



Business Online Banking International Wire User Guide

Effective Date: February 24, 2021

1 Overview

This User Guide has been designed to assist in the input of FX and USD International wire requests through Business Online Banking. This guideline outlines mandatory fields to help reduce the number of wires being returned and/or rejected.

2 Entering an FX or USD International Wire Request

1. Log in to the Business Online Banking application.
2. Go to **Transfer and Payments > Wire Money**.
3. Complete Debit Information fields as follows:

Wire Type	Foreign Currency International Wire or USD International Wire
Template Name	Type a name (up to 50 characters) if you want to save this wire transfer as a template for future use.
Account	The account from which funds are drawn.
Send on Date	Date the transfer is effective. Type a date or click the calendar icon and select a date. A date up to 180 days into the future can be entered.
Amount	The U.S. Dollars (USD) or Currency amount of the transfer. You can use commas and decimals when typing the amount of your transfer. If you use decimals, two digits to the right of the decimal are required. If you do not use decimals, the system defaults to whole dollars.
Currency	The type of currency. For example, U.S. Dollar (USD), this field defaults to USD for both Domestic or USD International wires. Foreign Currency type, for example, Euro (EUR), British Pound (GBP), Australian Dollar (AUD), etc., must be selected for all foreign currency International wires.

Wire Money

[View saved or returned wires requiring corrections](#)

Debit Information

Wire type: Foreign currency international wire ▼

Template name (optional):
(To save this transaction as a template, enter a template name.)

Account: [Account Name] ▼
(Balance as of: 01/01/2020 00:00:00 AM (ET) Not a guarantee of available funds.)

Send on date: [mm] / [dd] / [yyyy]
(mm/dd/yyyy)

Amount:

Currency: [Currency] ▼

Continue

Wire Purpose If applicable, select from the dropdown and make your selection accordingly.

3. If applicable, complete the additional Debit Information fields

Note: This step is only applicable for RFQ clients. Should you require additional information, please contact your account representative.

Conversion Rate The rate used to calculate the converted U.S. Dollar equivalent of the entered foreign currency amount.

Contract Number A contract number represents the confirmed rate of exchange quoted by Bank's FX Desk for a foreign currency wire for the current business date.

USD Equivalent Click the **Calculate Currency Equivalent** link to get the U.S. Dollar equivalent for the currency specified using the current conversion rate.

Debit Information
[Edit debit information](#)

Wire type: Foreign currency international wire

Account: *1234 – Checking

Send on date: 01/01/2020

Amount: \$1.00

Currency:

Conversion rate (optional):

Contract number:
(Contract number is required when conversion rate is entered.)

USD equivalent: [Calculate currency conversion](#)

4. Complete the Recipient Information fields as follows:

Bank ID Type ABA or Swift based on the recipient bank identification.

Bank ID A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type or 8 to 11 alphanumeric characters for a Swift type. If the Bank ID type is ABA, then the recipient Bank ID must be for a financial organization authorized for the receipt of electronic wires. If **Bank ID Validate** is selected, the **Bank Name** and **Address** will auto-populate.

Bank Name A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type or 8 to 11 alphanumeric characters for a Swift type.

Bank Address 1, Bank Address 2 and Bank Address 3

Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Intermediary Bank: First Intermediary field is mandatory for USD International payments of and over USD 3M.

Intermediary Bank ID Type

ABA or Swift based on the recipient bank identification

Intermediary Bank ID

A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type or 8 to 11 alphanumeric characters for a Swift type.

Intermediary Bank Name

A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type or 8 to 11 alphanumeric characters for a Swift type

First Intermediary Information
Bank ID type:
Bank ID:
Intermediary account: (if appropriate enter the IBAN)
Bank name:
Bank address 1:
Bank address 2:
Bank address 3:

Recipient Name Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Recipient Account If appropriate, enter the IBAN. Up to 35 alphanumeric characters are allowed. Please refer to [Section 3, Countries Where the Use of IBAN is Mandatory](#) list as well as refer to [Section 4, Specific Country Requirements](#).

Recipient Address 1, Recipient Address 2, Recipient Address 3

Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Important: The **Beneficiary/Recipient Address** must be complete with a minimum of city and country.

Additional Information for Recipient

Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 120 alphanumeric characters are allowed. Examples may include Purpose of Payment, Sort Code, and other information needed to process the transaction. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, question mark, apostrophe, dollar sign, and the percent sign.

Important: Please indicate the purpose for the wire transfer in the **Additional Information for Recipient** field and any additional information needed for specific countries as it may be required for specific currency or country.

Recipient Information [Save as draft](#)

If Bank ID type is ABA, then either the recipient Bank ID must be for a Bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, the Bank will be filled in automatically.

****Please indicate purpose for the wire transfer in the "Additional Information for Recipient" field below.****

Bank ID type: ([Bank ID search](#) . [Bank ID validate](#))

Bank ID:

Bank name:

Bank address 1:

Bank address 2:

Bank address 3 (optional):

Recipient account: (If appropriate enter the IBAN) ****Refer to the list below for countries where IBAN is mandatory**

Recipient name:

Recipient address 1: **Beneficiary address must be complete – minimum of city and country**

Recipient address 2:

Recipient address 3 (optional):

Additional information for recipient (optional): ****Required for FX: Purpose of payment****
Additional requirements for specific **currency.**
(Up to 140 characters.)

3 Countries Where the Use of IBAN is Mandatory

Country	IBAN Length	Country	IBAN Length
Andorra	24	Monaco	27
Croatia	21	Montenegro	22
Cyprus	28	Netherlands	18
Georgia	22	Norway	15
Germany	22	Palestinian Territory	29
Greece	27	Poland	28
Greenland	18	Portugal	25
Isle of Man	22	Qatar	29
Italy	27	Romania	24
Jersey	22	San Marino	27
Jordan	30	Saudi Arabia	24
Kazakhstan	20	Slovakia	24
Kuwait	30	Slovenia	19
Latvia	21	Spain	24
Lebanon	28	Sweden	24
Liechtenstein	21	Switzerland	21
Lithuania	20	Tunisia	24
Luxembourg	20	Turkey	26
Macedonia	19	Ukraine	29
Malta	31	United Arab Emirates	23
Moldova	24		

4 Specific Country Requirements

Country	Requirement	Corresponding entry
Australia	BSB Code Sort code	To be entered in the Additional Info field
India	Indian Financial System Code (IFSC) Purpose of Payment	To be entered in the Additional Info field
Mexico	18-digit CLABE (Clave Bancaria Estandarizada)	To be entered in the Recipient Account field
Russia	20 Digit KORR #	To be entered in the Additional Info field
	9 Digit BIK #	To be entered in the Additional Info field
	Swift Code	To be entered in the Bank ID field
	Beneficiary bank complete address	To be entered in the Bank Address fields
	Recipient/ Beneficiary 20 Digit account #	To be entered in the Recipient Account field
	Bene PATRONYMIC NAME "VICH", "VITSCH" OR "VNA" (IF INDIVIDUAL)	To be entered in the Recipient Name Note: If the complete name does not fit, restate the full recipient name in the Additional Info field
	INN Code (10-12 Digits) Beginning with INN	To be entered in the Additional Info field
	VO Code + 5 Digit Code for the purpose of Payment	To be entered in the Additional Info field
	Explicit Purpose of Payment	To be entered in the Additional Info field
United Arab Emirates (UAE)	IBAN	To be entered in the Recipient Account field
	Purpose of Payment	To be entered in the Additional Info field