International Multi-Wire Upload Specifications

Multi-wire upload offers the capability to import a batch of wires into Digital Banking from a delimited or fixed width formatted file. There is a standard file format available or you can map required fields to create your own file format. The file must contain no more than 100 transactions. Below are the specifications for the international wire files with field descriptions/requirements.

System Standard Specification: Utilize .csv format

Wire Data	Field Description/Requirement
Recipient Account *required	Beneficiary Account/IBAN Number at the Beneficiary Financial Institution (FI)
Recipient Name *required	❖ Name of the individual or business that is the beneficiary of the payment ❖ Max Character Length 35 including spaces *Note: Use "and" instead of &*
Recipient Address 1 *required	❖ Street Name and Number of the Recipient ❖ Max Character Length 35 including spaces
Recipient Address 2	❖ City of the Recipient ❖ Max Character Length 35 including spaces
Recipient Address 3	❖ Province/Territory and Code ❖ Max Character Length 35 including spaces
Recipient Country *required	Three Alpha Characters (see code list below)
Beneficiary (FI) Name *required	❖ Legal name of the Beneficiary FI ❖ Max Character Length 35 including spaces
Beneficiary Swift BIC	Max Character Length 8-11
Beneficiary IBAN	❖ Max Character Length 35 including spaces ❖ Country specific
Beneficiary Address 1	Max Character Length 35 including spaces
Beneficiary Address 2	Max Character Length 35 including spaces
Beneficiary Country *required	Three Alpha Characters
Intermediary Name	US Intermediary/Correspondent Bank Name *Note: if no Intermediary is supplied, Wells Fargo can be utilized*
Intermediary Routing # *required	Routing numbers less than 9 digits will be prefixed with zero(s) *Note: Wells Fargo routing number is 026005092*
Intermediary Swift/BIC	Leave this blank *Note: US Intermediary Bank Routing # designates bank*
Intermediary IBAN	Leave this blank

Intermediary Address 1	Max Character Length 35 including spaces
Intermediary Address 2	Max Character Length 35 including spaces
Intermediary Address 3	Max Character Length 35 including spaces
Intermediary City	Max Character Length 25 including spaces
Intermediary State	Two Alpha Characters
Intermediary Postal Code	Max Character Length 10 including spaces
Country	Three Alpha Characters
From Account	Sender/Subsidiary Funding Account on file
Subsidiary Name	Subsidiary Name on file
Message to Beneficiary	❖ Max Character Length 140 including spaces ❖ Originator to Beneficiary Information (OBI)
Currency Code *required	Three Digit Currency Code
Amount *required	❖ USD or FX wire amount, i.e., EUR for Euro ❖ Max Character Length 16 including commas and decimals
Receiver Bank Name	Max Character Length 18 including spaces
Receiver Routing #	Routing numbers less than 9 digits will be prefixed with zero(s)
FI to FI	Leave blank *Note: any information entered in this field will not be relayed to the recipient.*
Beneficiary Reference	❖ Max Character Length 16 including spaces ❖ Used if OBI has more than 140 Characters

New Mapping: Utilize either delimited or fixed width format

A new file format can be configured and mapped on the system. The file must be either delimited or fixed width. By utilizing the Upload Wizard, you can map the columns to the corresponding system values. Options for field mapping are below.

Recipient Fields:

Amount *required	❖ USD or FX wire amount, i.e., EUR for Euro ❖ Max Character Length 16 including commas and decimals
Currency *required	Three Digit Currency Code
Display Name *required	❖ The name of the recipient displayed within Digital Banking. ❖ Max Character Length 35 including spaces
Wire Name *required	❖ Recipient name/Wire beneficiary ❖ Max Character Length 35 including spaces

Account Number *required	Beneficiary Account/IBAN Number at Beneficiary FI
Address 1 *required	❖ Street Name and Number for the Recipient, (not the Beneficiary FI) ❖ Max Character Length 35 including spaces
Address 2 *required	❖ City ❖ Max Character Length 35 including spaces
Address 3 *required	❖ Province/Territory and Code ❖ Max Character Length 35 including spaces
City	Do not map this field for international wires
State	Do not map this field for international wires
Postal Code	Postal code should be included in Address 3 field
Country *required	Three Alpha Characters
Email	Optional value that, when populated, can be enabled to notify when a payment is initiated so that the recipient is on the lookout for the payment.

Beneficiary Financial Institution Fields:

Name *required	❖ Name of the Beneficiary FI ❖ Max Character Length 35 including spaces
SWIFT/BIC *required	Max Character Length 8-11
Address 1	Beneficiary FI address field
Address 2	Beneficiary FI address field
Address 3	Beneficiary FI address field
Country *required	Three Alpha Characters

Receiving Financial Institution Fields:

Name	The Receiving FI is the "first" intermediary that would receive the wire payment and follow the instructions to either route the wire to the Intermediary FI (listed below) or directly to the Beneficiary FI. Only specify the Receiving FI if your beneficiary has provided instructions that indicate that an intermediary should be used.
Routing	Receiving FI Routing Number

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Intermediary Financial Institution Fields:

Name	US Intermediary/Correspondent Bank Name *Note: if no Intermediary is supplied, Wells Fargo can be utilized*
Wire Routing Number	The Wire Routing/ABA number for the Intermediary FI.
SWIFT/BIC	Leave this blank *Note: US Intermediary Bank Routing # designates bank*
Address 1	❖ The street address for the Intermediary FI. ❖ Max Character Length 35 including spaces *Note: The address is not required, however you cannot enter a partial address.*
Address 2	Max Character Length 35 including spaces
Address 3	Max Character Length 35 including spaces
City	Max Character Length 25 including spaces
State	Two Alpha Characters
Postal Code	Max Character Length 10 including spaces
Country	Three Alpha Characters

Company/Subsidiary Fields:

Account number *required	The account from which the payment will be drawn. The user drafting the payment must have Withdraw access to the account AND must have the account enabled for used with the International Wire payment type within their User Role payment policies for the account to appear in the search list.
Name *required	This value is defaulted to your primary Tax ID and Business Name and is not passed to the Beneficiary FI
Wire Header	Do not map this field

Additional Fields:

Description	Use the description field for your own reference when reviewing this payment online if there are added details you would like to maintain for reporting reasons. This data is no transmitted to the receiving bank.
Message to Beneficiary	Aka: OBI "Originator to Beneficiary Information," this field contains a message to the Beneficiary of the wire such as a FFC (For Further Credit) details or other instructions for how to apply the funds.
Wire Beneficiary Reference	Additional reference information for the Beneficiary such as an invoice number or internal account number.

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	**This field is limited to 16 characters and is not always received by the Beneficiary FI.*
Wire FI to FI Information	Leave blank. This field is not being passed to the receiving bank.

Currency Codes and 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. Information may be entered on the Message to Beneficiary field. Please use a blank space in place of a special character.

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

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THAI BAHT	THB	Purpose of payment
UAE DIRHAM	AED	23 digit IBAN, specific purpose of payment