

## Reduce the possibility of delays, additional fees, or loss of principal on outgoing wires

- Be sure to provide complete Beneficiary Information including name, address and account number. (city and country are required for international wires).
- Be sure to provide complete Beneficiary Bank information including name, branch name, address, city, state, country, and ABA/RTN or SWIFT/BIC Code.
- For international wires be sure to include the International Routing Code (IRC) and International Bank Account Number (IBAN) for countries that require it.
- For international wires to Mexican banks be sure to include the CLABE account number in the Beneficiary instructions to ensure correct payment.
- If you are unsure of the Beneficiary information, please contact the recipient (Beneficiary) for complete routing instructions.
- When initiating Same-Day Canadian Dollar and Mexican Peso wires prior to the daily deadline of 12:00 p.m. CT, please be sure to indicate it is a same-day wire transfer.

## Information for international wires

1. **SWIFT Bank Identifier Code (SWIFT/BIC).** The 8 or 11 character SWIFT/BIC is a unique series of alpha numeric characters that help to identify a specific financial institution. The SWIFT/BIC should be obtained from the Beneficiary. To ensure timely delivery please be sure that international outgoing wires include the SWIFT/BIC where applicable.
2. **International Routing Code (IRC):** Some countries throughout the international banking community have created international routing codes, which are used in combination with the SWIFT/BIC to aid in routing the payment through a main office to a branch. Each country has a specific name for their routing code (i.e., Sort Code in the United Kingdom, Canadian Payments Association Routing Numbers in Canada). Your Beneficiary must provide the international routing code to facilitate receipt of an international payment. Sending a wire without the IRC number can delay the wire, or the receiving bank may return the wire when this number is not included in the payment instructions, and additional fees may be assessed.
3. **Indian Financial Services Code (IFSC):** Every Indian bank has a unique eleven (11) character alpha - numeric code identifying the bank branch to receive the wire transfer. To ensure timely delivery, please be sure that international outgoing wires include the IFSC where applicable.

4. **International Bank Account Number (IBAN):** The IBAN varies by country/institution. Warning! Only the bank servicing an account can provide the correct IBAN of that account and must be obtained from the Beneficiary of the wire. Sending a wire to a participating country without the IBAN can delay the wire, or the receiving bank may return the wire when the IBAN is not included in the payment instructions, and additional fees may be assessed.

Participating Countries that require an IBAN:

Albania	Guadeloupe	Pakistan
Andorra	Guatemala	Palestine (State of)
Austria	Hungary	Poland
Azerbaijan (Republic of)	Iceland	Portugal
Bahrain	Ireland (Republic of)	Qatar
Belgium	Isle of Man	Reunion Island
Bosnia and Herzegovina	Israel	Romania
Brazil	Italy	Saint Barthelemy
Bulgaria	Jordan	Saint Lucia
Channel Islands	Kazakhstan	Saint Martin
Costa Rica	Republic of Kosovo	Saint Pierre et Miquelon
Croatia	Kuwait	San Marino
Cyprus	Latvia	Saudi Arabia
Czech Republic	Lebanon	Serbia
Denmark	Liechtenstein	Slovak Republic
Dominican Republic	Lithuania	Slovenia
Estonia	Luxembourg	Spain
Faroe Islands	Macedonia	Sweden
Finland	Malta	Switzerland
France	Martinique	Timor-Leste
French Guiana	Mauritania	Tunisia
French Polynesia	Mauritius	Turkey
French Southern Territories	Mayotte	United Arab Emirates
Georgia	Moldova (Republic of)	United Kingdom
Germany	Monaco	Virgin Islands, British
Gibraltar	Montenegro	Wallis and Futuna Islands
Greece	Netherlands	
Greenland	New Caledonia	
	Norway	

5. **Mexico CLABE Account Number:** In addition to the SWIFT/BIC Mexican banks now require an 18 digit CLABE account number be added to the Beneficiary instructions to ensure payment. The CLABE number is required on all Mexican Peso (MXN) and USD payments sent to Mexico. The CLABE account number must be obtained from the Beneficiary. If the Beneficiary does not have the CLABE account number, please have the Beneficiary contact their bank. Wells Fargo does not provide or calculate the CLABE. Sending a wire without a CLABE account number can delay the wire, or the receiving bank may return the wire if the CLABE is not included in the payment instructions, and additional fees may be assessed.

6. **Wells Fargo recommends** that if you do not have a SWIFT/BIC, IBAN, IFSC code, IRC, or Mexican CLABE number, that you contact the beneficiary of the wire. If the Beneficiary does not have the needed information, please have the Beneficiary contact their bank to obtain the appropriate information. Sending International wires without the required information can cause the wire to be delayed, returned, or assessed additional fees. For International outgoing wires only: When sending in foreign currency, please ensure the Beneficiary's account accepts the designated foreign currency. International foreign currency wires are generally less expensive to send as compared with International USD wires (the Wells Fargo wire fee is always less when the wire is sent in foreign currency and Wells Fargo does not charge a converting fee; we also offer competitive exchange rates.) For International wires in foreign currency that are equal to or over \$100,000 U.S. equivalent, please call your local Foreign Exchange Specialist at 800-786-5593, to obtain a contract number.

7. **Purpose of payment** (i.e., family remittance, personal remittance, salary remittance, export remittance (in settlement of an export), etc.) is required for wire transfers to several countries. Please check with your beneficiary to determine purpose of payment requirements for the country you are sending your wire to.