



International Payment Guide



A Euronet Worldwide Company
Euronet | NASDAQ: EFT

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Introduction to XE International Payment Guide

- This document provides guidelines for the formatting of international payments based on currency, geographical destination and receiving bank regulations. The guide provides a framework for validating account numbers and details other mandatory requirements that are to be met prior to XE releasing a payment.

The guidelines below revolve around the principle of identifying from the beneficiary bank details the following information:

- Destination country;
- Final beneficiary financial institution;
- Branch of institution account is held with;
- Unique details for that account, i.e., account number/IBAN and name.

What information is necessary to transfer certain currencies into certain geographical areas will be indicated in the 'Currency Requirements' section.

XE recommends using this guide to clearly verify account details with the beneficiary in order to avoid delays in processing both before and after a payment's release. If requirements are met XE will be able to seamlessly process international transfers without requesting more information than necessary and receiving returned payments.

How to Use This Guide

Find the currency from the 'Currency Requirements' section. This section will, unless stated otherwise, detail the requirements for each currency being sent to its country of origin.

If you are sending a currency outside its local jurisdiction (for example, USD to Hong Kong):

- Locate the destination country's currency and meet those requirements;
- Locate the payment currency and meet any specific requirements for that currency.

Unless stated otherwise, a country's National Clearing Code applies only to its domestic currency.

If you are sending a currency outside its local jurisdiction and to a country whose currency is not listed below use the following details:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Branch Address: If 8 character BIC/SWIFT code provided
- Beneficiary Account Name
- Beneficiary Account Number: See Appendix 1 – an IBAN should be used if the destination country has one.

Additional Requirements

Apart from requiring the specific details for an account prior to a payment's release XE may need additional information in order to release a payment. For example, beneficiary phone number may need to be provided depending on the currency and destination. In some cases the correspondent or beneficiary bank will need to use this information to deal directly with the beneficiary. Any information requested under 'additional requirements' should be placed in the 'payment reference' field.

Reason for payment is required for all payments submitted to XE. At times, XE will need to include this in the payment itself to meet banking regulations. In some cases XE may contact you to obtain more information in order to comply with central banking requirements.

Currency Cut Offs

Each currency has its own unique dealing and payment cut offs which affect the achievable date for the credit of funds to an account. For a full list of these cut offs please contact your account manager.

Currency Requirements

AED – UNITED ARAB EMIRATES DIRHAM – United Arab Emirates

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Account Number: 23 alpha numerical character IBAN
- Beneficiary Account Name
- Beneficiary Address
- Economic Purpose Of Payment

AFN – AFGHAN AFGHANI – Afghanistan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- Payments to other countries are not permitted

ALL – ALBANIAN LEK – Albania

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 28 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number
- Reason for payment: A detailed purpose of payment may be needed. For utility payments we require:
 - Name of client
 - Month of utility bill period covered
 - Contract number of the subscriber

NOTE:

- Advance payment in Leks or the equivalent in foreign currency must be accompanied by the following documentation:
 - Application describing the nature and purpose of the transaction
 - A pro forma invoice and/or contract with the terms of payment and a customs declaration
- For transfers related to commercial services, the license holders must obtain from each customer the following documentation:
 - Application describing the nature and purpose of the transaction
 - The invoice or a document certifying the purpose of the transfer and/or the respective contract or agreement
- For transfers related to non-commercial transactions, the following is required:
 - The application
 - A declaration of the source of income for the transfer
- For tax payments, a declaration form is required
- For all the above scenarios, it is the beneficiary's responsibility to ensure all necessary paperwork is provided to their bank prior to submitting any payments. This will avoid any delays in processing by the beneficiary bank when it receives the payment
- Payments to other countries are not permitted

AMD – ARMENIAN DRAM – Armenia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number or email address

NOTE:

- Payments to other countries are not permitted

AOA – ANGOLAN KWANZA – Angola

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 25 alpha numerical character IBAN Only
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted

ARS – ARGENTINE PESO – Argentina

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: Clave Bancaria Uniforme number (22 digit bank ID) or Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number and Contact Name
- ID number or Tax ID number: CNP for corporates and CPF for individuals (9 - 12 Digits)

NOTE:

- Argentinian banks require supporting documentation for each payment in Argentine Pesos in order to comply with the country's exchange control regulations. The beneficiary should contact their bank prior to any payments being made to ensure the necessary information has been provided for the specific purpose of payment. If not, the correspondent and/or beneficiary bank will contact the beneficiary using contact details provided on the payment to ensure all regulations are complied with.
- Payments to other countries are not permitted

AUD – AUSTRALIAN DOLLAR - Australia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name
- Beneficiary Address
- Beneficiary Phone Number
- National Clearing Code: 6 digit BSB (Bank State Branch) code
- Economic Purpose Of Payment

AWG – ARUBA FLORIN - Aruba

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted

AZN – AZERBAIJANIAN MANAT – Azerbaijan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Code
- Beneficiary Account Number: 28 alpha numerical character IBAN - Best Practice
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number
- Beneficiary's 10 digit Tax ID number
- Original remitter / senders Tax ID number

NOTE:

- If the payment is for charitable purposes, this must be clearly stated. Otherwise the beneficiary may be subject to a tax charge for income received.
- Payments to other countries are not permitted.
- Sender must have account in Azerbaijan with local bank or local representative who can assist with the account.

BAM – BOSNIAN CONVERTIBLE MARK – Bosnia-Herzegovina

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 20 alpha numerical character IBAN - Best Practice
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Any payment to a beneficiary who belongs to a budget organisation (government organisation) must include:
 - Budget organisation code
 - Profit type (6 digits)
 - Municipality (3 digits)

NOTE:

- Payments to other countries are not permitted

BBD – BARBADOS DOLLAR - Barbados

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- Payments to other countries are not permitted

BDT – BANGLADESHI TAKA – Bangladesh

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Beneficiary phone number
- Economic Purpose Of Payment

NOTE:

- All remittances require central bank approval.
- Beneficiary must be an onshore resident.
- All loans require registration with the central bank in order to qualify for repatriation and repayment.
- Investments can be closed via an onshore custodian.
- Prior to crediting the funds to the recipient and depending on the purpose of payment the central or beneficiary's local bank may require the beneficiary to prove its right to receive funds. For example, proof of identity and documents relating to the reason for payment may need to be provided (invoices etc.).
- On the value date of the payment the beneficiary bank will contact the beneficiary for them to complete 'Form C' (inwards remittance form) indicating reason for payment. This may cause a delay of 2-5 working days in credit of funds to the account.
- Payments to other countries are not permitted.

BGN – BULGARIAN LEV - Bulgaria

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 22 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Payments to the Bulgarian Tax Authority must include:
 - BULSTAT/ID number
 - Payment Code (6 Digit) or (LNC Foreign ID card)

BHD – BAHRAINI DINAR - Bahrain

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 22 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

BMD – BERMUDIAN DOLLAR – Bermuda

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Specific Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted

BND – BRUNEI DOLLAR – Brunei

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number
- Reason for payment: XE may require a detailed purpose of payment to pass to the receiving institution

BOB – BOLIVIAN BOLIVIANO – Bolivia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary or correspondent bank may need to contact the beneficiary in order to obtain documents before crediting funds to the account.
- Payments to other countries are not permitted.

BRL – BRAZILIAN REAL – Brazil

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 29 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number and Contact Name
- Tax ID: CNPJ for corporates, CPF for individuals (11 - 14 Digits)
- Agency code: 5 digits
- Beneficiary Email Address

NOTE:

- It is the beneficiary's responsibility to advise the central bank of the payment. The beneficiary needs to establish a 'Cadastro' registration in order to report the transaction to the central bank, a one-off requirement for all future payments.
- The beneficiary needs to inform their bank of the incoming payment and ensure they have provided all necessary documents to them in order to support the reason for payment quoted. It is strongly recommended the beneficiary liaises with their bank prior to any payment being submitted to XE as pre-approval may be needed from their bank in order to receive BRL.
- All foreign capital inflows are subject to 6% IOF tax.
- Payments to other countries are not permitted.

BSD – BAHAMIAN DOLLAR – The Bahamas and Turks and Caicos Islands

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Economic Purpose Of Payment

NOTE:

- Payments to other countries are not permitted.

BTN – BHUTAN NGULTRUM – Bhutan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- Payments to other countries are not permitted.

BWP – BOTSWANA PULA - Botswana

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

BZD – BELIZE DOLLAR - Belize

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- Payments to other countries are not permitted.

CAD – CANADIAN DOLLAR - Canada

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment
- National Clearing Code (all currencies): 9 digits Canadian Clearing Code comprised of:
 - 4 digit institution/bank code

Followed by:

- 5 digit branch/transit id.

NOTE:

- Canadian account numbers are typically 7 digits, but may vary in length depending on the beneficiary bank or financial institution.
- The four digit institution/bank code may be presented as only 3 digits – if so put a '0' in front to make up the required 4 digits. International electronic/wire transfers require the NCC for Canada to be 9 digits.

CDF – CONGOLESE FRANC – Democratic Republic of Congo

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 27 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- All transactions must be reported to the local regulator and central bank approval is needed for every transaction.
- Sometimes local trading institutions may require additional details.
- XE may request an invoice for goods and services payments.
- Payments to other countries are not permitted.

CHF – SWISS FRANC – Switzerland and Liechtenstein

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 21 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Economic Purpose Of Payment

CLP – CHILEAN PESO – Chile

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number and email address
- RUT number: 9 digit tax ID number of the beneficiary

NOTE:

- It is recommended the beneficiary check with their bank to ensure all necessary paperwork has been filled out in order to receive funds. This should avoid any delays in processing when the payment is received.
- Payments to other countries are not permitted.

CNY – CHINESE YUAN RENMINBI - China

PAYMENTS TO MAINLAND CHINA:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address In Full
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- China National Advanced Payment System (CNAPS) code: The CNAPS code is 14 characters in length starting 'CN' and followed by 12 digits (e.g., CN123456789012)
- 6 Digit Payment Code For Purpose Of Payment
- Reason for Payment: XE may require a detailed reason for payment

NOTE:

- Payments to other countries are not permitted
- CNY payments to private individuals in China are not permitted
- Hong Kong is not considered part of mainland China
- If a payment is to a capital account or is in relation to bonds the Chinese beneficiary must obtain prior approval for the payment from the mainland authority. The Chinese beneficiary should discuss the intended payment with their bank and provide XE with all the necessary information for inclusion in the payment that will ensure the payment is processed correctly by the beneficiary bank

WORLDWIDE PAYMENTS:

- Not subject to the above requirements for mainland China.
- Beneficiary Bank SWIFT/BIC: 8 – 11 characters
- Beneficiary Account Name In Full
- Beneficiary Account Number or IBAN: dependent on the destination country – see Appendix 1

COP – COLOMBIAN PESO - Colombia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Beneficiary Phone Number and Email address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Cedula Number: 8 digit tax ID number for individuals in Colombia or;
- NIT Number: 9 or 10 digit tax ID number for corporate beneficiaries

NOTE:

- Colombian banks require supporting documents for each payment received in COP in order to comply with the country's exchange control regulations. The beneficiary will therefore need to be contacted by the receiving bank to obtain said documents.
- It is required that all residents submit an Exchange Declaration (ED) when making a foreign exchange transaction.
- Payments to other countries are not permitted.

CRC – COSTA RICAN COLON – Costa Rica

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 21 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number
- Cedula Juridica: 10 digit tax ID number for residents or;
- Dimex for non-residents
- Local Contact Name and Phone number
- Beneficiary Email Address

NOTE:

- The beneficiary must have an onshore presence.
- Beneficiaries of payments greater than the value of USD 50,000.00 must present documents to the beneficiary bank or correspondent bank for central bank approval of origin and destination of funds.
- Payments to other countries are not permitted.

CVE – CAPE VERDEAN ESCUDO – Cape Verde Islands

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 25 alpha numerical character IBAN
- Beneficiary Account Name In Full

- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Beneficiaries must be an onshore resident or have an onshore presence.
- Payments to other countries are not permitted.

CZK – CZECH KORUNA – Czech Republic

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 24 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

DJF – DJIBOUTIAN FRANC – Djibouti

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number:
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident or have an onshore presence.
- Local banks report all inward remittances through the central bank
- Payments to other countries are not permitted
- XE may require supporting documents (such as an invoice) depending on the purpose of payment in order to pass to the receiving institution

DKK – DANISH KRONER – Denmark, Greenland and Faroe Islands

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: alpha numerical character IBAN (18 Digits)
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

DOP – DOMINICAN PESO – Dominican Republic

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 28 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment
- Beneficiary TAX ID (Corporate - RNC (7 Digits) or Individual - Cedula (11 Digits))

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number
- Local Contact Name and Email Address

NOTE:

- Payments to other countries are not permitted

DZD – ALGERIA DINAR – Algeria

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 24 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Specific Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number and Full Name

NOTE:

- Payments to other countries are not permitted.
- The Beneficiary must be an onshore resident or have an onshore presence.

EGP – EGYPTIAN POUND – Egypt

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 27 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Specific Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

ERN – ERITREAN NAKFA – Eritrea

REQUIRED:

- Beneficiary Bank BIC/SIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 22 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Beneficiaries must be onshore residents or have an onshore presence.
- The beneficiary may be required to provide documents to their bank to prove residency and/or the purpose of payment.
- Payments to other countries are not permitted.

ETB – EHTIOPIAN BIRR – Ethiopia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

EUR – EUROZONE EURO – Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia and Spain

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Account Name
- Beneficiary Account Number: An IBAN is required for EUR payments into the below European countries. For further details regarding these countries' IBANs see Appendix 1
- Economic Purpose Of Payment

NOTE:

- XE would require for all other currency payments into these nations also contain BIC/SWIFT codes, account names and IBANs.

Aland Islands	Gibraltar	Moldova
Albania	Greece	Monaco
Andorra	Guernsey	Montenegro
Austria	Hungary	Netherlands
Azerbaijan	Iceland	Norway
Belgium	Ireland	Poland
Bosnia and Herzegovina	Isle of Man	Portugal
Bulgaria	Israel	Romania
Croatia	Italy	San Marino
Cyprus	Jersey	Serbia
Czech Republic	Kosovo, Republic of	Slovakia
Denmark	Latvia	Slovenia
Estonia	Liechtenstein	Spain
Finland	Lithuania	Sweden
France	Luxembourg	Switzerland
Georgia	Macedonia	Turkey
Germany	Malta	United Kingdom

FJD – FIJI DOLLAR - Fiji

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose of Payment

NOTE:

- Payments to other countries are not permitted.

FKP – FALKLAND ISLAND POUND – Falklands / Malvinas Islands

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payments

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

GBP - BRITISH POUND (STERLING) – United Kingdom, Guernsey, Jersey and Isle of Man

PAYMENTS TO MAINLAND UK:

- Beneficiary Bank Name
- National Clearing Code: 6 digit sort code (often presented xx-xx-xx)
- Beneficiary Account Name In Full
- Economic Purpose Of Payments
- Beneficiary Account Number: 8 digits

NOTE:

The sort code and account number of a GBP account in the mainland UK can be found in the 22 alpha numerical character IBAN:

- GBKK BBBB SSSSSS CCCCCCCC
 - GB = Country code
 - K = Check digits
 - B = Bank code (1st 4 digits of SWIFT/BIC)
 - S = Sort code
 - C = Account number

PAYMENTS TO GUERNSEY, JERSEY AND ISLE OF MAN:

EITHER:

- Beneficiary Account Name
- Beneficiary Account Number: 8 digits
- Beneficiary Bank Name
- National Clearing Code: 6 digit sort code

OR:

- Beneficiary Account Name
- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Account Number: 22 alpha numerical character IBAN

WORLDWIDE PAYMENTS:

- Beneficiary Bank SWIFT/BIC: 8 – 11 characters
- Beneficiary Account Name
- Beneficiary Account Number or IBAN: dependent on the destination country – see Appendix 1

FOREIGN CURRENCY PAYMENTS TO UK HELD ACCOUNTS:

- Beneficiary Bank SWIFT/BIC: 8 – 11 characters
- Beneficiary Account Name
- Beneficiary Account Number: 22 alpha numerical character IBAN

GEL – GEORGIAN LARI – Georgia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 22 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Specific Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

GHS - GHANAIA CEDI - Ghana

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

RECOMMENDED:

- Beneficiary Bank Branch Address: If 8 character BIC/SWIFT code is provided

GIP – GIBRALTAR POUND – Gibraltar

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 23 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

GMD – GAMBIA DALASI – Gambia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

GNF – GUINEAN FRANC – Guinea

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

GTQ – GUATEMALAN QUETZAL – Guatemala

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 28 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number and email address
- Tax ID - Individuals (DPI 9 or 13 Digits)
- Tax ID - Corporates (Not needed)

NOTE:

- Payments to other countries are not permitted.

GYD – GUYANAESE DOLLAR – Guyana

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

HKD – HONG KONG DOLLAR – Hong Kong

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

OPTIONAL:

- National Clearing Code: 3 digit Beneficiary Bank/Branch Code

HNL – HONDURAN LEMPIRA – Honduras

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Specific Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Local contact name and phone number
- If the beneficiary is an individual: beneficiary account type and Tax or National ID

HRK – CROATIAN KUNA - Croatia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 21 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

HTG – HAITIAN GOURDE – Haiti

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

HUF – HUNGARIAN FORINT - Hungary

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 28 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

IDR – INDONESIAN RUPIAH – Indonesia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Transfers of IDR 500,000,000 or more require supporting documents indicating the purpose and exact amount of each payment. These documents include a copy of the invoice of payroll request, or a letter on a signed letterhead describing the reason for transfer. The beneficiary will be required to register these documents with their bank.

ILS – ISRAELI NEW SHEQEL – Israel and State of Palestine

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number/IBAN: 23 alpha numerical character
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

INR – INDIAN RUPEE – India

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- National Clearing Code: 11 digit Indian Financial System Code (IFSC)
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Bank branch phone number
- Beneficiary or remitter may require supporting documentation

ISK – ICELANDIC KRONA - Iceland

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 26 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments must be submitted in whole currency amounts – fractional units are not used.
- Payments to other countries are not permitted.

JMD – JAMAICAN DOLLAR - Jamaica

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment
- Branch transit code (5 Digits)

NOTE:

- Payments to other countries are not permitted.

JOD – JORDANIAN DINAR - Jordan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 30 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Specific Purpose Of Payment (4 Digit P.O.P code as designated by Central Bank Of Jordan)

JPY – JAPANESE YEN - Japan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

KES – KENYAN SHILLING - Kenya

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Economic Purpose Of Payment

NOTE:

- Payments must be for a commercial transaction or a charity donation. Investment purchases of equity are considered to be commercial payments and therefore permitted.
- Payments in KES can be made to other countries provided there is an underlying commercial transaction that can be evidenced.

KGS – KYRGYZSTANI SOM – Kyrgyzstan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

KHR – CAMBODIAN REIL – Cambodia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment
- ADDITIONAL REQUIREMENTS:
- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

KMF – COMOROS FRANC – Comoros

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident or have an onshore presence.
- Payments to other countries are not permitted.

KRW – KOREAN WON – South Korea

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.
- For payments related to goods / services / invoices, transactions will be processed through banks local branch. For all other purpose of payments, transactions must be sent directly to the beneficiary bank for processing and could cause some delays in settlement.

KWD – KUWAITI DINAR - Kuwait

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 30 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Economic Purpose Of Payment

NOTE:

- Payments to other countries are not permitted.

KYD – CAYMAN ISLAND DOLLAR – Cayman Islands

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Smaller banks may lack electronic capabilities and, as such, the intermediary bank will settle payments to the final beneficiary account by issuing a draft to the beneficiary's account. This could cause a day's delay in the credit of funds.
- Payments to other countries are not permitted.

KZT – KAZAKHSTAN TENGE – Kazakhstan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Account Number: 20 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Bank Name and Address
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number
- KNP 3 digits: code of payment
- BNF Tax Registration Number: 12 digits
- BNF KBE: resident vs non-resident and economic sector – 2 digits

NOTE:

- XE may request a copy of the related invoice if the payment relates to goods and services.

LAK – LAO KIP – Laos

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted

LBP – LEBANESE POUND – Lebanon

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 28 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- It is recommended the beneficiary contact their bank prior to any payments being submitted because they may need to be pre-approved in order to receive funds.
- Payments to other countries are not permitted.

LKR – SRI LANKAN RUPEE – Sri Lanka

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

LRD – LIBERIAN DOLLAR – Liberia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- Exchange controls prevent the free flow of currency in and out of Liberia. This can cause complications if funds ever need to be returned to XE.
- Payments to other countries are not permitted.

LSL – LESOTHO LOTI – Lesotho

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Economic Purpose Of Payment

LYD – LIBYAN DINAR – Libya

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

MAD - MAROCCAN DIRHAM - Morocco

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

MDL – MOLDOVAN LEU – Moldova

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 24 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

MGA – MADAGASCAR ARIARY – Madagascar

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 27 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Beneficiary may be required to present documents to comply with Madagascar's local exchange controls.

MKD – MACEDONIAN DENAR – Macedonia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 19 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number for local contact person

NOTE:

- Payments to other countries are not permitted.

MNT – MONGOLIAN TUGRIK – Mongolia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- Payment of MNT 5,000,000 or more must be declared to the central bank.
- Payments to other countries are not permitted.

MOP – MACAU PATACA – Macau

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

MRO – MAURITANIAN OUGUIYA – Mauritania and Sahrawi Arab Democratic Republic

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 27 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- Payments to other countries are not permitted.

MUR – MAURITIUS RUPEE – Mauritius

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 30 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Economic Purpose Of Payment

MVR – MALDIVIAN RUFYAA – Maldives

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- Payments to other countries are not permitted.

MWK – MALAWI KWACHA – Malawi

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Economic Purpose Of Payment

MXN – MEXICAN PESO – Mexico

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Name In Full
- Economic Purpose Of Payment
- Beneficiary Account Number: 18 digits CLABE number
 - CLABE Format: AAAB BBCC CCCC CCCC CD
 - A = Bank Code
 - B = Branch Office Code
 - C = Account number
 - D = Control Digit

NOTE:

- The CLABE number is required on all MXN payments sent to Mexico. It is not required when sending MXN outside of Mexico.
- Other currency payments to Mexico do not require a CLABE.

MYR – MALAYSIAN RINGGIT – Malaysia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Bank Sort Code: 7 digits
- Beneficiary Account Name In Full
- Beneficiary Address
- Specific Purpose Of Payment (Contact XE for code)

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary is responsible for completing forms P and R (payment and receipt) for payments exceeding MYR 200,000.00.
- The beneficiary must be an onshore resident.
- Payments to other countries are not permitted.

MZN – MOZAMBIQUE METICAL – Mozambique

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 25 alpha numerical character IBAN or NIB
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NAD – NAMIBIAN DOLLAR – Namibia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NGN – NIGERIAN NAIRA - Nigeria

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number - 10 Digit NUBAN Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Reason for Payment: XE may require a detailed reason for payment
- Economic Purpose Of Payment

NIO – NICARAGUAN CORDOBA – Nicaragua

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Bank Name and Address
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- The beneficiary must be an onshore resident.
- Remittances of the equivalent value of USD 10,000 or more must be declared to the central bank and all loans must be registered with the central bank.
- Payments to other countries are not permitted.

NOK – NORWEGIAN KRONE - Norway

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Account Number: 15 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Economic Purpose Of Payment

NPR – NEPALESE RUPEE – Nepal

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- Payments to other countries are not permitted.

NZD – NEW ZEALAND DOLLAR – New Zealand

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- National Clearing Code: 6 digit BSB (Bank State Branch) code
- Beneficiary Account Name In Full
- Beneficiary Address
- Beneficiary Account Number: New Zealand account numbers are usually 15 or 16 digits long
- Economic Purpose Of Payment

OMR – OMANI RIAL - Oman

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Name In Full
- Beneficiary Account Number
- Beneficiary Address
- Economic Purpose Of Payment

PAB – PANAMANIAN BALBOA – Panama

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

PEN – PERUVIAN NUEVO SOL – Peru

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 20 digits, referred to as the Codigo de Cuenta Interbancario (CCI)
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number
- Beneficiary Tax ID: 11 digit RUC code or 8 digit Documento Nacional de Identidad (DNI) For Peru residents

NOTE:

- Carnet de Extranjeria (Foreign Registration Card) for foreigners living in Peru may be required to be presented to the beneficiary bank.

PGK – PAPUA NEW GUINEAN KINA – Papua New Guinea

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The central or beneficiary bank may require additional documents from the beneficiary prior to releasing funds onto their account.
- The Beneficiary must be an onshore resident.

PHP – PHILIPPINE PESO - Philippines

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Name In Full
- Beneficiary Account Number
- Economic Purpose Of Payment

PKR – PAKISTAN RUPEE – Pakistan and Afghanistan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 24 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- The beneficiary must be an onshore resident.
- The beneficiary may be required to provide documentation to their bank in order to comply with Pakistani exchange control regulations and applicable local banking regulations for overseas remittances of PKR. It is highly recommended the beneficiary therefore contact their bank prior to any payments being submitted to ensure all is in order to receive funds.
- Payments to other countries are not permitted.

PLN – POLISH ZLOTY - Poland

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number: 28 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- Tax payments must include NIP or REGON, period of time and type of tax.

PYG – PARAGUAYAN GUARANI – Paraguay

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number for local contact
- Beneficiary Tax ID: Cedula de la Identidad for individuals and RUC for companies

NOTE:

- The beneficiary must be an onshore resident.
- Loans must be registered with the central bank.
- The PYG is a zero-decimal currency.
- Payments to other countries are not permitted.

QAR – QATAR RIYAL - Qatar

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 29 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Economic Purpose Of Payment

RON – ROMANIAN LEU - Romania

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 24 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- For payments to Government SWIFT code TREZROBU fiscal ID code must be quoted

RSD – SERBIAN DINAR - Serbia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 22 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- The beneficiary is required to register loans from other countries with the National bank and submit supporting documents.
- The beneficiary may be required to provide purpose of payment, payment code and documents to their bank. For a payment code, please contact XE.
- Payments valued at more than €15K worth will be reported to the central bank.

RUB – RUSSIAN RUBLE - Russian Federation

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- BIK (9 Digit National ID)
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Beneficiary Tax payer
 - Individuals: Patronymic Name (Fathers Surname) + INN Tax Authority (12 Digits)
 - Businesses: INN Tax Authority (10 Digits)
- Economic Purpose Of Payment
- VAT included or excluded
- VO Code (5 Digits) Purpose Of Payment Identification Code

NOTE:

- Payments exceeding USD 5000.00 may require the Beneficiary to open "Passport"
- Include the following:
 - 20 Digit Account number starting with the number 4.
 - 20 Character KORR Number if the Beneficiary bank account is not with the central bank (the KORR starts with the Digits 301, and the last 3 Digits of the KORR should match those of the BIK).

RWF – RWANDAN FRANC – Rwanda

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- The beneficiary bank will report all incoming FX to the central bank.
- The beneficiary may be required to show national ID to their bank in order for funds to credit.
- The RWF is a zero-decimal currency.
- Payments to other countries are not permitted.

SAR – SAUDI ARABIAN RIYAL – Saudi Arabia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account number: 24 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

SBD – SOLOMAN ISLANDS DOLLAR – Solomon Islands

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Beneficiary must be an onshore resident.

SCR – SEYCHELLES RUPEE – Seychelles

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

SEK – SWEDISH KRONA - Sweden

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 24 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

SGD – SINGAPORE DOLLAR – Singapore and Brunei

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Name In Full
- Beneficiary Account Number
- Economic Purpose Of Payment

RECOMMENDED:

- Helpful to include 7 Digit sort code

SHP – SAINT HELENIAN POUND – St. Helena, Ascension and Tristan da Cunha

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- Payments to other countries are not permitted.

SLL – SIERRA LEONEAN LEONE – Sierra Leone

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number or IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- Payments to other countries are not permitted.

SRD – SURINAMESE DOLLAR – Suriname

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- Loans must be registered with the central bank.
- Payments to other countries are not permitted.

STD – SAO TOME DOBRA – São Tomé and Príncipe

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 25 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident or have an onshore presence.
- Payments to other countries are not permitted.

SZL – SWAZILAND LILANGENI - Swaziland

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Name In Full
- Beneficiary Account Number
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- The Beneficiary must be an onshore resident

THB – THAI BAHT - Thailand

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 character
- Beneficiary Bank Name and Address
- Beneficiary Account Name In Full
- Beneficiary Account Number
- Beneficiary Address
- Economic Purpose Of Payment

NOTE:

- Documentation may be required depending on type of transaction. Requirements will be based on Beneficiary Banks responsibility to comply with Countries exchange control regulations,

TJS – TAJIKISTANI SOMONI – Tajikistan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Specific Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number
- INN Tax ID: 9 digits
- MFO Bank Code: 9 digits

NOTE:

- If the beneficiary is an individual, a passport copy or contract of employment may required to release funds.
- Payments to other countries are not permitted.

TMT – TURKMENISTANI NEW MANAT – Turkmenistan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident or have an onshore presence.
- Payments to other countries are not permitted.

TND – TUNISIAN DINAR - Tunisia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 24 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

TOP – TONGAN PAANGA – Tonga

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- All loan payments must be registered with the central bank.

TRY - TURKISH LIRA – Turkey and Northern Cyprus

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: 26 alpha numerical character IBAN
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

TTD – TRINIDAD AND TOBAGO DOLLAR – Trinidad and Tobago

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Name In Full
- Beneficiary Address
- Beneficiary Account Number
- Economic Purpose Of Payment

TWD – NEW TAIWAN DOLLAR – Taiwan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- Payments to other countries are not permitted.

TZS – TANZANIAN SHILLING – Tanzania

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number
- Beneficiary Tax ID: only required for tax payments

NOTE:

- The beneficiary bank will report all inflows of currency through the central bank.
- In order for funds to be released onto the beneficiary's account they may need to provide supporting documents to the bank, to comply with local exchange controls.
- Payments to other countries are not permitted.

UGX – UGANDA SHILLING - Uganda

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Name In Full
- Beneficiary Account Number
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Tax payments: A PRN tax ID number is needed for tax revenue payments made to the Ugandan Revenue Authority. It is a 13 digit code in this format: PRNXXXXXXXXXX

NOTE:

- The beneficiary may be required to provide documents to their bank to comply with Ugandan exchange control regulations and applicable local banking regulations for overseas remittances of UGX. It is strongly recommended the beneficiary check with their bank to ensure any requirements are met prior to any payments being submitted.

USD – UNITED STATES DOLLAR – United States of America, Ecuador, El Salvador, Marshall Islands, Micronesia, Palau, Panama, Timor-Leste and Zimbabwe

PAYMENTS TO MAINLAND USA:

- Beneficiary Bank Name and Address
- National Clearing Code: Routing Code/ABA/Fedwire: 9 digits – ability to accept Wire payments can be validated via the Federal Reserve website: <https://www.frb services.org>
- Beneficiary Account Name In Full
- Beneficiary Account Number
- Beneficiary Address
- Economic Purpose Of Payment

WORLDWIDE PAYMENTS:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Account Number: An IBAN should be used if the destination country has one
- Beneficiary Account Name
- Additional Requirements: please check the requirements of the receiving country

INTERMEDIARY/CORRESPONDENT BANKS:

- USD bank details are often presented with intermediary/correspondent bank accounts alongside the final beneficiary account.
- It is not mandatory to provide an intermediary bank for a USD payment instruction. If one is specified, it will be used; otherwise XE's counterparty bank will use their best choice.
- If providing an intermediary bank please include the following:
 - Intermediary Bank BIC/SWIFT code: 8 – 11 characters – the 5th and 6th characters being 'US'
 - (OPTIONAL) – Intermediary bank account number
- OR
- Intermediary Bank National Clearing Code: 9 digits Routing Code/ABA/Fedwire number;
- Intermediary Bank Name
- (OPTIONAL) – Intermediary bank account number
- The final beneficiary bank will hold an account with a bank in the United States. The payment will therefore go to the intermediary who will credit the beneficiary bank's account with them. The beneficiary bank will then proceed with the credit to their customer's account.

NOTE:

- Where correspondent details are provided the same rules still apply for the final beneficiary's account with their bank, i.e., receiving country requirements are to be met.

UYU – URUGUAYAN PESO – Uruguay

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary name and phone number for local contact
- Beneficiary Tax ID (Entity 12 Digits, Individual 8 Digits)
- Indicate whether Beneficiary account is checking or savings (CHK or SAV)

NOTE:

- Loans must be registered with the central bank.
- Payments to other countries are not permitted.

UZS – UZBEKISTAN SUM – Uzbekistan

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident or have an onshore presence.
- Returns of payments can be complex and take a long time due to exchange controls.
- Payments to other countries are not permitted.

VND – VIETNAMESE DONG – Vietnam

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number
- CITAD code: 8 digits
- Beneficiary's Date of Birth: only required for individual recipients

NOTE:

- The beneficiary may be required to provide documents supporting the payment to the correspondent or nostro bank, or the central bank.
- Payments to other countries are not permitted.

VUV – VANUATU VATU – Vanuatu

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident or have an onshore presence.
- Loans must be registered with the central bank.

WST – WESTERN SAMOAN TALA – Samoa

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

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

XCD – EAST CARIBBEAN DOLLAR – Antigua and Barbuda, Dominica, Grenada, Montserrat, Saint Kitts and Nevis, Saint Lucia and Saint Vincent and the Grenadines

REQUIRED:

- Beneficiary Bank SWIFT/BIC: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Name In Full
- Beneficiary Address
- Beneficiary Account Number
- Specific Purpose Of Payment

NOTE:

- The beneficiary must be an onshore resident.
- Payments to other Countries are not permitted

XOF – WEST AFRICAN CFA FRANC – Benin, Burkina Faso, Cote d'Ivoire, Guinea-Bissau, Mali, Niger, Senegal and Togo

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: see appendix 1 for IBAN details
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- Loans must be registered with the central bank.
- Payments greater than XOF 100,000,000.00 require strict verification and supporting documentation is due to central bank exchange regulations. The beneficiary will be required to present all necessary documents to the beneficiary bank which will in turn present them to the central bank. Funds will not credit the beneficiary's account until all documents are approved by the central bank.
- Payments greater than XOF 5,000,000.00 must be deposited and declared at a local authorized intermediary.
- Payments to other countries are not permitted.

XPF – FRENCH OVERSEAS COLLECTIVITES FRANC – French Polynesia, New Caledonia and Wallis and Futuna

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Number: see appendix 1 for IBAN details
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

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

YER – YEMENI RIAL – Yemen

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Name
- Beneficiary Account Number
- Beneficiary Account Name In Full
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Beneficiary phone number

NOTE:

- The beneficiary must be an onshore resident.
- Loans must be registered with the central bank.
- Payments to other countries are not permitted.

ZAR – SOUTH AFRICAN RAND – South Africa and Namibia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Account Name In Full
- Beneficiary Account Number
- Beneficiary Address
- National Clearing Code: 6 Digits
- Economic Purpose Of Payment

NOTE:

- South African reserve bank requires all beneficiaries (commercial and private) to provide any required documents and signed declarations locally with the beneficiary banks. Declarations will then be approved by SARB before funds will be credited.

ZMW – ZAMBIAN KWACHA - Zambia

REQUIRED:

- Beneficiary Bank BIC/SWIFT code: 8 – 11 characters
- Beneficiary Bank Name and Address
- Beneficiary Bank Branch Code (6 Digits)
- Beneficiary Account Name In Full
- Beneficiary Account Number
- Beneficiary Address
- Economic Purpose Of Payment

ADDITIONAL REQUIREMENTS:

- Tax payments: It is recommended the beneficiary check what information needs to be quoted. For example, Zambian Revenue Authority Taxpayer Number (TPIN), Tax Port and Pension Identification number

NOTE:

- The beneficiary may be required to provide documents to their bank to comply with Zambian exchange control regulations and applicable local banking regulations for overseas remittances in ZMW. For example, Form 1 or Form 11 may be required for receipt or remittance of funds from/to another country.

Restrictions

There are certain jurisdictions around the world that XE cannot send payments to. This list is under continuous review by XE and is therefore subject to change. Should you have any questions regarding whether XE can facilitate a payment to a certain country please contact your account manager prior to submitting it.

Glossary of Terms

IBAN

The International Bank Account Number (IBAN) is an international standard for identifying bank accounts across national borders.

The IBAN was originally developed to facilitate payments within the European Union but the format is now applied worldwide. IBANs impose a flexible but regular format for account identification and contain validation information in order to avoid errors of transcription.

The IBAN consists of a two letter country code followed by two check characters and up to thirty alphanumeric characters for the domestic bank account number. It is up to each country's national banking community to decide on the length of the IBAN for accounts in that country and its length is fixed for any given country. An IBAN is unique for each bank account. Further specifics regarding different country IBAN lengths and characteristics are detailed in Appendix 1.

With the exception of GBP payments to the United Kingdom, using an IBAN is always best practice for an international payment to a country which has one.

SWIFT

The Society for Worldwide Interbank Financial Telecommunication (SWIFT) provides a network that enables financial institutions worldwide to send and receive information about financial transactions in a secure, standardized and reliable environment. SWIFT is used by financial institutions all over the world to send and receive international payments through its standardized messages – otherwise known as Message Types or 'MTs'.

For more information regarding SWIFT please use the following link: <http://www.swift.com>.

BIC/SWIFT Code

ISO 9362 (also known as SWIFT-BIC, BIC, SWIFT ID or SWIFT code) is a standard format of Business Identifier Codes (BIC) approved by the International Organization for Standardization (ISO). The BIC is the unique identification code for a particular business which is a member of SWIFT. For international wire/electronic transfers the BIC is usually required in order to identify the receiving country, bank and branch for that payment.

A BIC/SWIFT code is eight or eleven characters and consists of the following:

- 4 digits – Institution code (only letters)
- 2 digits – Country code (only letters)
- 2 digits – Location code (letters and digits)
- 3 digits – Optional branch code (XXX for head offices) [letters and digits].

National Clearing Code (NCC)

A National Clearing Code (NCC)/Bank/Branch/Routing Code is a code assigned by a country's central bank, a Bank Supervisory Body or a Bankers Association to all its member banks. The name of such codes varies as do the rules governing their use. They can be used in addition to and instead of BIC/SWIFT codes in identifying beneficiary banks in the SWIFT network.

Examples:

- Australia - Bank State Branch (BSB) Code
- Canada – Canadian Clearing Code
- China – Chinese National Advanced Payments System (CNAPS) Code
- Hong Kong – Hong Kong Branch Code
- India – Indian Financial System Code (IFSC)
- New Zealand – Bank State Branch (BSB) Code
- Singapore – Singapore Branch Code
- South Africa – South African Bank Code
- United Kingdom – Sort Code
- United States – Routing Number/ABA/Fedwire Number

Appendix 1: Full List of IBAN Countries

The following countries have adopted the IBAN and XE therefore requires or strongly recommends an IBAN is used when making payments in any currency to these destinations.

Country	Length	Examples
Aland Islands	18 an	FI21 1234 5600 0007 85
Albania	28 an	AL47 2121 1009 0000 0002 3569 8741
Algeria	24 an	DZ40 0040 0174 4010 0105 0486
Andorra	24 an	AD12 0001 2030 2003 5910 0100
Angola	25 an	AO06 0006 0000 0100 0371 3117 4
Austria	20 an	AT61 1904 3002 3457 3201
Azerbaijan	28 an	AZ21 NABZ 0000 0000 1370 1000 1944
Bahrain	22 an	BH67 BMAG 0000 1299 1234 56
Belgium	16 an	BE68 5390 0754 7034
Benin	28 an	BJ11 B006 1010 04002 7110 1192 591
Bosnia and Herzegovina	20 an	BA39 1290 0794 0102 8494
Brazil	29 an	BR97 0036 0305 0000 1000 9795 493P 1
Bulgaria	22 an	BG80 BNBG 9661 1020 3456 78
Burkina Faso	27 an	BF10 3013 4020 0154 0094 5000 643
Burundi	16 an	BI43 2010 1106 7444
Cameroon	27 an	CM21 1000 3001 0005 0000 0605 306
Cape Verde	25 an	CV64 0003 0000 4547 0691 1017 6
Central African Republic	27 an	FR76 3000 7000 1100 0997 0004 942
Congo	27 an	CG52 3001 1000 2021 5123 4567 890
Costa Rica	21 an	CR05 1520 2001 0262 8406 6
Croatia	21 an	HR12 1001 0051 8630 0016 0
Cyprus	28 an	CY17 0020 0128 0000 0012 0052 7600
Czech Republic	24 an	CZ94 5500 0000 0010 1103 8930
Denmark	18 an	DK50 0040 0440 1162 43
Dominican Republic	28 an	DO28 BAGR 0000 0001 2124 5361 1324
Egypt	27 an	EG11 0000 6001 8808 0010 0014 553
Estonia	20 an	EE38 2200 2210 2014 5685
Faroe Islands	18 an	FO20 0040 0440 1162 43
Finland	18 an	FI21 1234 5600 0007 85
France	27 an	FR14 2004 1010 0505 0001 3M02 606
French Guiana	27 an	FR14 2004 1010 0505 0001 3M02 606
French Polynesia	27 an	FR14 2004 1010 0505 0001 3M02 606
French South Territories	27 an	FR14 2004 1010 0505 0001 3M02 606
Gabon	27 an	GA21 4000 2000 0556 0267 3300 064
Georgia	22 an	GE29 NB00 0000 0101 9049 17
Germany	22 an	DE89 3704 0044 0532 0130 00

Country	Length	Examples
Gibraltar	23 an	GI75 NWBK 0000 0000 7099 453
Greece	27 an	GR16 0110 1250 0000 0001 2300 695
Greenland	18 an	GL20 0040 0440 1162 43
Guadeloupe	27 an	FR14 2004 1010 0505 0001 3M02 606
Guatemala	28 an	GT82 TRAJ 0102 0000 0012 1002 9690
Guernsey	22 an	GB29 NWBK 6016 1331 9268 19
Hungary	28 an	HU42 1177 3016 1111 1018 0000 0000
Iceland	26 an	IS14 0159 2600 7654 5510 7303 39
Iran	26 an	IR58 0540 1051 8002 1273 1130 07
Ireland	22 an	IE29 AIBK 9311 5212 3456 78
Isle of Man	22 an	GB29 NWBK 6016 1331 9268 19
Israel	23 an	IL62 0108 0000 0009 9999 999
Italy	27 an	IT60 X054 2811 1010 0000 0123 456
Ivory Coast	28 an	CI05 A000 6017 4100 1785 3001 1852
Jersey	22 an	GB29 NWBK 6016 1331 9268 19
Jordan	30 an	JO94 CBJO 0010 0000 0000 0131 0003 02
Kazakhstan	20 an	KZ86 125K ZT50 0410 0100
Kosovo, Republic of	20 an	XK05 1212 0123 4567 8906
Kuwait	30 an	KW81 CBKU 0000 0000 0000 1234 5601 01
Latvia	21 an	LV80 BANK 0000 4351 9500 1
Lebanon	28 an	LB62 0999 0000 0001 0019 0122 9114
Liechtenstein	21 an	LI21 0881 0000 2324 013A A
Lithuania	20 an	LT12 1000 0111 0100 1000
Luxembourg	20 an	LU28 0019 4006 4475 0000
Macedonia	19 an	MK07 2501 2000 0058 984
Madagascar	27 an	MG46 0000 5030 0101 0191 4016 056
Mali	28 an	ML03 D008 9017 0001 0021 2000 0447
Malta	31 an	MT84 MALT 0110 0001 2345 MTLC AST0 01S
Martinique	27 an	FR14 2004 1010 0505 0001 3M02 606
Mauritania	27 an	MR13 0002 0001 0100 0012 3456 753
Mauritius	30 an	MU17 BOMM 0101 1010 3030 0200 000M UR
Mayotte	27 an	FR14 2004 1010 0505 0001 3M02 606
Moldova	24 an	MD24 AG00 0225 1000 1310 4168
Monaco	27 an	MC58 11222 00001 0123456789030
Montenegro	22 an	ME25 5050 0001 2345 6789 51
Mozambique	25 an	MZ59000100000011834194157
Netherlands	18 an	NL91 ABNA 0417 1643 00
New Caledonia	27 an	FR14 2004 1010 0505 0001 3M02 606
Norway	15 an	NO93 8601 1117 947
Pakistan	24 an	PK36 SCBL 0000 0011 2345 6702

Country	Length	Examples
Palestine, State of	29 an	PS92 PALS 0000 0000 0400 1234 5670 2
Poland	28 an	PL61 1090 1014 0000 0712 1981 2874
Portugal	25 an	PT50 0002 0123 1234 5678 9015 4
Qatar	29 an	QA58 DOHB 0000 1234 5678 90AB CDEF G
Réunion	27 an	FR14 2004 1010 0505 0001 3M02 606
Romania	24 an	RO49 AAAA 1B31 0075 9384 0000
Sain Bathelemy	27 an	FR14 2004 1010 0505 0001 3M02 606
Saint Lucia	32 an	LC62 HEMM 0001 0001 0012 0012 0002 3015
Saint Martin	27 an	FR14 2004 1010 0505 0001 3M02 606
Saint-Pierre and Miquelon	27 an	FR14 2004 1010 0505 0001 3M02 606
San Marino	27 an	SM86 U032 2509 8000 0000 0270 100
Sao Tome and Principe	25 an	PT50 0002 0000 0163 0993 1035 5
Saudi Arabia	24 an	SA03 8000 0000 6080 1016 7519
Senegal	28 an	SN12 K001 0015 2000 0256 9000 7542
Serbia	22 an	RS35 2600 0560 1001 6113 79
Slovakia	24 an	SK31 1200 0000 1987 4263 7541
Slovenia	19 an	SI56 2633 0001 2039 086
Spain	24 an	ES91 2100 0418 4502 0005 1332
Sweden	24 an	SE45 5000 0000 0583 9825 7466
Switzerland	21 an	CH93 0076 2011 6238 5295 7
Timor-Leste	23 an	TL38 0080 0123 4567 8910 157
Tunisia	24 an	TN59 1000 6035 1835 9847 8831
Turkey	26 an	TR33 0006 1005 1978 6457 8413 26
United Arab Emirates	23 an	AE07 0331 2345 6789 0123 456
United Kingdom	22 an	GB29 NWBK 6016 1331 9268 19
Virgin Islands, British	24 an	VG96 VPVG 0000 0123 4567 8901
Wallis and Futuna	27 an	FR14 2004 1010 0505 0001 3M02 606

Care has been taken to ensure that the information above is correct. However, by using the above information XE cannot guarantee the success of a payment. The information contained in this document will be checked and updated regularly to reflect changes our bank notifies us of.

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