOS
AFA	Receipts or payments from personal resident bank account or deposits abroad
AFL	Receipts or payments from personal nonresident bank account in the UAE
ALW	Allowance
ATS	Air transport
BON	Bonus
CCP	Corporate card payments
CEA	Equity and investment fund shares for the establishment of new company from residents abroad, equity of merger or acquisition of companies abroad from residents and participation to capital increase of related companies abroad
CEL	Equity and investment fund shares for the establishment of new company in the UAE from non-residents, equity of merger or acquisition of companies in the UAE from non-residents and participation to capital increase of related companies from non-residents in the UAE
CHC	Charitable contributions (charity and aid)

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: UNITED ARAB EMIRATES	Currency Name: UNITED ARAB EMIRATES DIRHAM
Country Code: AE	Currency Code: AED

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Code	Purpose
CIN	Commercial investments
COM	Commission
COP	Compensation
CRP	Credit card payments
DCP	Debit card payments
DIV	Dividend payouts from FI
DLA	Purchases and sales of foreign debt securities in non-related companies — more than a year
DLF	Debt instruments intragroup loans, deposits foreign (above 10% share)
DLL	Purchases and sales of securities issued by residents in non-related companies — more than a year
DOE	Dividends on equity not intragroup
DSA	Purchases and sales of foreign debt securities in non-related companies — less than a year
DSF	Debt instruments intragroup foreign securities
DSL	Purchases and sales of securities issued by residents in non-related companies — less than a year
EDU	Educational support
EMI	Equated monthly installments
EOS	End of service/final settlement
FAM	Family support (workers' remittances)
FDA	Financial derivatives foreign
FDL	Financial derivatives in the UAE
FIA	Investment fund shares foreign
FIL	Investment fund shares in the UAE
FIS	Financial services
FSA	Equity other than investment fund shares in non-related companies abroad
FSL	Equity other than investment fund shares in non-related companies in the UAE
GDE	Goods sold (exports in fob value)
GDI	Goods bought (imports in cif value)
GMS	Processing repair and maintenance services on goods
GOS	Government goods and services embassies, etc.
GRI	Government-related income taxes, tariffs, capital transfers, etc.
IFS	Information services
IGD	Dividends intragroup
IGT	Intergroup transfer
IID	Interest on debt intragroup
INS	Insurance services
IOD	Income on deposits

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- Funds received after cut-off time
- Funds received but held due to pending regulatory checks
- Countries observing public holidays
- Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: UNITED ARAB EMIRATES	Currency Name: UNITED ARAB EMIRATES DIRHAM
Country Code: AE	Currency Code: AED

Code	Purpose
IOL	Income on loans
IPC	Charges for the use of intellectual property royalties
IPO	IPO subscriptions
IRP	Interest rate swap payments
IRW	Interest rate unwind payments
ISH	Income on investment funds shares
ISL	Interest on securities more than a year
ISS	Interest on securities less than a year
ITS	Computer services
LAS	Leave salary
LDL	Debt instruments intragroup loans, deposits in the UAE (above 10% share)
LDS	Debt instruments intragroup securities in the UAE
LEA	Leasing abroad
LEL	Leasing in the UAE
LIP	Loan interest payments
LLA	Loans — drawings or repayments on loans extended to non-residents — long-term
LLL	Loans — drawings or repayments on foreign loans extended to residents — long-term
LNC	Loan charges
LND	Loan disbursements from FI
MCR	Monetary claim reimbursements
MWI	Mobile wallet card cash-in
MWO	Mobile wallet card cash-out
MWP	Mobile wallet card payments
OAT	Own account transfer
OTS	Other modes of transport (including postal and courier services)
OVT	Overtime
PEN	Pension
PIN	Personal investments
PIP	Profits on Islamic products
PMS	Professional and management consulting services
POR	Refunds/reversals on IPO subscriptions
POS	POS merchant settlement
PPA	Purchase of real estate abroad from residents
PPL	Purchase of real estate in the UAE from non-residents
PRP	Profit rate swap payments
PRR	Profits or rents on real estate
PRS	Personal, cultural, audiovisual and recreational services
PRW	Profit rate unwind payments
RDA	Reverse debt instruments abroad

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- Funds received after cut-off time
- Funds received but held due to pending regulatory checks
- Countries observing public holidays
- Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: UNITED ARAB EMIRATES	Currency Name: UNITED ARAB EMIRATES DIRHAM
Country Code: AE	Currency Code: AED

Code	Purpose
RDL	Reverse debt instruments in the UAE
RDS	Research and development services
REA	Reverse equity share abroad
REL	Reverse equity share in the UAE
RLS	Repos on securities issued by residents
RNT	Rent payments
SAA	Salary advance
SAL	Salary (compensation of employees)
SCO	Construction
SLA	Loans — drawings or repayments on loans extended to nonresidents — short-term
SLL	Loans — drawings or repayments on foreign loans extended to residents — short-term
STR	Travel
STS	Sea transport
SVI	Stored value card cash-in
SVO	Stored value card cash-out
SVP	Stored value card payments
TCP	Trade credits and advances payable
TCR	Trade credits and advances receivable
TCS	Telecommunication services
TKT	Tickets
TOF	Transfer of funds between persons normal and juridical
TTS	Technical, trade-related and other business services
UFP	Unclaimed funds placement
UTL	Utility bill payments

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- Funds received after cut-off time
- Funds received but held due to pending regulatory checks
- Countries observing public holidays
- Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: UNITED KINGDOM	Currency Name: BRITISH POUND
Country Code: GB	Currency Code: GBP

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Beneficiary Bank 6 Digit Sort Code to be provided

IBAN for onshore payments	22 characters (GBXX + 18-digits)	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: URUGUAY	Currency Name: URUGUAYAN PESO
Country Code: UY	Currency Code: UYU

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Type of account (Checking or Savings) must be indicated
- Identification number for individuals (Número de Documento de Identidad) (8-digits)/RUT for companies/organizations (12-digits) to be provided

ID number for individuals (8 digits for individual or 12 digits for corporates)	Add Prefix /ACC/TXID/	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

NOTES

- Only payments to Citibank Uruguay are supported

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: VANUATU	Currency Name: VANUATU VATU
Country Code: VU	Currency Code: VUV

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for ..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- The beneficiary must be an onshore resident.
- Loans must be registered with the central bank

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: VATICAN CITY	Currency Name: EURO
Country Code: VA	Currency Code: EUR

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN for onshore payments	22 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported

Country Name: VIETNAM	Currency Name: VIETNAMESE DONG
Country Code: VN	Currency Code: VND

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING DETAILS/ADDITIONAL DETAILS

- Beneficiary Bank CITAD Code (8 digit) to be provided
- Tax codes are required when making payments to the local Vietnamese tax authorities (or equivalent). These tax codes relate to both the sender (remitter) and the receiver (beneficiary). The communication of a tax payment will usually occur between the tax authority and the remitter, and a unique tax code / tax identifier number will be generated online for the remitter to use when initiating their payment. This code is needed by the local tax authorities in order to recognise that the payment relates to a specific beneficiary.

Purpose of payment

Add Prefix /POP/ followed by purpose details

E.g., "/POP/Payment for..."

NOTES

- This is a zero decimal currency and therefore does not have cents
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.
- Payments cannot be made to Foreign Indirect Investment Accounts (FIAs)

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: WESTERN SAHARA	Currency Name: MOROCCAN DIRHAM
Country Code: EH	Currency Code: MAD

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING DETAILS/ADDITIONAL DETAILS

1. Beneficiary Account number must be IBAN

Purpose of payment

Add Prefix /POP/ followed by
purpose details

E.g., "/POP/Payment for..."

Beneficiary to receive funds by T+2 (Same day for HKD)

The above points do not consider:

- i. Funds received after cut-off time
- ii. Funds received but held due to pending regulatory checks
- iii. Countries observing public holidays
- iv. Insufficient balance in customer's account

Note: Debit account currency cannot be the same as payment currency. E.g. Debit EUR account for EUR payment is not supported



Country Name: ZAMBIA	Currency Name: ZAMBIAN KWACHA
Country Code: ZM	Currency Code: ZMW

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for ..."
Bank Branch Code (for Barclays Bank Zambia only)	/ACC/BBBC/ <6 digit code>	E.g. /ACC/BBBC/020017

Beneficiary to receive funds by T+2 (Same day for HKD)

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Version History

Date	Country Code	Country Name	Description
10 Jul 2019	JP	Japan	Payments to Post Bank (JPPSJPJ1XXX) are not permitted
10 Jul 2019	KH	Cambodia	Now able to support KHR to full capacity, no restrictions on the flow and we can deliver to all the banks locally and all types of beneficiaries
16 Aug 2019	AR	Argentina	Payments to Judicial Accounts (Depositos Judiciales) are not supported.
16 Aug 2019	BR	Brazil	Payments to Broker Dealers are not supported Payments to football/soccer teams are not supported
16 Aug 2019	NG	Nigeria	Payments to individuals are not supported (both P2P and B2P). Payments to non-individual beneficiaries are supported.
16 Aug 2019	RU	Russia	<ul style="list-style-type: none"> Updated guidelines to capture BIK and KORR code as Payee Bank Routing Code Updated Prefix Value for VO Code and INN code
31 Jan 2020	PK	Pakistan	Beneficiaries registered as an NGO, INGO or NPO may be required to submit additional supporting documents along with the Form R. Please visit the PKR section of the guide for further information.
9 Feb 2020	CO	Colombia	Payments above USD 10,000 to CorpBanca (BCTOCOBB) can now be processed.
25 Jun 2020	EG	Egypt	IBAN needs to be provided instead of account number
25 Jun 2020	KZ	Kazakhstan	<ul style="list-style-type: none"> Change in format for payment of purpose code (EKNP) KBK code is required for tax payments
25 Jun 2020	HN	Honduras	<ul style="list-style-type: none"> TaxID is now required Account type is now required
25 Jun 2020	MM	Myanmar	Payment purpose code (ITRS code) is now required
29 Jun 2020	TW	Taiwan	Minimum transaction size should be TWD 100
8 July 2020	ID	Indonesia	Maximum transaction size increased to IDR 1 Bn
8 July 2020	CO	Colombia	Minimum transaction size introduced 40,000 COP
30 July 2020	JM	Jamaica	Beneficiary account number = 5digit branch transit code+ 9 digit account number
23 April 2021	CO	Colombia	Change in supported banks for payments to Colombia
23 April 2021	LY	Libya	Transactions above USD 100,000 not supported
23 April 2021	GE	Georgia	Tax payments are now permitted
23 April 2021	AW	Aruba	Tax payments to Aruba Tax department require Tax ID to be mentioned
23 April 2021	BR	Brazil	Email ID of beneficiary is required for pre-trade setup
18 June 2021	BH	Bahrain	Payment purpose code is now mandatory for payments to Bahrain
29 Nov 2023	AF	Afganistan	Removed as currency/country is not currently supported
29 Nov 2023	DZ	Algeria	Added pre-approval requirement for payments to individual beneficiaries

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29 Nov 2023	AO	Angola	1. Removed note on supporting doc. 2. Purpose codes and beneficiary taxpayer number (NIF) are now required.
29 Nov 2023	AM	Armenia	Updated for payments to Central Bank of Armenia, information that relates to 'customer', refers to beneficiary.
29 Nov 2023	AW	Aruba	Removed as currency/country is not currently supported
29 Nov 2023	AZ	Azerbaijan	Added requirements specific to tax payments to State Treasury Agency
29 Nov 2023	BS	Bahamas	Removed as currency/country is currently not supported
29 Nov 2023	BH	Bahrain	Updated prefix to be used for purpose code
29 Nov 2023	BD	Bangladesh	1. Added approval requirements for some purpose of payments. 2. Added details of Form C which is required to be submitted by the beneficiary.
29 Nov 2023	BB	Barbados	Removed as currency/country is not currently supported
29 Nov 2023	BY	Belarus	Removed as currency/country is currently not supported
29 Nov 2023	BJ	Benin	Currency name revised to West African States CFA Franc Bceao
29 Nov 2023	BO	Bolivia	Payments to Banco Fassil (BSCFBO22XXX) are not supported
29 Nov 2023	BA	Bosnia & Herzegovina	Removed requirements specific to payments to budget organisation (government organisation)
29 Nov 2023	BW	Botswana	1. Removed requirement on beneficiary bank branch code 2. Removed guidance on account length for accounts held at First National Bank
29 Nov 2023	BR	Brazil	1. Added pre-trade setup process (Cadastro) and payment process 2. Payments to Broker dealers, football/soccer teams are not supported 3. Updated banks which are not supported
29 Nov 2023	BG	Bulgaria	Added clarification on Payment Code length for Tax payments
29 Nov 2023	BF	Burkina Faso	Currency name revised to West African States CFA Franc Bceao
29 Nov 2023	BI	Burundi	Removed as currency/country is currently not supported
29 Nov 2023	CM	Cameroon	Added full beneficiary address requirement, and that PO box is not accepted
29 Nov 2023	CV	Cape Verde	Removed note on zero decimal currency
29 Nov 2023	CF	Central African Republic	Added full beneficiary address requirement, and that PO box is not accepted
29 Nov 2023	TD	Chad	Added full beneficiary address requirement, and that PO box is not accepted
29 Nov 2023	CL	Chile	1. Updated requirements for beneficiary tax ID - RUT for payments to corporate beneficiaries, and RUN for payments to individual beneficiaries. 2. Removed requirements on supporting documents,

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			provision of beneficiary contact name and contact number.
29 Nov 2023	CO	Colombia	1. Updated payment process for payments above and below USD 10,000 equivalent 2. Updated list of beneficiary banks supported and their respective thresholds
29 Nov 2023	KM	Comoros	Removed beneficiary bank branch name requirement
29 Nov 2023	CI	Cote d'Ivoire	Currency name revised to West African States CFA Franc Bceao
29 Nov 2023	HR	Croatia	Updated currency supported to EUR
29 Nov 2023	DJ	Djibouti	Added inter-banking fees may apply locally
29 Nov 2023	EG	Egypt	Removed the need for beneficiary contact name and contact number
29 Nov 2023	GQ	Equatorial Guinea	Added full beneficiary address requirement, and that PO box is not accepted
29 Nov 2023	ER	Eritrea	Added note that ERN can only be paid to onshore residents only
29 Nov 2023	PF	French Polynesia	1. Added beneficiary must be onshore resident. 2. Added loans must be registered with central bank
29 Nov 2023	TF	French Southern Territories	Updated Country Name to French Southern Territories
29 Nov 2023	GA	Gabon	Added full beneficiary address requirement, and that PO box is not accepted
29 Nov 2023	GH	Ghana	1. Removed requirement on beneficiary bank branch code 2. Removed guidance on account length for accounts held at First National Bank
29 Nov 2023	GT	Guatemala	Clarified the BIC code for Banco Industrial (INDLGTGCXXX)
29 Nov 2023	GW	Guinea-Bissau	Currency name revised to West African States CFA Franc Bceao
29 Nov 2023	GY	Guyana	1. Added transit code requirement 2. Added tax reference requirement for payments to Guyana Revenue Authority
29 Nov 2023	HN	Honduras	1. Updated purposes which are supported for payments from corporations/organizations to individuals 2. Updated requirements for Tax ID and Account Type
29 Nov 2023	IN	India	Removed as currency/country is currently not supported
29 Nov 2023	ID	Indonesia	Removed as currency/country is currently not supported
29 Nov 2023	IL	Israel	1. Removed IBAN to Palestine as this is currently not supported 2. Removed need for beneficiary branch name or branch code
29 Nov 2023	JP	Japan	Removed restrictions on payment to Post Bank (JPPSJP1XXX) not being supported
29 Nov 2023	KZ	Kazakhstan	Removed as currency/country is not currently supported
29 Nov 2023	LY	Libya	Transactions >USD 100,000 are now supported
29 Nov 2023	MY	Malaysia	1. Added purpose code formatting requirement 2. Updated purpose code listing

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			3. Removed supporting document requirement for payments above MYR 2 million
29 Nov 2023	MV	Maldives	Removed requirement on beneficiary bank branch name
29 Nov 2023	ML	Mali	Currency name revised to West African States CFA Franc Bceao
29 Nov 2023	MR	Mauritania	Added note on payments that need to be made in hard currency
29 Nov 2023	MN	Mongolia	Removed requirement on beneficiary bank branch name
29 Nov 2023	MZ	Mozambique	Added NUIT and full beneficiary street address requirements
29 Nov 2023	MM	Myanmar	Removed as currency/country is not currently supported
29 Nov 2023	NA	Namibia	1. Added requirement to abide with exchange control regulations 2. Added requirement if tax payments to The Receiver of Revenue are made
29 Nov 2023	NP	Nepal	1. Removed beneficiary bank branch name requirement 2. Added PAN requirement for specific purposes, such as cross border payments related to services for social media content, software development and payments related to consultancy services to individuals.
29 Nov 2023	AN	Netherlands Antillean Guilder	Removed as currency/country is not currently supported
29 Nov 2023	NI	Nicaragua	1. Removed minimum payment requirement 2. Removed restriction on payments to individual for amounts below USD 300
29 Nov 2023	NE	Niger	1. Currency name revised to West African States CFA Franc Bceao
29 Nov 2023	PK	Pakistan	1. Removed requirements on beneficiary contact information and beneficiary bank branch name 2. Donation and charity payments to individual beneficiary accounts are not supported 2.
29 Nov 2023	PY	Paraguay	1. Removed requirement on beneficiary contact name, contact number and beneficiary bank branch name
29 Nov 2023	PE	Peru	Clarified formatting for Tax ID and possible Tax ID variants
29 Nov 2023	PH	Philippines	1. Updated beneficiary address requirements - P.O. box is not considered a valid address 2. For payments to non-resident account, it is a requirement to declare that the credit represents proceeds from a foreign currency inward remittance converted by an Authorized Agent Bank (AAB)
29 Nov 2023	PL	Poland	Added requirements specific to Tax payments
29 Nov 2023	CG	Republic of Congo	New beneficiary country - Republic of Congo being supported for XAF
29 Nov 2023	RO	Romania	Clarified NIF requirements for payments to TREZROBU
29 Nov 2023	RU	Russia	Removed as currency/country is currently not supported
29 Nov 2023	RW	Rwanda	Removed requirement on beneficiary bank branch name

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29 Nov 2023	WS	Samoa	1. Added beneficiary must be onshore resident. 2. Added loans must be registered with central bank
29 Nov 2023	SN	Senegal	Currency name revised to West African States CFA Franc Bceao
29 Nov 2023	RS	Serbia	Added note on payments valued more than EUR 15K being reportable to central bank. All loans should be registered with the central bank.
29 Nov 2023	SL	Sierra Leone	Removed as currency/country is currently not supported
29 Nov 2023	SB	Solomon Islands	Added restriction on currency being payable to onshore resident only
29 Nov 2023	KR	South Korea	1. Updated purpose of payment guidance 2. Removed need for Beneficiary Tax ID to be provided 3. Following payments are not supported: Beneficiary bank is related to KAKAO Bank or K Bank, beneficiary is a security or investment firm
29 Nov 2023	MF	St. Martin (French Part)	Updated country code for St. Martin (French Part) from PF to MF
29 Nov 2023	TZ	Tanzania	1. Added clarification on support for 8-character and 11-character beneficiary bank BIC's. 2. Added clarification on 12-digit Control Number not being required for government payments to central bank and Tanzania Revenue Authority. 3. Removed requirement on beneficiary bank branch name
29 Nov 2023	TG	Togo	Currency name revised to West African States CFA Franc Bceao
29 Nov 2023	TO	Tonga	1. Added beneficiary must be onshore resident. 2. Added loans must be registered with central bank
29 Nov 2023	UG	Uganda	1. Added that full beneficiary address is required and PO box is not accepted
29 Nov 2023	AE	United Arab Emirates	1. Removed CBP from list of purpose codes 2. Updated prefix to be used for purpose code
29 Nov 2023	UY	Uruguay	Removed requirements relating to Account Type indication, beneficiary contact name and beneficiary contact number
29 Nov 2023	VU	Vanuatu	1. Added beneficiary must be onshore resident. 2. Added loans must be registered with central bank
29 Nov 2023	VN	Vietnam	Removed the need for beneficiary bank branch to be provided

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