Currency Guide

For Cross-border ACH Payments

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Country Name: **AFGHANISTAN**	Currency Name: **AFGHAN AFGHANI**
Country Code: **AF**	Currency Code: **AFN**

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

- 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

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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 CODE
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

- 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

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

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)	ALXX + 24 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for…"

Purpose of payment required details:

For utility payments

- Name of the client
- Month of the utility bill period covered, and
- Contract number of the subscriber

For tax payments

- FDP (payment order document generated by Tax Office system)

For customer 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 CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Account number 20 characters (digits)
- The Purpose of payment must be detailed. Description "invoice" will not be accepted and must indicate the reason for the invoice

IBAN (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 CODE
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

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

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 DETAILS

IBAN (25 characters)	AOXX + 21-digits	
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: **ANGUILLA**	Currency Name: **EAST CARIBBEAN DOLLAR**
Country Code: **AI**	Currency Code: **XCD**

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

- 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

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Country Name: **ANTIGUA AND BARBUDA**	Currency Name: **EAST CARIBBEAN DOLLAR**
Country Code: **AG**	Currency Code: **XCD**

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

- 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

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

[** Pre-trade requirements]

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

- 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	Prefix /ACC/TXID/CUIT<space><11 digit tax id>
	For Individuals	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. This is a change from our standard 10 business day reversal.
- 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 CODE
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	
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
Beneficiary Residency	/ACC/LGET/ 1 for resident and 2 for non-resident
Legal status of customer	/ACC/LSCT/ (11 -- commercial organization / 12 -- non-profit. 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: **ARUBA**	Currency Name: **ARUBAN FLORIN**
Country Code: **AW**	Currency Code: **AWG**

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

- Complete beneficiary address required

Purpose of payment	Add Prefix /POP/ followed by purpose details
Tax payments to Aruba Tax Department	Add prefix /ACC/TXID/

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

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

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank 6 digit BSB code
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING DETAILS

1. 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

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

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	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

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

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
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:
   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 (28 characters)	AZXX + 24-digits
10-digit tax ID for corporates (The tax ID is not required for individuals)	Prefix /ACC/TXID/
6-digit BIK Code (Bank branch code)	Prefix /ACC/BBBC/
Beneficiary bank's Tax Identification Number (VOEN) (List of codes available upon request)	Prefix /ACC/BBTX/
Beneficiary Bank's correspondent AZN account number	Prefix /ACC/BBAC/
Purpose of payment	Prefix /POP/ Free Text

- 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: **BAHAMAS**	Currency Name: **BAHAMIAN DOLLAR**
Country Code: **BS**	Currency Code: **BSD**

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

Currently we can only support payments to the following local banks:

1. Scotia Bank
2. Royal Bank of Canada
3. First Caribbean

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

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 street address, city and country to be provided

IBAN (22 characters)	BHXX + 18 characters	
Purpose of payment	Add Prefix /BENEFRES/BH//<3 digit code>/ followed by purpose details	E.g., "/BENEFRES/BH//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

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

STANDARD INFORMATION REQUIREMENTS

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

- 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.

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

- 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
- 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. If the beneficiary is an NGO, they will need to request approval prior to receiving funds for specific projects
- 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: **BARBADOS**	Currency Name: **BARBADIAN DOLLAR**
Country Code: **BB**	Currency Code: **BBD**

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 DETAILS

- In-depth, detailed purpose of payment to be provided

- Approval from the Exchange Control Authority (ECA) of the Central Bank is required for a resident making a payment in foreign currency to a non-resident of Barbados. There are some exemptions such as: payments for imports less than 10,000 BBD do not require ECA approval

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

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Country Name: **BELARUS**	Currency Name: **Belarusian Ruble**
Country Code: **BY**	Currency Code: **BYN**

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 DETAILS

1. Beneficiary account number must be 28 digit IBAN

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Taxpayer Code (UNN or UNP, INN)	Prefix /ACC/TXID/	
Bank Code (MFO code)	Prefix /ACC/MFO/ 9 digit code	

NOTES

Belarusian 'resident' 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

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

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	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

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

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

- 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 Nova Scotia Bank	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

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Country Name: **BENIN**	Currency Name: **CENTRAL AFRICAN STATES CFA FRANC BCEAO**
Country Code: **BJ**	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

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

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
- 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

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

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…"

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

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

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 DETAILS

IBAN (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

For payments made in BAM, if the final beneficiary belongs to a budget organization (government organization), the following details must be provided:

a) **Budget Organization Code (7-digit)**	Prefix – /ACC/BOC/
b) **Profit type (6 number combination)**	Prefix – /ACC/PRTP/
c) **Citation number (municipality) – (3 number combination)**	Prefix – /ACC/CNM/

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

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

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

- 11-digit account number for accounts held at First National Bank

Beneficiary Bank Branch Code (6-digit)	Prefix /ACC/BBBC/	
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

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

[** Pre-trade requirements]

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

- There is a one-time pre-trade setup for each new beneficiary to comply with Brazil's Exchange Control Regulations
  a) Amounts below USD 100,000 equivalent will be processed through our broker dealer in Brazil (INTL FCStone DTVM). They will assist the beneficiary directly with documentation requirements and payment will be made from our nostro
  b) Payments above USD 100,000 equivalent will be processed through one of our correspondent banks

- The one time pre-trade set up process is as follows:
  a) Once IFL receives the above information, a staff member will contact the beneficiary to confirm the information received and explain the requirements to complete the pre-trade set up
  b) The beneficiary returns the completed documents to our INTL FCStone DTVM or correspondent bank via mail for approval by compliance
  c) Once all required documents are approved and we can complete the transaction

- The beneficiary will be required to provide supporting documentation for each payment to comply with the country's Exchange Control Regulations
- Payments to Broker Dealers are not supported
- Payments to football/soccer teams are not supported

IBAN (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 for corporates or 11 digits for individual	
Agency Code (bank branch no.)	Prefix /ACC/AGCY/ 3-7 digits	
Beneficiary Email ID	Prefix /ACC/EMID/	
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: **UNITED KINGDOM**	Currency Name: **BRITISH POUND**
Country Code: **GB**	Currency Code: **GBP**

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE or 6 digit Sort code
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN (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: **BRUNEI**	Currency Name: **BRUNEI DOLLAR**
Country Code: **BN**	Currency Code: **BND**

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 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

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

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 (22 characters)	BGXX + 18-digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for..."
Payment Code (6 digits)	Add prefix /ACC/PYCD/ followed by Payment code	
Unified Identify code / BULSTAT code	Add Prefix /ACC/UIDC/ or /ACC/BULSTAT/ Code 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: **CENTRAL AFRICAN STATES CFA FRANC BCEAO**
Country Code: **BF**	Currency Code: **XOF**

STANDARD INFORMATION REQUIREMENTS

6. Beneficiary Bank SWIFT BIC CODE
7. Beneficiary Account Name
8. Beneficiary Address
9. Beneficiary Account Number
10. 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

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Country Name: **BURUNDI**	Currency Name: **BURUNDIAN FRANC**
Country Code: **BI**	Currency Code: **BIF**

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

- 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

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

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
- 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

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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 CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

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

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

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 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 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..."

- 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

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Country Name: **CAYMAN ISLANDS**	Currency Name: **CAYMAN ISLANDS**
Country Code: **KY**	Currency Code: **KYD**

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

- Payments are processed locally as draft 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

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

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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 CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

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

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

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

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

- 9-digit Beneficiary Tax ID Number is mandatory for all CLP payments

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for …"
9-digit Beneficiary Tax ID Number (RUT)	Add Prefix /ACC/TXID/	
Beneficiary Contact Name	Prefix /ACC/BCN	
Beneficiary Contact Number	Prefix /ACC/TNM	

NOTES

- The beneficiary may be required to provide supporting documentation for each payment to comply with the country's Exchange Control Regulations
- 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****

[**Pre-trade requirements]

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 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 them to accept the funds by filling out the appropriate forms on-shore. 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.

Currently we can only support payments to the following local banks:

a) Banco AV Villas (only payments less than 10,000 USD equivalent).
b) Banco de Bogota
c) Bancolombia
d) Banco de Occidente
e) Citibank
f) Banco Caja Social BCSC (only payments less than 10K USD)

g) Banco Davivienda
h) BBVA Colombia
i) Banco GNB Sudameris (only payments less than 10,000 USD equivalent).
j) Banco Colpatria (only payments less than 10,000 USD equivalent).
k) Itau Corpabanca Colombia

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/	
Beneficiary TaxID	/ACC/TXID/	

NOTES

- Minimum transaction size is COP 4,000

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 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…"

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

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

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…"
Beneficiary Bank branch name	Prefix /ACC/BBBN/	

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

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Country Name: **CONGO**	Currency Name: **CONGOLESE FRANC**
Country Code: **CG**	Currency Code: **CDF**

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

- 23-digit beneficiary account number to be provided
- Copy of invoice may be required for payment of goods and services

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

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

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

- 22-digit IBAN in the following format:
    - o ISO Country Code: CR
    - o IBAN Check Digits: 2 digits
    - o Bank Identifier: 4 digits
    - o Account number: 14 digits

9 to 12-digit Cedula juridical (Beneficiary's taxpayer ID)	Add Prefix /ACC/TXID/ followed by Beneficiary Tax 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/johnleeatdbs.com"
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: **CROATIA**	Currency Name: **CROATIAN KUNA**
Country Code: **HR**	Currency Code: **HRK**

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

IBAN: 21 characters	HRXX + 17-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

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

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	(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

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

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 (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

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

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

IBAN (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

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

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

- 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
- 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

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

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…"
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

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

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

- In-depth, detailed purpose of payment

IBAN (29 characters)	EGXX+25 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/	

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

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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 CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

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

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

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

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

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

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

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

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	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

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

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 …"
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 CODE
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

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

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…"

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

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

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

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

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	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

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Country Name:	Currency Name:
FRENCH POLYNESIA	**FRENCH POLYNESIAN FRANC**
Country Code: **PF**	Currency Code: **XPF**

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 (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

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

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Country Name: **FRENCH SOUTH TERRITORIES**	Currency Name: **EURO**
Country Code: **TF**	Currency Code: **EUR**

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

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

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

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

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

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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

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

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

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

- BBAN: 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

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

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

- In-depth, detailed purpose of payment is required

IBAN (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

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

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	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

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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 Bank branch code	Prefix /ACC/BBBC/	

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

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 (27 characters)	For onshore 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

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

STANDARD INFORMATION REQUIREMENTS

6. Beneficiary Bank SWIFT BIC CODE
7. Beneficiary Account Name
1. Beneficiary Address
2. Beneficiary Account Number
3. 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

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Country Name: **GRENADA**	Currency Name: **EAST CARIBBEAN DOLLAR**
Country Code: **GD**	Currency Code: **XCD**

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

- 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

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

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

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

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

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	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-digital
- Payments to all other beneficiaries (non-individuals) no restriction on 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-BISSAU**	Currency Name: **CENTRAL AFRICAN STATES CFA FRANC BCEAO**
Country Code: **GW**	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

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

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

- 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

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

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 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

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

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

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

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

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

- Payments from corporations/organizations to individuals must be pre-cleared before processing
- Payments to beneficiaries holding accounts at Central Bank 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 is required	For individuals – prefix /ACC/ID followed by 13 digit tax code/ID For corporates – prefix /ACC/RTN followed by 14 digits for corporates	e.g. /IDXXXXXXXXXXXXX or /RTNXXXXXXXXXXXXXX
Account type is required	Add Prefix /ACC/Account type/ "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

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

STANDARD BENEFICIARY 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

- 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

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

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

- To include detailed purpose of payment

IBAN: 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

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Country Name: **INDIA****	Currency Name: **INDIAN RUPEE**
Country Code: **IN**	Currency Code: **INR**

STANDARD BENEFICIARY INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment (following purpose of payments codes are allowed)
   a. P1401 – Compensation of employees
   b. P0801 – Hardware consultancy/implementation
   c. P0802 – Software consultancy/implementation (other than those covered in SOFTEX form)
   d. P1004 – Legal services
   e. P1005 – Accounting, auditing, book keeping services
   f. P1006 – Business and management consultancy and public relations services

- Funds are normally credited to the onshore beneficiary's account by close of business on value date and are usually available for withdrawal the following morning. Local banks typically take an extra day to release the incoming credit to the beneficiary.
- For payments other than goods & services, additional supporting documentation may need to be provided by the remitter and/or beneficiary.

SPECIAL FORMATTING/ADDITIONAL DETAILS

- In-depth, detailed purpose of payment
- 11 characters IFSC code
- Beneficiary street address, city, country
- Payments to non-resident beneficiaries are restricted and are only allowed for project-related work (to be approved by the Central Bank on a case-to-case basis). Full supporting documentation (to prove the project-related revenue/expense) needs to be provided by the beneficiary for approval by the Central Bank
- Unique identifier is required for each ordering customer:
  o Remitter Registration number (e.g. tax id)
  o If the remitter is a bank, then the bank's SWIFT code will be suffice
- For remittances received from abroad in favor of charitable trusts or foundations for charitable purposes, the beneficiaries must have a copy of the registration under the Foreign Contribution Regulation Act (FCRA) from the Ministry of Home Affairs Government of India. This should be held with the beneficiary bank.

NOTES

** Please check with your relationship manager if it is supported in your location

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: **INDONESIA****	Currency Name: **INDONESIAN RUPIAH**
Country Code: **ID**	Currency Code: **IDR**

STANDARD BENEFICIARY 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

- Transfers equal to or greater than 1 million USD equivalent require supporting documentation indicating the purpose and exact IDR amount of each payment. Supporting documentation includes a copy of the invoice or payroll request, or a letter on signed letterhead describing reason for transfer.
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations.

NOTES

- The maximum per payment instruction amount is capped at IDR 1,000,000,000

** Please check with your relationship manager if it is supported in your location

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 CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN (22 characters)	For onshore 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

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

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

ILS to Israel – IBAN: 23 characters	ILXX + 19-digits	
ILS to Palestine – IBAN: 29 characters	PSXX + 25 characters	
Beneficiary branch name or Branch Code (3-digit)	Add Prefix /ACC/BBBC/	
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 CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN (27 characters)	For onshore 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: **JAMAICA**	Currency Name: **JAMAICAN DOLLAR**
Country Code: **JM**	Currency Code: **JMD**

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…"
Beneficiary Account number	5digit branch transit code+ 9 digit account number	

List of transit codes is available upon request

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

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

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

- This is a zero decimal currency and therefore does not have cents
- Payments to Post Bank (JPPSJPJ1XXX) are not permitted

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

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

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 code: 4-digits (list of codes can be provided upon request)
- In-depth, detailed purpose of payment to be provided

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

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

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Country Name: **KAZAKHSTAN**	Currency Name: **KAZAKHSTANI TENGE**
Country Code: **KZ**	Currency Code: **KZT**

STANDARD BENEFICIARY 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: 20 characters
- Full beneficiary address
- 7-digit purpose code required in a string format without colons or spaces i.e. EKNPXXYYZZZ
    - XX = KOD (sender's code which will always be 27 for non-resident senders)
    - YY = KBE (beneficiary code)
    - ZZZ = KNP (3-digit transaction code, list of codes available upon request)

7 DIGIT PURPOSE CODE	Prefix /ACC/EKNP/<KOD><KBE><KNP>	
12-digit fiscal code – BIN (Business Identification Number) or IIN (Individual Identification Number)	Prefix /ACC/BIN/ or /ACC/IIN/	
KBK code for tax payments only	Prefix /ACC/KBK/	
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: **KENYA**	Currency Name: **KENYAN SHILLING**
Country Code: **KE**	Currency Code: **KES**

STANDARD BENEFICIARY 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 bank branch code: branch code is 5-digits which starts with the 2-digit bank code

Purpose of payment	Add Prefix /POP/ followed by payment details	E.g., "/POP/Payment for…"
Beneficiary Bank Branch Name	Prefix /ACC/BBBN	
Beneficiary Bank Branch Code	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: **KOREA**	Currency Name: **KOREAN WON**
Country Code: **KR**	Currency Code: **KRW**

STANDARD BENEFICIARY INFORMATION REQUIREMENTS

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

PURPOSE OF PAYMENT GUIDELINES

- Capital trade exceeding USD 20K per day is not permitted. Examples of capital trade - Personal transfer to own account, rental payments, donations, tax payments, capital funds, loans and operating funds are typically classified as capital payments
- Salary payments can be supported where the beneficiary holds a resident account and is not receiving funds as an "Operating expense". For payment of salary above USD 20K equivalent, it is permissible with supporting document
- For transactions above USD 20K, beneficiary bank requires supporting document before release of payment

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/ (for payments above 20 Mn KRW)	
Beneficiary ID	For individuals' prefix /ACC/NID/ Government Issued National ID (13-digit)	E.g. /NID/0123456789123
	For corporates prefix /ACC/BRN/ Tax ID or Business Registration No. (10-digit)	E.g. /BRN/0123456789
	For Foreign nationals, prefix /ACC/FNID/ Resident Permit No. (15 characters)	E.g. /FNID/XXXXXXXXXXXXXXX

NOTES

- Beneficiary Bank will request to provide an invoice upon receipt of funds which must be in KRW
- 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: **KOSOVO**	Currency Name: **EURO**
Country Code: **XK**	Currency Code: **EUR**

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

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

STANDARD BENEFICIARY 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: 30 characters	KWXX + 26 characters	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for…"

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

STANDARD BENEFICIARY 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

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

6-digit BIK code for beneficiary bank	Prefix /ACC/BBBC/	
8-digit payment code*	Prefix /ACC/POPC/	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for…"

(*List of applicable payment codes is available on request)

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

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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 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

- 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

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

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

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

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

- 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

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

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…"

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 CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

- Transaction greater than USD 100,000 not supported
- Bank Branch name required

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

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

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

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

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

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

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	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

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

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	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

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

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 …"

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

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

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

IBAN: 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

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

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 …"

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***

*[Pre-settlement Requirements]

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 code must be provided followed by description

Purpose of payment	Add Prefix /POP/ <Purpose Code> followed by purpose details	E.g.: "/POP/16793-Payment for…"

NOTES

- Transactions above MYR 2 Million require supporting documents
- 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:
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: **MALDIVES**	Currency Name: **MALDIVES RUPEE**
Country Code: **MV**	Currency Code: **MVR**

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 ..."
Beneficiary Bank branch name	/ACC/BBBN/	

NOTES

- Local market is closed every Friday

Country Name: **MALI**	Currency Name: **CENTRAL 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

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

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	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

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

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

2. 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: **MAURITANIA OUGUIYA**
Country Code: **MR**	Currency Code: **MRU**

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 (27 characters)	MRXX + 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

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

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	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

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

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

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

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

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

- 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

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

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	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

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

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 …"
Beneficiary Bank branch name	Prefix /ACC/BBBN/	

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

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	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

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Country Name: **MONTSERRAT**	Currency Name: **EAST CARIBBEAN DOLLAR**
Country Code: **MS**	Currency Code: **XCD**

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

- In-depth, detailed purpose of payment

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

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

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

NIB number – 25 characters	MZ59 + 21-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

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

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

- 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

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Country Name: **MYANMAR**	Currency Name: **MYANMAR KYAT**
Country Code: **MM**	Currency Code: **MMK**

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 street address and city is required for all payments
- Clear, detailed purpose of payment. Any information that is vague/incomplete may need further clarification and will result in payment delays

Purpose of payment	Add Prefix /POP/ ITRS XXXX followed by purpose details	E.g., "/POP/ITRS 1200 Import payment"
Beneficiary Bank branch name	/ACC/BBBN/	

NOTES

- This is a zero decimal currency and there 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

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

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…"

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 CODE
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 payments are not supported
- In-depth, detailed purpose of payment

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

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

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Country Name:	Currency Name:
NETHERLANDS ANTILLES	**NETHERLANDS ANTILLEAN GUILDER**
Country Code: **AN**	Currency Code: **ANG**

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

- In-depth, purpose of payment

- We can only deliver ANG to banks that are licensed to operate local currency accounts. The valid bene banks which we can pay to are:
  - Banco di Caribe NV - BDCCCWCUXXX
  - Giro Bank - GIRCCWCUXXX
  - Maduro & Curiel's Bank NV - MCBKCWCUXXX
  - Orco Bank NV - ORBACWCUXXX
  - SFT Bank NV - CITCCWCCXXX
  - RBTT BANK LIMITED TRINIDAD TOBAGO
- Payments to Bancaribe Curacao (CARACWCUXXX) are not permitted

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

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	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

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Country Name: **NEW CALEDONIA**	Currency Name: **CPF Franc**
Country Code: **NC**	Currency Code: **XPF**

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

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

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

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…"

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

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 …"

- Minimum payment of 100 USD equivalent
- Payments to individuals under 300 USD equivalent can only be made if the beneficiary has an account at Banco Lafise

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

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Country Name: **NIGER**	Currency Name: **CENTRAL 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 CODE
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

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

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC CODE or BSB Code (6 digits)
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

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

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 (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

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Country Name: **OMAN**	Currency Name: **OMANI RIYAL**
Country Code: **OM**	Currency Code: **OMR**

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 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

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Country Name: **PAKISTAN**	Currency Name: **PAKISTANI RUPEE**
Country Code: **PK**	Currency Code: **PKR**

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 contact information (Name and Number)	Prefix /ACC/BCN/	
Beneficiary Bank Branch Name	Prefix /ACC/BBBN/	
IBAN (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 upto 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 Affair Division (EAD)
    2. Registration with Ministry of Interior (MOI)

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:	Currency Name:
PAPUA NEW GUINEA	**PAPUA NEW GUINEAN KINA**
Country Code: **PG**	Currency Code: **PGK**

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

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

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Country Name: **PARAGUAY**	Currency Name: **PARAGUAYAN GUARANI**
Country Code: **PY**	Currency Code: **PYG**

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 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.

Beneficiary Tax ID (9-digit)	Prefix /ACC/TXID/	
Beneficiary Contact Name	Prefix /ACC/BCN/	
Beneficiary Contact Number	Prefix /ACC/TNM/	
Beneficiary Bank branch name	Prefix /ACC/BBBN/	
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

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Country Name: **PERU**	Currency Name: **PERUVIAN NUEVO SOL**
Country Code: **PE**	Currency Code: **PEN**

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

- 20-digit account number (CCI – Código de Cuenta Interbancario)
- 11-digit RUC code (beneficiary tax ID) or 8-digit DNI (Documento Nacional de Identidad) or Carnet de Extranjeria (Foreign Registration Card) for foreigners living in Peru

Tax ID	Prefix /ACC/TXID/	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for …"

Country Name: **PHILIPPINES**	Currency Name: **PHILIPPINE PESO**
Country Code: **PH**	Currency Code: **PHP**

STANDARD INFORMATION REQUIREMENTS

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

ADDITIONAL BENEFICIARY GUIDELINES

a) Beneficiary must have a presence in the country, i.e. payments can only be made to onshore residents

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

c) Due to heightened AML requirements in the Philippines, any transaction may be pulled up (particularly if the POP 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

- 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: **PITCAIRN ISLANDS**	Currency Name: **NEW ZEALAND DOLLAR**
Country Code: **PN**	Currency Code: **NZD**

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…"

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

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Country Name: **POLAND**	Currency Name: **POLISH ZLOTY**
Country Code: **PL**	Currency Code: **PLN**

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)	PLXX + 24-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

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Country Name: **PORTUGAL**	Currency Name: **EURO**
Country Code: **PT**	Currency Code: **EUR**

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	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

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Country Name: **QATAR**	Currency Name: **QATARI RIAL**
Country Code: **QA**	Currency Code: **QAR**

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 (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

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Country Name: **ROMANIA**	Currency Name: **ROMANIAN LEU**
Country Code: **RO**	Currency Code: **RON**

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

- NIF tax code (16-digit) is mandatory if the final beneficiary is TREZROBU (Ministry of Public Finance)

IBAN (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)	Prefix /ACC/TXID/	

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

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Country Name: **RUSSIA**	Currency Name: **RUSSIAN RUBLE**
Country Code: **RU**	Currency Code: **RUB**

STANDARD INFORMATION REQUIREMENTS

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

For payments to remote parts of Russia, the funds may take an extra day to reach the beneficiary bank.

SPECIAL FORMATTING/ADDITIONAL DETAILS

Account Number	20-digits which starts with the number 4		
BIK code	9 characters (If SWIFT BIC is unavailable)		
Taxpayer identification (INN code)	Companies	10 characters	E.g. "/ACC/INN/NNNNNNNNNN"
	Residents	12 characters	
Payment Purpose - VO code (5-digits)	Prefix /VOCODE/ payment description		E.g. "/VOCODE/NNNNN/ payment description
VAT Included or excluded	Prefix /ACC/VAT/		
Father's name	Prefix /ACC/PATRON/ Patronymic name may be required if beneficiary is female, resident and natural-born citizen of Russian Federation		

NOTES

- Payments for goods and services, and loans to Russian beneficiaries exceeding 5,000 USD may require the beneficiaries to open a 'passport' for the transaction (passport sdelky) at their bank
- Beneficiary may be required to provide supporting documentation to comply with the country's Exchange Control Regulations
- In-depth, detailed purpose of payment to be provided

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 CODE
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

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Country Name: **RWANDA**	Currency Name: **RWANDAN FRANC**
Country Code: **RW**	Currency Code: **RWF**

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..."
Beneficiary Bank Branch name	Prefix /ACC/BBBN/	

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

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Country Name: **ST. BARTHELEMY**	Currency Name: **EURO**
Country Code: **BL**	Currency Code: **EUR**

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

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. MARTIN (FRENCH PART)**	Currency Name: **EURO**
Country Code: **PM**	Currency Code: **EUR**

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

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

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Country Name: **ST. PIERRE AND MIQUELON**	Currency Name: **EURO**
Country Code: **PM**	Currency Code: **EUR**

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

2. 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

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Country Name:	Currency Name:
SAINT KITTS AND NEVIS	**EAST CARIBBEAN DOLLAR**
Country Code: **KN**	Currency Code: **XCD**

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

- In-depth, detailed purpose of payment

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

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Country Name:	Currency Name:
SAINT LUCIA	**EAST CARIBBEAN DOLLAR**
Country Code: **LC**	Currency Code: **XCD**

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

- In-depth, detailed purpose of payment

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

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Country Name:	Currency Name:
SAINT VINCENT AND THE GRENADINES	**EAST CARIBBEAN DOLLAR**
Country Code: **VC**	Currency Code: **XCD**

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 to be provided
- In-depth, detailed purpose of payment

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

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Country Name: **SAMOA**	Currency Name: **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…"

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 CODE
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…"

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 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…"

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 CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

IBAN (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

Country Name: **SENEGAL**	Currency Name: **CENTRAL AFRICAN STATES CFA FRANC BCEAO**
Country Code: **SN**	Currency Code: **XOF**

STANDARD INFORMATION REQUIREMENTS

11. Beneficiary Bank SWIFT BIC CODE
12. Beneficiary Account Name
13. Beneficiary Address
14. Beneficiary Account Number
15. 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 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 …"

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

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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

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Country Name:	Currency Name:
SIERRA LEONE	**SIERRA LEONEAN LEONE**
Country Code: **SL**	Currency Code: **SLL**

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…"
Beneficiary Bank branch name	Prefix /ACC/BBBN/	

Country Name: **SLOVAKIA**	Currency Name: **EURO**
Country Code: **SK**	Currency Code: **EUR**

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	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

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Country Name: **SLOVENIA**	Currency Name: **EURO**
Country Code: **SI**	Currency Code: **EUR**

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	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

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Country Name:	Currency Name:
SOLOMON ISLANDS	**SOLOMON ISLANDS DOLLAR**
Country Code: **SB**	Currency Code: **SBD**

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 …"

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

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Country Name:	Currency Name:
SOUTH AFRICA	**SOUTH AFRICAN RAND**
Country Code: **ZA**	Currency Code: **ZAR**

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 …"
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: **SPAIN**	Currency Name: **EURO**
Country Code: **ES**	Currency Code: **EUR**

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	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 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

- Payments for less than LKR 500 cannot be processed
- In-depth, detailed purpose of payment to be provided

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

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Country Name: **SURINAME**	Currency Name: **SURINAMESE DOLLAR**
Country Code: **SR**	Currency Code: **SRD**

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..."

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 CODE
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:	Currency Name:
SWAZILAND	**SWAZILAND LILANGENI**
Country Code: **SZ**	Currency Code: **SZL**

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 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

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Country Name: **SWEDEN**	Currency Name: **SWEDISH KRONA**
Country Code: **SE**	Currency Code: **SEK**

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 (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

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Country Name: **SWITZERLAND**	Currency Name: **SWISS FRANC**
Country Code: **CH**	Currency Code: **CHF**

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 (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

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Country Name: **TAIWAN**	Currency Name: **TAIWAN DOLLAR**
Country Code: **TW**	Currency Code: **TWD**

STANDARD INFORMATION REQUIREMENTS

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

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.

SPECIAL FORMATTING/ADDITIONAL DETAILS

Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for…"

- 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

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 CODE
2. Beneficiary Account Name
3. Beneficiary Address
4. Beneficiary Account Number
5. Purpose of payment

SPECIAL FORMATTING/ADDITIONAL DETAILS

Tax Identification Number (16 characters)	Prefix /ACC/TXID/ Required when making tax revenue payments to Tanzanian Revenue Authority	
Control Number (12 digit)	Prefix /ACC/ROC/ Required when transfers are in favour of a government institution, agency, authority, hospital, school and university whose account is with a commercial bank	
Beneficiary Bank Branch Name	Prefix /ACC/BBBN/	
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

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Country Name: **THAILAND**	Currency Name: **THAI BAHT**
Country Code: **TH**	Currency Code: **THB**

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

- 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

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Country Name: **TOGO**	Currency Name: **CENTRAL AFRICAN STATES CFA FRANC BCEAO**
Country Code: **TG**	Currency Code: **XOF**

STANDARD INFORMATION REQUIREMENTS

16. Beneficiary Bank SWIFT BIC CODE
17. Beneficiary Account Name
18. Beneficiary Address
19. Beneficiary Account Number
20. 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

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Country Name: **TOKELAU**	Currency Name: **New Zealand Dollar**
Country Code: **TK**	Currency Code: **NZD**

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 …"

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

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Country Name: **TONGA**	Currency Name: **TONGA PA'ANGA**
Country Code: **TO**	Currency Code: **TOP**

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 …"

Country Name: **TRINIDAD & TOBAGO**	Currency Name: **TRINIDAD & TOBAGO DOLLAR**
Country Code: **TT**	Currency Code: **TTD**

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

- 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

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Country Name: **TUNISIA**	Currency Name: **TUNISIA DINAR**
Country Code: **TN**	Currency Code: **TND**

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

- In-depth, detailed purpose of payment

IBAN (24 characters)	TN59 + 20-digits	
Purpose of payment	Add Prefix /POP/ followed by purpose details	E.g., "/POP/Payment for…"

Country Name: **TURKEY**	Currency Name: **TURKISH LIRA**
Country Code: **TR**	Currency Code: **TRY**

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

Country Name: **UGANDA**	Currency Name: **UGANDAN SHILLING**
Country Code: **UG**	Currency Code: **UGX**

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

- 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

PRN Tax ID (13-digit)	Add Prefix /TXID/	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

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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 CODE
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 (23 characters)	AEXX + 19-digits	
Purpose of payment	Add Prefix /BENEFRES/AE// followed by 3 digit purpose of payment code/ and description Please refer to Appendix for Purpose of Payment Code List	E.g., /BENEFRES/AE//COM/Commission

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

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Country Name: **URUGUAY**	Currency Name: **URUGUAYAN PESO**
Country Code: **UY**	Currency Code: **UYU**

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

- 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

Account Type Indication	Add Prefix /ACC/ACCT/	
ID number for individuals (8 digits for individual or 12 digits for coporates)	Add Prefix /ACC/TXID/	
Beneficiary Contact Name	/ACC/BCN/	
Beneficiary Contact Number	/ACC/TNM/	
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

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Country Name: **VANUATU**	Currency Name: **VANUATU VATU**
Country Code: **VU**	Currency Code: **VUV**

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

- 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

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Country Name: **VATICAN CITY**	Currency Name: **EURO**
Country Code: **VA**	Currency Code: **EUR**

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

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

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Country Name: **VIETNAM**	Currency Name: **VIETNAMESE DONG**
Country Code: **VN**	Currency Code: **VND**

STANDARD INFORMATION REQUIREMENTS

1. Beneficiary Bank SWIFT BIC
2. Beneficiary Bank CITAD Code (8 digit)
3. Beneficiary Account Name
4. Beneficiary Address
5. Beneficiary Account Number
6. Purpose of payment

SPECIAL FORMATTING DETAILS/ADDITIONAL DETAILS

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

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 (FIIAs)

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

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Country Name: **WESTERN SAHARA**	Currency Name: **MOROCCAN DIRHAM**
Country Code: **EH**	Currency Code: **MAD**

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 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 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 …"
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)

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

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Appendix

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

List of Prefix

Prefix	Description
/ACC/	Bank branch name
/ACCT/	Account Type
/AGCY/	Agency Code
/BBAC/	Beneficiary Bank Correspondent Account Number
/BBBC/	Bank Branch Code
/BBBN/	Bank Branch Name
/BBTX/	Beneficiary Bank Tax ID
/BCN/	Beneficiary Contract Information
/BIN/	Business Identification Number
/BOC/	Budget organisation code
/BRN/	Business Registration Number
/BULSTAT/	BULSTAT code (for Bulgaria)
/CITAD/	Vietnam's Routing Code
/CNM/	Citation Number
/EMID/	eMail address of Beneficiary
/FNID/	Foreign National ID
/IIN/	Individual Identification Number
/INN/	INN Code for Russia
/KNP/	3-digit KNP code + 2-digit KOD + 2-digit KBE code (for Kazakhstan only)
/LGET/	Residential Status
/LSCT/	Legal Status of the customer
/MFO/	MFO code for Belarus
/NAME/	Name of customer
/NID/	National ID
/PATRON/	Father's Name
/POP/	Purpose of Payment
/POPC/	Purpose of Payment Code (for Jordan, Kyrgyzstan only)
/PRTP/	Profit type
/PYCD/	Payment Code (for Bulgaria)
/ROC/	Control Number
/TIN/	ID number for Individual or Legal Entity
/TNM/	Telephone Number
/TXID/	Tax Id for Individual or Corporate
/UIDC/	Unified Identity Code (for Bulgaria)
/VAT/	Value Added Tax
/VOCODE/	VO Code

Beneficiary to receive funds by T+2 (Same day for HKD)
The above points do not consider:
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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

AED Purpose of Payment Code List

Purpose of Payment Code	Purpose of Payment Description
ACM	Agency Commissions
AES	Advance payment against EOS
AFA	Receipts or payments from personal residents bank account or deposits abroad
AFL	Receipts or payments from personal non-resident 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)
CIN	Commercial Investments
COM	Commission
COP	Compensation
CRP	Credit Card Payment
DCP	Debit Card Payments
DIV	Dividend Payouts From FI
DLA	Purchases and sales of foreign debt securities in not 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 not related companies - More than a year
DOE	Dividends on equity not intragroup
DSA	Purchases and sales of foreign debt securities in not related companies - Less than a year
DSF	Debt instruments intragroup foreign securities
DSL	Purchases and sales of securities issued by residents in not 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 not related companies abroad
FSL	Equity other than investment fund shares in not related companies in the UAE

Beneficiary to receive funds by T+2 (Same day for HKD)
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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	INTER GROUP TRANSFER
IID	Interest on debt intragroup
INS	Insurance services
IOD	Income on deposits
IOL	Income on loans
IPC	Charges for the use of intellectual property royalties
IPO	IPO Subscriptions
IRP	INTEREST RATE SWAP PAYMENTS
IRW	INTERST 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 nonresidents - 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	MWO MOBILE WALLET CARD CASH-OUT
MWP	MOBILE WALLET CARD PAYMENTS
OAT	OWN ACCOUNT TRNSFER
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

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PRS	Personal, cultural, audiovisual and recreational services
PRW	PROFIT RATE UNWIND PAYMENTS
RDA	Reverse debt instruments abroad
RDL	Reverse debt instruments in the UAE
RDS	Research and development services
REA	Reverse equity share abroad
REL	Reverse equity share in the UAE
RFS	Repos on foreign securities
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
CBP	Cross Border Payments (For the domestic leg when POP code is not available)

Beneficiary to receive funds by T+2 (Same day for HKD)
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JOD Purpose of Payment Code List

Purpose	Code	Classification
Invoice Payment & Purchase	0101	
Utility Bill Payment	0102	
Prepaid Cards Recharging	0103	
Standing Orders	0104	
Personal Donations	0105	
Family Assistance and Expenses	0106	Personal
Individual Social Security Subscription	0107	
Associations Subscriptions	0108	
Saving and Funding Account	0109	
Heritance	0110	
End of Service indemnity	0111	
Purpose	**Code**	**Classification**
Public Sector Employees Salaries	0201	
Laborers Salaries	0202	
Private Sector Staff Salaries	0203	
Jordanian Diplomatic Staff Salaries	0204	
Foreign Diplomatic Salaries	0205	Salaries and Wages
Overseas Incoming Salaries	0206	
Civil / Military Retirement Salaries	0207	
Social Security Retirement Salaries	0208	
Establishment Social Security Subscription	0209	

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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	

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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	

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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 / Public 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	
Purpose	**Code**	**Classification**
Rerouting	1201	General
Scientific Research Support	1202	

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

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iii. Countries observing public holidays

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MMK Purpose of Payment Code (ITRS) List

ITRS Codes

1. Goods exported and imported

1100 - Exports

1200 - Imports

2. Transport and travel services

Freight services

2110 - Sea transport

2120 - Air transport

2130 - Other transport

Passenger services

2210 - Sea transport

2220 - Air transport

2230 - Other transport

Other transport services

2310 - Sea transport

2320 - Air transport

2330 - Other transport

2340 - Postal and courier services

Travel services

2510 - Business travel

2520 - Personal travel

3. Other services

3100 - Manufacturing services

3200 - Maintenance and repair services

3310 - Construction abroad

3320 - Construction in Myanmar

3410 - Insurance premiums

3420 - Insurance claims

3430 - Financial services fees

3500 - Charges for use of intellectual property (royalties and license fees)

3610 - Telecommunication

3620 - Computer services

3630 - Information service

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

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ii. Funds received but held due to pending regulatory checks

iii. Countries observing public holidays

iv. Insufficient balance in customer's account

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3710 - Research and development services

3720 - Professional and management consulting services

3725 - Operating lease(rental of equipment)

3730 - Technical, trade-related, and other business services

3740 - Audiovisual and related services

3750 - Personal, cultural, and recreational services

3800 - Services to government not included elsewhere

4. Income

4100 - Dividends

4300 - Interest

4400 - Taxes

4500 - Subsidies

4600 - Rent

4700 - Compensation of employees

5. Transfers

5200 - Workers' remittances

5300 - Other personal transfers

5400 - Grants for infrastructure and purchase of capital goods

5500 - Development assistance

5600 - Other current transfers

7. Transactions in claims (assets) on nonresidents

7100 - Equity

7200 - Debt between affiliated enterprises

7310 - Long-term debt securities

7320 - Short-term debt securities

7400 - Options, futures, warrants, swaps, etc.

7510 - Loans, long-term

7520 - Loans, short-term

7530 - Trade credits and advances, long-term

7540 - Trade credits and advances, short-term

7600 - Deposits

7800 - Other

8. Transactions in liabilities to nonresidents

8100 - Equity

8200 - Debt between affiliated enterprises

8250 - Payments of local expenses of resident affiliates by their parent companies

8310 - Long-term debt securities

8320 - Short-term debt securities

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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

8400 - Options, futures, warrants, swaps, etc.

8510 - Loans, long-term

8520 - Loans, short-term

8530 - Trade credits and advances, long-term

8540 - Trade credits and advances, short-term

8600 - Deposits

8800 - Other

9. Transfer of funds between residents

9000 - Transfer of funds between residents' accounts

9100 - Transfer of funds between banks resident in Myanmar

9200 - Transfer of funds of resident banks with banks abroad

9300 - Deposits to and withdrawals from residents' accounts

9400 - Purchase and sale of foreign currency between residents and residents banks (9400)' accounts

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

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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 Agricol Bank
- 223-Artsakhbank
- 241-Unibank
- 247-Ardshininvestbank
- 250-Armswisbank

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Malaysia Payment Purpose codes

Purpose 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
07100	Power lines, pipelines and undersea communication cables
08000	Miscellaneous manufactured articles
09000	Commodities and miscellaneous transactions not classified elsewhere
09001	Goods (broad classification) Services Manufacturing Services
09100	Refunds relating to goods transactions
09700	Non-monetary gold
10010	Manufacturing services on physical inputs that owned by others (goods for processing) Repair and Maintenance Services
11110	Freight by air
11120	Freight by sea
11130	Freight by other modes of transportation
11210	Passenger fare by air
11220	Passenger fare by sea
11230	Passenger fare by other modes of transportation
12110	Airport services
12120	Port services
12130	Other terminal facilities
12140	Postal and courier services
12210	Charter of aircraft (with crew)
12220	Charter of ships and vessels (with crew)
12230	Charter of other modes of transport (with crew)
12310	Rentals/operating leasing of aircraft (without crew)
12320	Rentals/operating leasing of ships and vessels (without crew)
12330	Rentals/operating leasing of other transport equipment (without crew)

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12400	Fees for salvage operations Travel Services (exclude passenger fares)
12500	Repair and maintenance of aircraft, ships and other transport equipment Transportation Services
13110	Goods and services purchased by travellers
13210	Goods and services purchased through business and official travel
13220	Goods and services purchased by short term workers Construction Services
13300	Travel for pilgrimage and religious observances
13400	Travel for medical treatment
13500	Education-related
14110	Direct investment income
14120	Portfolio investment income
14130	Retained earnings (note: applicable to eal only)
14140	Investment income attributable to non-resident policyholders in insurance, pension schemes, and standardised guarantees
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.
14230	Interest paid to/ received from non-residents on deposits and negotiable instruments of deposits (NIDS)
14240	Interest paid to/received from non-residents on investment in bonds and notes.
14250	Interest paid to/received from Non-Residents on money market instruments
14310	Wages and salaries in cash
14320	Wages and salaries in kind/benefits attributable to employees
14330	Employer's social contributions
14410	Taxes on products and productions
14420	Subsidies on products and productions
14430	Rental on natural resources Special Transactions
15100	Malaysian government offices abroad and foreign offices in malaysia

Beneficiary to receive funds by T+2 (Same day for HKD)
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15200	International organisations
15300	Trade missions
15400	Commission & other charges relating to loan obligations of the malaysian government
15500	BNM minting of coins and printing of notes Income Primary Income
16100	Telecommunication services
16210	Construction and installation services in malaysia
16220	Construction and installation services abroad Insurance/Takaful and Pension Services
16311	Premium paid/received on high risk insurance/takaful relating to fire, marine, aviation, etc.
16312	Premiums paid/received on other general insurance/takaful
16313	Premium paid/received on life insurance/takaful
16314	Premiums paid/received on reinsurance/retakaful
16315	Premium paid/received on insurance/takaful on goods in the process of being exported/imported.
16321	Claims settlements on high risk insurance/takaful relating to fire, marine, aviation, etc.
16322	Claims settlements on other general insurance/takaful
16323	Claims settlements on life insurance/takaful
16324	Claims paid/received on reinsurance/retakaful
16325	Claims paid/received on insurance/takaful on goods
16332	Auxiliary insurance services Financial Services
16410	Explicitly-charged financial services
16420	Explicit margins on buying and selling of financial instruments
16430	Explicitly-charged asset management services
16440	Financial intermediation service charges indirectly measured (FISIM) Charges Associated with Intellectual Property Services
16510	Computer services
16520	Information services Other Business Services
16610	Charges associated with intellectual property rights
16620	License fees to reproduce and distribute intellectual property Telecommunications, Computer and Information Services
16711	Merchanting trade
16712	Merchanting trade
16720	Sharing of administrative expenses

Beneficiary to receive funds by T+2 (Same day for HKD)
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16730	Research and development services
16740	Architectural, engineering, and other technical services
16750	Agricultural, mining, and on-site processing
16760	Advertising, market research and public opinion polling services
16771	Legal services
16772	Accounting services
16773	Management consulting services Personal, Cultural and Recreational Services
16780	Rentals/operating leasing of dwellings, other buildings and machinery
16791	Trade-related services
16792	Waste treatment services
16793	Other business services
16810	Audio-visual and artistic related services
16820	Health services
16830	Education services
16840	Heritage and recreational services
16850	Other personal services
16900	Other services transactions nie
16910	Refunds relating to services transactions Government Services, nie
17010	Inter-company settlement for offsetting payables against receivables
17020	Transfer by a company to/from its own current account overseas
17030	Bilateral trade transactions
17040	Transfer of funds between overseas accounts of same resident company
17050	Transfer of funds between banking institutions' nostro accounts on behalf of specific residents
17060	Transfer of funds between overseas accounts maintained by different resident companies
17070	Transfer by a Resident (exclude bank) to/from current account overseas of another resident company
17080	Settlement between remittance services providers (RSPS) with resident financial institutions Secondary Income
21110	Grants, aid, donations and unclaimed monies
21120	Pension, gratuity
21131	Taxes on income, wealth and other taxable assets (government sector)
21132	Fines and penalties (government sector)
21133	Social contributions and benefits (government sector)
21140	Compensation and pledging
21210	Grants and gifts
21220	Workers' remittances
21230	Legacies, compensations and prizes
21241	Taxes on income, wealth and other taxable assets (private sector)

Beneficiary to receive funds by T+2 (Same day for HKD)
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21242	Fines and penalties (private sector)
21245	Net premiums on nonlife insurance and standardised guarantees
21246	Non-life insurance claims and calls under standardised guarantees Capital Account
22110	Debt forgiveness (government sector)
22130	Other capital transfers (government sector)
22210	Debt forgiveness (private sector)
22220	Migrant transfer
22230	Other capital transfers (private sector)
23000	Acquisition/ disposal of non-produced, non-financial assets Financial Account Direct Investment
31111	Extension/receipt (drawdown) of long-term term loan to/from Non-resident
31112	Repayment of principal to/by Non-resident on long-term term loan
31113	Prepayment of principal to/by Non-resident on long-term term loan
31121	Extension/receipt (drawdown) of short-term term loan to/from Non-resident
31122	Repayment of principal to/by Non-resident on short-term term loan
31123	Prepayment of principal to/by Non-resident on short-term term loan
31311	Issuance
31312	Redemption
31411	Financial lease extension to/receipt from Non-residents
31412	Repayment of financial lease to/receipt from Non-residents
31413	Prepayment of financial lease to/receipt from Non-residents
31511	Credit facilities extension to/receipt from Non-resident
31512	Repayment of credit facilities to/by Non-resident
31513	Prepayment of credit facilities to/by Non-resident
31911	Extension to /receipt from Non-resident
31912	Repayment of other loans facilities to/by Non-resident
31913	Prepayment of other loans facilities to/by Non-resident
31921	Extension to /receipt from Non-resident
31922	Repayment of other loans facilities to/by Non-resident
31923	Prepayment of other loans facilities to/by Non-resident
33000	Employee stock options Real Estates
34000	Subscriptions/contributions to/reimbursement from International Organizations Others
35130	Mergers and acquisitions
35140	Equity investment other than mergers and acquisitions
35200	Liquidation of investment
35300	Head office accounts in branches
35400	Capital expenditure in special enterprises/projects

Beneficiary to receive funds by T+2 (Same day for HKD)
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36110	Issued by residents in domestic capital market
36120	Issued by residents in international markets
36130	Issued by non-residents in international capital markets
36140	Issued by non-residents in domestic capital market
36210	Issued by Residents in domestic capital market
36220	Issued by Residents in international markets
36230	Issued by Non-Residents in international capital markets
36240	Issued by Non-Residents in domestic capital market
36310	Issued by Residents in domestic capital market
36320	Issued by Residents in international markets
36330	Issued by Non-Residents in international capital markets
36340	Issued by Non-Residents in domestic capital market
36410	Purchase/sale of Malaysian government securities
36420	Purchase/sale of foreign government securities
37100	Swaps
37200	Forwards
37300	Futures
37400	Options
37900	Other Derivatives
39111	Purchase/sale of real estate in Malaysia (Commercial)
39112	Purchase/sale of real estate in Malaysia (Residential)
39121	Purchase/sale of real estate in Malaysia (Commercial)
39122	Purchase/sale of real estate in Malaysia (Residential)
39210	Placement/withdrawal of deposits of Residents with/from financial institutions abroad
39220	Placement/withdrawal of deposits of Residents with/from offshore financial institutions in Labuan
40000	Allocation of special drawing rights
50000	IMF resources Official Reserves
61000	Special drawing rights
62000	IMF reserve position
63000	Gold and foreign exchange
71100	Small transactions between Resident and Non-residents
71200	Money market transactions between Resident FIs and Non-resident FIs
71300	Foreign exchange transactions between Resident FIs and Non-resident FIs
71400	Foreign exchange transactions between Residents and Non-resident FIs or between Residents FIs and Non-resident
72100	Money market transactions between Resident FIs
72200	Interbank transfer between Resident FIs

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

72300	Statutory deposits with Bank Negara Malaysia in Foreign Currency
72400	Amount due to Government in Foreign Currency
72511	Foreign Currency transactions between different accounts of the same Resident within the same FI
72512	Foreign Currency transactions between different accounts of the same Resident effected between different Fis
72521	Foreign Currency transactions between 2 different Residents within the same FI
72522	Foreign Currency transactions between 2 different Residents effected by different FIs
72530	Transfers between two overseas accounts of Resident
72600	Foreign exchange transactions between Residents and Resident FIs
73100	Money market transactions between Non-resident FIs effected by Resident FIs
73200	Foreign exchange transactions between Non-resident Fis effected by resident Fis
73310	Abroad transactions between Non-residents effected by Resident FIs
73320	Transactions between Non-residents within Malaysia
74100	Cancellation of demand drafts, mail/telegraphic transfers
74200	Variance
74300	Redesignation
74500	Adjustment

Beneficiary to receive funds by T+2 (Same day for HKD)
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i. Funds received after cut-off time
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Updates Version

Date	Country	Description
e	JP	Payments to Post Bank (JPPSJPJ1XXX) are not permitted
10 Jul 2019	KH	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	Payments to Judicial Accounts (Depositos Judiciales) are not supported.
16 Aug 2019	BR	Payments to Broker Dealers are not supported Payments to football/soccer teams are not supported
16 Aug 2019	NG	Payments to individuals are not supported (both P2P and B2P). Payments to non-individual beneficiaries are supported.
16 Aug 2019	RU	• 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	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	Payments above USD 10,000 to CorpBanca (BCTOCOBB) can now be processed.
25 Jun 2020	EG	IBAN needs to be provided instead of account number
25 Jun 2020	KZ	• Change in format for payment of purpose code (EKNP) • KBK code is required for tax payments
25 Jun 2020	HN	• TaxID is now required • Account type is now required
25 Jun 2020	MM	Payment purpose code (ITRS code) is now required
29 Jun 2020	TW	Minimum transaction size should be TWD 100
8 July 2020	ID	Maximum transaction size increased to IDR 1 Bn
8 July 2020	CO	Minimum transaction size introduced 40,000 COP
30 July 2020	JMD	Beneficiary account number = 5digit branch transit code+ 9 digit account number
23 April 2021	COP	Change in supported banks for payments to Colombia
23 April 2021	LY	Transactions above USD 100,000 not supported
23 April 2021	GE	Tax payments are now permitted
23 April 2021	AW	Tax payments to Aruba Tax department require Tax ID to be mentioned
23 April 2021	BR	Email ID of beneficiary is required for pre-trade setup
18 June 2021	BH	Payment purpose code is now mandatory for payments to Bahrain

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

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For any queries or information, please check with your respective DBS Relationship Manager.

DISCLAIMER

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