

FX Wire Guidelines

Using online Foreign Exchange (FX) wires requires that you follow guidelines for FX payments that vary by currency. If the requirements are not followed, the payment may not reach the intended destination and returned wire fees may apply.

FX Rates

FX Wires submitted online use a real-time currency conversion rate service. Rates are tiered based on the amount of the wire with larger wire amounts resulting in more favorable exchange rates.

Because conversion rates are calculated at the time of processing, FX Wires can only be submitted when they are ready to process and cannot be scheduled in advance or set to recur.

Like all other payments, FX wires will process when they are approved.

Required Recipient Details / Beneficiary Information

Note: All FX Wire Payments require a full beneficiary name and address be completed as shown below:

Recipient Details ^

Wire Beneficiary ⊙	ACH Name ⊙	ACH ID ⊙
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country	Address 1	Address 2
<input type="text" value="United Kingdom"/> ⌵	<input type="text"/>	<input type="text"/>
Address 3		
<input type="text"/>		

The ACH Name and ACH ID are not required.

Address details should be made to fit within the three address fields provided, generally following the format of:

- Address 1: Street Name and Number
- Address 2: City
- Address 3: Province/Territory and Code

Note that not all international addresses may conform to this format, but will need to be altered to fit it.

Payments submitted that do not have a complete Beneficiary Address may be returned with a fee.

FX Wire Payments

Supplement to International Wire Reference

Currency Data Requirements

The following requirements pertain to specific currencies if chosen for the payment. If the payment information does not meet these requirements, returned wire fees may apply.

Currency	Code	Requirements (must be included in Message to Beneficiary (OBI) field)
AUSTRALIAN DOLLAR	AUD	BSB 6 digit code
BRITISH POUND	GBP	6 digit routing code 22 digit IBAN
CANADIAN DOLLAR	CAD	9 digit bank code (4 Digit institution code and 5 digit transit code)
CZECH KORUNA	CZK	24 digit IBAN
DANISH KRONE	DKK	18 digit IBAN
EURO	EUR	IBAN
HONG KONG DOLLAR	HKD	3 digit routing code
INDIAN RUPEE	INR	Specific purpose of payment, 11 character IFSC code, Remitter and beneficiary relationship
ISRAELI SHEKEL	ILS	23 digit IBAN
JAPANESE YEN	JPY	Full amounts only no decimals
KOREAN WON	KRW	Full amounts only no decimals, specific purpose of payment, beneficiary telephone number
MEXICAN PESO	MXN	18 digit CLABE
NEW ZEALAND DOLLAR	NZD	6 digit routing code
NORWEGIAN KRONE	NOK	15 digit IBAN
PAKISTAN RUPEE	PKR	24 Digit IBAN Full amounts only no decimals, beneficiary telephone number
PHILIPPINE PESO	PHP	
POLISH ZLOTY	PLN	28 digit IBAN, 8 digit routing code
QATARI RIAL	QAR	29 digit IBAN
SINGAPORE DOLLAR	SGD	
SOUTH AFRICAN RAND	ZAR	Beneficiary telephone number
SWEDISH KRONA	SEK	24 digit IBAN
SWISS FRANC	CHF	21 digit IBAN
THAI BAHT	THB	Purpose of payment
UAE DIRHAM	AED	23 digit IBAN, Purpose of payment

If additional space is needed for instructions, the Reference to Beneficiary field may be used when the Message to Beneficiary character limit is reached.

Message to Beneficiary - Max Character Length 140 including spaces

Reference to Beneficiary - Max Character Length 16 including spaces