



## Outgoing International Wire Country Requirements

This guide provides the information you need to send international wire transfers to your beneficiaries. Our service is an easy and fast way to send and receive funds electronically for business or personal payments. You can send funds in either U.S. Dollars or in foreign currency.

Key terms that are often used with international payments:

- **International Bank Account Number (IBAN):** A standard international routing number system developed to identify an account number at a financial institution. It is constructed of a two-letter country code and up to 30 alphanumeric characters that identify the bank and account number.
- **SWIFT Business Identifier Code (BIC):** SWIFT is a consortium that enables the exchange of payment instructions and information. The BIC code identifies the party (corporate or financial institution) who is sending or receiving the message. The BIC is 8 or 11 characters.
- **CLABE:** The CLABE is a standardized banking code for Mexico. It is an 18-digit unique identifier that provides the bank, branch, and account number to the beneficiary party.

Please review these best practices to avoid potential delays or returns.

**Ordering customer** – the account owner who is requesting the payment be sent. At a minimum, please include:

- Account number
- Full name (use of initials may lead to payment delays)
- Full address including street address (avoid PO boxes), city, state, postal code and two-character country code

**Beneficiary customer** – the receiver of the payments. At a minimum, please include:

- Account number (IBAN or CLABE if applicable)
- Full name (use of initials may lead to payment delays)
- Full address including street address (avoid PO boxes), city, state, postal code and two-character country code
- Purpose of payment is strongly recommended

**Beneficiary bank** – financial institution where your beneficiary's account is established. Please include:

- Full bank name
- Full address
- SWIFT BIC (this is either an 8- or 11-digit alphanumeric code)

**Note:** With increased regulations and controls, many countries now also require additional information such as telephone number, purpose of payment, routing codes and tax identification.

City National Bank Member FDIC.

Disclaimer: This guide is for informational purposes only and is subject to change without notice. City National Bank makes no representations or warranties as to the accuracy, completeness, or timeliness of the information in this document. Payments to local banks in countries may have additional requirements not noted in this document. Please verify with the beneficiary for their bank's most current information requirements.

Country	Currency	Currency Code	IBAN?	Additional Requirements
Afghanistan (AF)	Afghan Afghani	AFN	No	<ul style="list-style-type: none"> <li>• Purpose of payment must be clearly stated (rent, salary, utilities)</li> <li>• Markets are closed on Fridays</li> </ul>
Albania (AL)	Albanian Lek	ALL	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 28 characters starting with AL as the country code</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• If payment is for tax purposes, taxpayer must provide declaration form</li> <li>• For custom fee payments, NIPT (tax identification number) is required</li> <li>• Utility payments must specify client name, month of bill and contract number</li> </ul>
Algeria (DZ)	Algerian Dinar	DZD	No	<ul style="list-style-type: none"> <li>• Payment restrictions do not allow payments to individuals</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Markets are closed on Fridays</li> <li>• Account numbers start with DZ (country code) + 20 characters (total length is 22)</li> </ul>
American Samoa (AS)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
Andorra (AD)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 24 characters starting with AD as the country code</li> <li>• SEPA guidelines are enforced</li> </ul>
Angola (AO)	Angolan Kwanza	AOA	No	<ul style="list-style-type: none"> <li>• Additional supporting documentation may be required from beneficiary</li> <li>• Account numbers start with AO (country code) + 2 characters + 21 digits (total length is 25)</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Antigua (AG)	East Caribbean Dollar	XCD	No	<ul style="list-style-type: none"> <li>• Payments from MSBs or PSPs are not supported</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Argentina (AR)	Argentine Peso	ARS	No	<ul style="list-style-type: none"> <li>• Eleven digit CUIT tax identification code is required</li> <li>• CBU (clave bancaria uniforme) is a unique key that serves as account number. Total length is 22 numbers and is required</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Highly recommended that receiver's email address is included using _AT_ instead of the @ sign</li> <li>• Payment will be rejected if complete and correct delivery instructions are not provided</li> <li>• <i>Strict money laundering compliance rules that can change – confirm with beneficiary on requirements</i></li> </ul>
Armenia (AM)	Armenian Dram	AMD	No	<ul style="list-style-type: none"> <li>• Beneficiaries are required to provide documentation indicating reason for payment if amount is greater than \$20 million AMD</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• If payments are going to Central Bank of Armenia, must include residency status (1- resident, 2- nonresident); legal status of the customer (11 – commercial, 12 – non-profit, 21 – individual, 22 for individual entrepreneur)</li> <li>• Ten-digit TIN (legal entity or individual entrepreneur) or social card (individual)</li> </ul>
Australia (AU)	Australian Dollar	AUD	No	<ul style="list-style-type: none"> <li>• Six-digit Bank State Branch or BSB number is required. First two digits represent the bank, third represents state and last three represent branch</li> <li>• Banks are required to report international funds transfers to the local regulator AUSTRAC</li> </ul>
Austria (AT)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 20 characters starting with AT as the country code</li> <li>• SEPA guidelines are enforced</li> </ul>

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Azerbaijan (AZ)	Azerbaijan Manat	AZN	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 28 characters starting with AZ as the country code</li> <li>• Payments to non-residents beneficiaries must be categorized as either 1) taxpayer non-resident with a Azerbaijani tax ID) 2) non-resident legal entity</li> <li>• Non-residents who do not pay taxes may only receive “financial aid” and must have supporting documents</li> <li>• Ten-digit tax ID is required for business entities</li> <li>• Purpose of payment must be clearly stated providing details</li> </ul>
Bahamas (BS)	Bahamian Dollar	BSD	No	<ul style="list-style-type: none"> <li>• Payments where underlying remitter is either a MSB or PSP are not allowed</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Bahrain (BH)	Bahraini Dinar	BHD	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 22 characters starting with BH as the country code</li> <li>• Use of initials in beneficiary’s full name may delay payment receipt</li> <li>• Purpose of payment code is mandatory. These are 3 letter codes.</li> <li>• Markets are closed on Fridays</li> </ul>
Bangladesh (BD)	Bangladeshi Taka	BDT	No	<ul style="list-style-type: none"> <li>• NGOs must register locally and gain approval prior to receiving payments</li> <li>• Use of initials in beneficiary’s full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Markets are closed on Fridays</li> </ul>
Barbados (BB)	Barbadian Dollar	BBD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary’s full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Payments where underlying remitter is either a MSB or PSP are not allowed</li> </ul>
Belarus (BY)	Belarus Ruble	BYN	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 28 characters starting with BY as the country code</li> <li>• Belarusian resident beneficiary may be required to provide supporting documentation</li> <li>• Taxpayer code required (either UNN or UNP, INN). This is 9 digits and should have a prefix of “TAX ID”</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• MFO Bank Code is required. This code is between 3 and 9 digits</li> </ul>
Belize (BZ)	Belize Dollar	BZD	No	<ul style="list-style-type: none"> <li>• Beneficiary’s full address is required to prevent delays</li> </ul>

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				<ul style="list-style-type: none"> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Some banks also require the branch code for processing</li> </ul>
Belgium (BE)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs re required. They are 16 characters starting with BE as the country code</li> <li>• SEPA formatting standards apply</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Benin (BJ)	West African CFA Franc	XOF	No	<ul style="list-style-type: none"> <li>• While IBAN is not required, they do have a formal account structure. They are 24 characters starting with 5-character bank code (including 2 character country code of BJ) + 5-character branch code + 12 digit account number + 2 digit Cle RIB</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• This country is a member of the Central Bank of West African States</li> <li>• XOF is a zero decimal currency</li> </ul>
Bermuda (BM)	Bermudian Dollar	BMD	No	<ul style="list-style-type: none"> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Bolivia (BO)	Bolivian Boliviano	BOB	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Bonaire (BQ)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
Bosnia & Herzegovina (BA)	Convertible Mark	BAM	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 20 characters starting with BA as the country code</li> <li>• If final beneficiary is associated with a government organization, payment must include budget organization code, 6-digit profit type and 3 digit citation number</li> <li>• Beneficiary telephone number is required to avoid any payment delays</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Botswana (BW)	Botswana Pula	BWP	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>

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Brazil (BR)	Brazilian Real	BRL	No	<ul style="list-style-type: none"> <li>• IBANs are required. They are 29 characters starting with BR as the country code</li> <li>• Payment restrictions apply for BRL payments</li> <li>• If payment is sent outside of local currency, it will be converted by funds delivery to beneficiary</li> <li>• NGOs must register locally to receive funds and provide registration documents at local bank</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Tax ID number is required – 11 digits CPS for individuals and 14 digits CNPJ for business entities</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• <i>Beneficiary must complete paperwork to allow their bank to exchange funds including reason and destination of funds in person</i></li> <li>• <i>Beneficiary's telephone number and emails are required. Suggest using '_AT_' in lieu of the @ sign</i></li> <li>• The bank branch number or "Agencia" is required. It is a 3-7 digit code</li> <li>• <i>Strict money laundering compliance rules that can change – confirm with beneficiary on requirements</i></li> </ul>
Brunei (BN)	Brunei Dollar	BND	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Payments to broker deals, football or soccer teams are not supported</li> </ul>
Bulgaria (BG)	Bulgarian Lev	BGN	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 22 characters long starting with BG as the country code</li> <li>• SEPA guidelines are enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• If payment is for tax budgetary purposes, must state one of the following with the 6-digit payment type defined by government and local regulations: BULSTAT – tax ID for companies, EGN – personal tax ID, PNF – personal non-citizen or IZL – name of legal entity or private individuals full name</li> </ul>

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Burkina Faso (BF)	West African CFA Franc	XOF	No	<ul style="list-style-type: none"> <li>While IBAN is not required, they do have a formal account structure. They are 24 characters starting with 5-character bank code (including 2 character country code of BF) + 5-character branch code + 12 digit account number + 2 digit Cle RIB</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>This country is a member of the Central Bank of West African States</li> <li>XOF is a zero decimal currency</li> </ul>
Burundi (BN)	Burundi Franc	BIF	No	<ul style="list-style-type: none"> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>BIF is a zero decimal currency</li> </ul>
Cambodia (KH)	Cambodian Riel	KHR	No	<ul style="list-style-type: none"> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Cameroon (CM)	Central African CFA Franc	XAF	No	<ul style="list-style-type: none"> <li>While IBAN is not required, they do have a formal account structure. They are 23 digits and consist of 5-digit bank code + 5-digit branch code + 11 digit account number + 2 digit key</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>This country is a member of the Bank of Central African States</li> <li>XAF is a zero decimal currency</li> </ul>
Canada (CA)	Canadian Dollar	CAD	No	<ul style="list-style-type: none"> <li>It is recommended that CAD payments use the 5-digit branch transit number and the 3 digit Canadian financial institution number.</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li><i>Address information using PO Box is not acceptable without full physical address</i></li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>Telephone number may be provided</li> </ul>
Cape Verde (CV)	Cape Verdean Escudo	CVE	No	<ul style="list-style-type: none"> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>

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Cayman Islands (KY)	Cayman Island Dollars	KYD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Payments are processed onshore as draft payments</li> <li>• Payments where underlying remitter is a MSB or PSP are not supported</li> </ul>
Central African Republic (CF)	Central African CFA Franc	XAF	No	<ul style="list-style-type: none"> <li>• A formal account structure consisting of 23 digits and consist of 5-digit bank code + 5 digit branch code + 11 digit account number + 2 digit key</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• This country is a member of the Bank of Central African States</li> <li>• XAF is a zero decimal currency</li> </ul>
Chad (TD)	Central African CFA Franc	XAF	No	<ul style="list-style-type: none"> <li>• A formal account structure consisting of 23 digits and consist of 5 digit bank code + 5 digit branch code + 11 digit account number + 2 digit key</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• This country is a member of the Bank of Central African States</li> <li>• XAF is a zero decimal currency</li> </ul>
Chile (CL)	Chilean Peso	CLP	No	<ul style="list-style-type: none"> <li>• FX payment can only be made to onshore residents with in-country presence</li> <li>• Import payments and export transactions greater than \$5mm USD must be reported</li> <li>• Additional documentation may be required by the beneficiary</li> <li>• NGOs must present current registration documents at their local bank</li> <li>• Beneficiary's 9-digit RUT tax ID is required</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Beneficiary email should be included and '_AT_' in lieu of '@'</li> <li>• CLP is a zero decimal currency</li> </ul>



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China On (CN)	Yuan/Renminbi	CNY	No	<ul style="list-style-type: none"> <li>This is a restricted currency – you must include all required information or the payment will be returned</li> <li>Cross-border CNY to personal accounts inside China are not supported</li> <li>Use of initials in beneficiary’s full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities) is required. There are specific codes that must be used and are 3 character codes</li> <li>The CNAPS identification must be provided. This is a 12 or 14 digit code that identifies each bank in China</li> </ul>
Colombia (CO)	Colombian Peso	COP	No	<ul style="list-style-type: none"> <li>Beneficiary must have an in-country presence to receive funds</li> <li>Additional documentation may be required for the beneficiary to receive funds</li> <li>Use of initials in beneficiary’s full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li><i>Beneficiary’s 10 digit NIT (corporate tax) or 7-11 digit Cedula</i></li> <li><i>Telephone number of the beneficiary is require</i></li> <li><i>Beneficiary email should be included and ‘_AT_’ in lieu of ‘@’</i></li> <li><i>Strict money laundering compliance rules that can change – confirm with beneficiary on requirements</i></li> </ul>
Costa Rica (CR)	Costa Rican Colon	CRC	Yes	<ul style="list-style-type: none"> <li>IBANs are required. They are 22 characters starting with CR as the country code</li> <li>Additional documentation may be required for beneficiary to receive funds</li> <li>Use of initials in beneficiary’s full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>Beneficiary’s Cedula Juridica or tax identification is strongly suggested. Corporates are 10 digits beginning with a ‘3’; local individual is 9 digits; foreign individual is 2 digits</li> </ul>
Croatia (HR)	Croatian Kuna	HRK	Yes	<ul style="list-style-type: none"> <li>IBANs are required. They are 21 characters starting with HR as the country code</li> <li>SEPA formatting standards are enforced</li> <li>Use of initials in beneficiary’s full name may delay payment receipt</li> </ul>

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Cyprus (CY)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 28 characters starting with CY as the country code</li> <li>• SEPA formatting standards are enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Czech Republic (CZ)	Czech Koruna	CZK	Yes	<ul style="list-style-type: none"> <li>• IBANs are suggested. They are 24 characters starting with CZ as the country code</li> <li>• If IBAN is not used, the 16 digit CZK account number is required</li> <li>• While they are a member of the EU, they have not adopted the EUR currency</li> <li>• Funds movement greater than 1million CZK must be reported to central bank</li> <li>• SEPA formatting standards are enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Democratic Republic of Congo (CD)	Congolese Franc	CDF	No	<ul style="list-style-type: none"> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Documentation, such as invoice copy may be required</li> </ul>
Denmark (DK)	Danish Krone	DKK	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 18 characters starting with DK as the country code</li> <li>• SEPA formatting standards are enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Djibouti (DJ)	Djiboutian Franc	DJF	No	<ul style="list-style-type: none"> <li>• Supporting documentation may be required for the beneficiary to receive funds</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Local markets are closed on Fridays</li> <li>• DJF is a zero-decimal currency</li> </ul>
Dominica (DM)	East Caribbean Dollar	XCD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>

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Dominican Republic (DO)	Dominican Peso	DOP	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 28 characters starting with DO as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Beneficiary tax ID must be included. Tax ID card (7 digits), Registro Mercantil (9 digits or more), or Cedula/Passport number for individuals (11 digits)</li> </ul>
Ecuador (EC)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
Egypt (EG)	Egyptian Pound	EGP	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 29 characters starting with EG as the country code</li> <li>• EGP trades cannot be booked offshore</li> <li>• Non-residents need a letter of introduction from their banks including purpose of account</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Local markets are closed on Fridays</li> </ul>
El Salvador (SV)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
Equatorial Guinea (GQ)	Central African CFA Franc	XAF	No	<ul style="list-style-type: none"> <li>• A formal account number structure consisting of 23 digits. The RIB code consists of the 5 digit bank code + 5 digit branch code + 11 digit account number + 2 digit key</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• This country is a member of Bank of Central African States</li> <li>• XAF is a zero decimal currency</li> </ul>
Eritrea (ER)	Eritrean Nakfa	ERN	No	<ul style="list-style-type: none"> <li>• Payments are restricted – FX payments can only be made to on-shore residents with an in country presence</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Estonia (EE)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 20 characters starting with EE as the country code</li> </ul>

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				<ul style="list-style-type: none"> <li>• SEPA formats are enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Ethiopia (ET)	Ethiopian Birr	ETB	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Federated States of Micronesia (FM)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
Fiji (FJ)	Fijian Dollar	FJD	No	<ul style="list-style-type: none"> <li>• Payments are restricted – FX payments can only be made to on-shore residents</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Finland (FI)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 18 characters starting with FI as the country code</li> <li>• SEPA formats are enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
France (FR)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 27 characters starting with FR as the country code</li> <li>• SEPA formats are enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
French Guiana (GF)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 27 characters starting with FR as the country code</li> </ul>
Gabon (GA)	Central African CFA Franc	XAF	No	<ul style="list-style-type: none"> <li>• A formal account number structure consisting of 23 digits. The RIB code consists of the 5 digit bank code + 5 digit branch code + 11 digit account number + 2 digit key</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• This country is a member of Bank of Central African States</li> <li>• XAF is a zero decimal currency</li> </ul>

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Gambia (GM)	Gambian Dalasi	GMD	No	<ul style="list-style-type: none"> <li>Account numbers are 18 digits long</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Georgia (GE)	Georgian Lari	GEL	Yes	<ul style="list-style-type: none"> <li>IBANs are required. They are 22 characters starting with GE as the country code</li> <li>Local regulatory reporting applies to all FX payments.</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Germany (DE)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>IBANs are required. They are 22 characters starting with DE as the country code</li> <li>SEPA formats are enforced</li> <li>Payments above EUR 12,500 must be reporting to central bank</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Ghana (GH)	Ghanaian Cedi	GHS	No	<ul style="list-style-type: none"> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Branch code is recommended to avoid payment delays</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Gibraltar (GI)	Gibraltar Pound	GIP	Yes	<ul style="list-style-type: none"> <li>IBANs are recommended. They are 22 characters starting with GI as the country code</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Greece (GR)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>IBANs are required. They are 27 characters starting with GR as the country code</li> <li>SEPA formats are enforced</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Grenada (GD)	East Caribbean Dollar	XCD	No	<ul style="list-style-type: none"> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Guadeloupe (GP)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>IBANs are required. They are 27 characters starting with FR as the country code</li> </ul>
Guam (GU)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Guatemala (GT)	Guatemalan Quetzal	GTQ	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 28 characters long starting with GT as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Guinea (GN)	Guinean Franc	GNF	No	<ul style="list-style-type: none"> <li>• Account numbers are 17 characters</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• GNF is a zero decimal currency</li> </ul>
Guinea Republic (GW)	West African CFA Franc	XOF	No	<ul style="list-style-type: none"> <li>• A formal account structure consisting of 24 characters. 5 character bank code (including 2 character country code) + 5 character branch code + 12 digit account number + 2 digit Cle RIB</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• This country is a member of the Central Bank of West African States</li> <li>• XOF is a zero decimal currency</li> </ul>
Guyana (GY)	Guyanese Dollar	GYD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Transit code is mandatory. It is 8 digits and should be in the first line of remittance information</li> </ul>
Haiti (HTG)	Haitian Gourde	HTG	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Honduras (HN)	Honduran Lempira	HNL	No	<ul style="list-style-type: none"> <li>• Payment restrictions. Individual to individual payment are not supported</li> <li>• Payments to beneficiaries holding accounts at Central Bank are not supported</li> <li>• Capital injection payments are not supported</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Tax ID number is to be included. Individuals – 13 digit ID; Corporate – RNT + 14 digit tax ID. If does not fit in Tag 70, put in Tag 72</li> <li>• Type of account – curenata corriente (checking) or cuenta de ahorro (savings)</li> </ul>
Hong Kong (HK)	Hong Kong Dollar	HKD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• If address cannot be provided for originator, customer ID number or date/place of birth (Individual) or business registration number (corporates) must be provide to prevent delay of funds receipt</li> </ul>
Hungary (HU)	Hungarian Forint	HUF	No	<ul style="list-style-type: none"> <li>• IBANs are required. They are 28 characters starting with HU as the country code</li> <li>• Hungary is a member of the European Union but has not adopted the Euro</li> <li>• All payments between residents and non-residents above EUR 12,500 must be reported</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Iceland (IS)	Icelandic Krona	ISK	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 26 characters starting with IS as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• ISK is a zero decimal currency</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
India (IN)	Indian Rupee	INR	No	<ul style="list-style-type: none"> <li>• Payment restrictions exist</li> <li>• Legal Entity Identifier or LEI is strongly recommended to avoid payment rejection. The LEI is a unique 20 character number used to identify parties. Please include both the originator and beneficiary LEI</li> <li>• Purpose of Payment is required and there are distinct codes that begin with 'P'. If payment instructions do not have this code they will be returned</li> <li>• Indian Financial System Code or IFSC code is required. The code is 11 characters to identify bank and bank branches</li> <li>• Including beneficiary's phone number is strongly recommended</li> </ul>
Indonesia (ID)	Indonesian Rupiah	IDR	No	<ul style="list-style-type: none"> <li>• Additional documentations may be required from beneficiary to support the payment</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities). There is a 4 digit purpose of payment code that must be used</li> <li>• Sistem Kilring Nasional or SKN data may be required for the payment process</li> <li>• IDR is a zero decimal currency</li> </ul>
Iraq (IQ)	Iraqi Dinar	IQD	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 23 characters starting with IQ as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Payments below IQD 10,000 are not supported and will be cancelled</li> </ul>
Ireland (IE)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 22 characters starting with IE as the country code</li> <li>• SEPA</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Israel (IL)	Israeli New Shekel	ILS	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 23 characters starting with IL as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Italy (IT)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 27 characters starting with IT as the country code</li> <li>• SEPA</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>



Country	Currency	Currency Code	IBAN?	Additional Requirements
Ivory Coast (CI)	West African CFA Franc	XOF	No	<ul style="list-style-type: none"> <li>• A formal account structure consisting of 24 characters. 5 character bank code (including 2 character country code) + 5 character branch code + 12 digit account number + 2 digit Cle RIB</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• This country is a member of the Central Bank of West African States</li> <li>• XOF is a zero decimal currency</li> </ul>
Jamaica (JM)	Jamaican Dollar	JMD	No	<ul style="list-style-type: none"> <li>• A formal account structure consisting of 14 digits. 5 digit transit code must precede the 9 digit account number.</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Payments where the underlying remitter is a MSB or PSP are not supported</li> </ul>
Japan (JP)	Japanese Yen	JPY	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Payments greater than JPY 100,000 to individuals require confirmation of name, address and birthday with government ID</li> <li>• JPY is a zero decimal currency</li> </ul>
Jordan (JO)	Jordanian Dinar	JOD	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 30 characters starting with JO as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities). This includes a 4 digit payment code and description</li> <li>• Local markets are closed on Fridays</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Kazakhstan (KZ)	Kazakhstani Tenge	KZT	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 20 characters starting with KZ as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities). This is known as EKNP and is 10 characters.</li> <li>• Business Identification Number or BIN 12 digits; Individual Identification Number or IIN 12 digits are required</li> <li>• Beneficiaries must complete required documentation at their local bank in order to receive funds</li> </ul>
Kenya (KE)	Kenyan Shilling	KES	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Kuwait (KW)	Kuwaiti Dinar	KWD	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 30 characters starting with KW as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Markets are closed on Fridays</li> </ul>
Kyrgyzstan (KG)	Kyrgyzstani Som	KGS	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Beneficiaries must complete required documentation in order to receive funds</li> </ul>
Laos (LA)	Lao Kip	LAK	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• LAK is a zero decimal currency</li> </ul>
Latvia (LV)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 21 characters starting with LV as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Lesotho (LS)	Lesotho Loti	LSL	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Lebanon (LB)	Lebanese Pound	LBP	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 28 characters starting with LB as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• LBP is a zero decimal currency</li> <li>• Markets are closed on Fridays</li> </ul>
Libya (LY)	Libyan Dinar	LYD	No	<ul style="list-style-type: none"> <li>• Beneficiary bank branch name is required</li> <li>• Payments greater than \$500k USD require Central Bank approval</li> </ul>
Liberia (LR)	Liberian Dollar	LRD	No	<ul style="list-style-type: none"> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Liechtenstein (LI)	Swiss Franc	CHF	Yes	<ul style="list-style-type: none"> <li>• IBANs are strongly recommended. They are 21 characters starting with LI as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Lithuania (LT)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 20 characters starting with LT as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Luxembourg (LU)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 20 characters starting with LU as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Macau (MO)	Macanese Pataca	MOP	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Macedonia (MK)	Macedonian Dinar	MKD	Yes	<ul style="list-style-type: none"> <li>• IBANs are recommended. They are 19 characters starting with MK as the country code</li> <li>• Beneficiary contact name and phone number should be provided</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Madagascar (MG)	Malagasy Ariary	MGA	No	<ul style="list-style-type: none"> <li>A formal account structure consisting of 27 characters. The format is routing number + 23 digits</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Maldives (MV)	Maldivian Rufiyaa	MVR	No	<ul style="list-style-type: none"> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>Markets are closed on Fridays</li> </ul>
Mali (ML)	West Africa CFA Franc	XOF	No	<ul style="list-style-type: none"> <li>A formal account structure consisting of 24 characters. 5 character bank code (including 2 character country code) + 5 character branch code + 12 digit account number + 2 digit Cle RIB</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>This country is a member of the Central Bank of West African States</li> <li>XOF is a zero decimal currency</li> </ul>
Malawi (MW)	Malawian Kwacha	MWK	No	<ul style="list-style-type: none"> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Malaysia (MY)	Malaysian Ringgit	MYR	No	<ul style="list-style-type: none"> <li>Payment restrictions may apply</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities). Specific format must include 5 digit valid purpose code + 24 character description</li> </ul>
Malta (MT)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>IBANs are required. They are 31 characters starting with MT as the country code</li> <li>SEPA formatting is enforced</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Marshall Islands (MH)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
Martinique (MQ)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>IBANs are required. They are 27 characters starting with FR as the country code</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Mauritania (MR)	Mauritanian Ouguiya	MRU	Yes	<ul style="list-style-type: none"> <li>• IBANs are recommended. They are 27 characters starting with MR as the country code</li> <li>• Beneficiary must be an onshore resident</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Mauritius (MU)	Mauritia Rupee	MUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 30 characters starting with MU as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Mayotte (YT)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 27 characters starting with FR as the country code</li> </ul>
Mexico (MX)	Mexican Peso	MXN	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• CLABE is required and consists of 18 digits that reflect a standardized beneficiary account number</li> <li>• <i>Strict money laundering compliance rules that can change – confirm with beneficiary on requirements</i></li> </ul>
Moldova (MD)	Moldovan Leu	NBM	Yes	<ul style="list-style-type: none"> <li>• IBANs are recommended. They are 24 characters starting with MD as the country code</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Monaco (MC)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 27 characters starting with MC as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Mongolia (MN)	Mongolian Tugrik	MNT	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Montenegro (ME)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 22 characters starting with ME as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Montserrat (MS)	East Caribbean Dollar	XCD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Morocco (MA)	Moroccan Dirham	MAD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Mozambique (MZ)	Mozambican Metical	MZN	No	<ul style="list-style-type: none"> <li>• A formal account structure exists. It is 25 digit Numero de Identificacao Bancaria or Bank Identification Number (NIB) using MZ59 + 21 digits</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Myanmar (MM)	Myanmar Kyat	MMK	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities). There is a 4 digit ITRS code that is required. Format should include ITRS + code</li> <li>• MMK is a zero decimal currency</li> </ul>
Namibia (NA)	Namibian Dollar	NAD	No	<ul style="list-style-type: none"> <li>• A formal account structure exists. Account numbers are between 8 – 13 digits</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Nepal (NP)	Nepalese Rupee	NPR	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities).</li> <li>• There is a 9 digit Permanent Account Number or PAN that is required if payments are for social media content and software developed by individuals or corporations and payments related to consulting services by individuals</li> </ul>
Netherlands (NL)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 18 characters starting with NL as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Netherland Antilles (AN)	Netherland Antilles Guilder	ANG	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Payments where the underlying remitter is a MSB or PSP are not permitted</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
New Zealand (NZ)	New Zealand Dollar	NZD	No	<ul style="list-style-type: none"> <li>A formal account structure exists. It is a 6 digit NZ clearing code + 7 digit account number + 3 digit suffix</li> <li>The NZ clearing code is 6 digits where first 2 digits bank + 4 digit branch</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Nicaragua (NI)	Nicaraguan Cordoba	NIO	No	<ul style="list-style-type: none"> <li>Payment restrictions exist. No payment under NIO 100.00</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Niger (NE)	West African CFA Franc	XOF	No	<ul style="list-style-type: none"> <li>A formal account structure consisting of 24 characters. 5 character bank code (including 2 character country code) + 5 character branch code + 12 digit account number + 2 digit Cle RIB</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>This country is a member of the Central Bank of West African States</li> <li>XOF is a zero decimal currency</li> </ul>
Nigeria (NG)	Nigerian Naira	NGN	No	<ul style="list-style-type: none"> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Northern Mariana Islands (MP)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
Norway (NO)	Norwegian Krone	NOK	Yes	<ul style="list-style-type: none"> <li>IBANs are highly recommended. They consist of 15 characters starting with NO as the country code</li> <li>SEPA formatting is enforced</li> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Oman (OM)	Omani Rial	OMR	No	<ul style="list-style-type: none"> <li>Use of initials in beneficiary's full name may delay payment receipt</li> <li>Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>Markets are closed on Fridays</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Pakistan (PK)	Pakistani Rupee	PKR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 24 characters starting with PK as the country code</li> <li>• Additional supporting documentation may be required for beneficiary to receive funds</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities). Must include customer identity number such as NICOP, Passport number, CNIC or any unique identification number</li> </ul>
Palau (PQ)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
Papua New Guinea (PG)	Papua New Guinean Kina	PGK	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Additional documentation may be required for beneficiary to receive funds</li> </ul>
Paraguay (PY)	Paraguayan Guarani	PYG	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Tax ID of beneficiary must be included. Cedula de Indentidad for individuals (CID) and Registro Unico del Contribuyente (RUC) for businesses</li> <li>• PYG is a zero decimal currency</li> </ul>
Peru (PE)	Peruvian Sol	PEN	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Tax ID of the beneficiary is required. Documento Nacional de Identidad (DNI) for individuals and Registro Unico del Contribuyente (RUC) for businesses</li> </ul>
Philippines (PH)	Philippine Peso	PHP	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Date of birth or date of incorporation is required from originator</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities). There are specific purpose codes required</li> </ul>
Puerto Rico (PR)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>



Country	Currency	Currency Code	IBAN?	Additional Requirements
Poland (PL)	Polish Zloty	PLN	No	<ul style="list-style-type: none"> <li>• IBANs are strongly suggested. They consist of 28 characters starting with PL as the country code</li> <li>• They are a member of the European Union but they have not adopted the Euro</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Portugal (PT)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 25 characters starting with PT as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Qatar (QA)	Qatari Riyal	QAR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 29 characters starting with QA as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Markets are closed on Fridays</li> </ul>
Republic of the Congo (CG)	Central African CFA Franc	XAF	No	<ul style="list-style-type: none"> <li>• A formal account number structure consisting of 23 digits. The RIB code consists of the 5 digit bank code + 5 digit branch code + 11 digit account number + 2 digit key</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• This country is a member of Bank of Central African States</li> <li>• XAF is a zero decimal currency</li> </ul>
Reunion (RE)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 27 characters starting with FR as the country code</li> </ul>
Romania (RO)	Romanian Leu	RON	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 24 characters starting with RO as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Russia (RU)	Russian Ruble	RUB	No	<ul style="list-style-type: none"> <li>• A formal account structure exists. Beneficiary accounts number are 20 digits</li> <li>• Payment instructions may be required to get funds to the beneficiary</li> <li>• Taxpayer identification number is required for businesses and optional for individuals are optional</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities). This is a code that starts with 'VO' followed by details</li> </ul>
Rwanda (RW)	Rwandan Franc	RWF	No	<ul style="list-style-type: none"> <li>• Additional documentation may be required</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• RWF is a zero decimal currency</li> </ul>
Saba (BQ)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
Samoa (WS)	Samoaan Tala	WST	No	<ul style="list-style-type: none"> <li>• Beneficiary must be an onshore resident</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
San Marino (SM)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 27 characters starting with SM as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
St Marten – French Part (MF)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 27 characters starting with FR as the country code</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
St Kitts-Nevis (KN)	East Caribbean Dollar	XCD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
St Lucia (LC)	East Caribbean Dollar	XCD	No	<ul style="list-style-type: none"> <li>• IBANs are required. They consists of 32 characters starting with LC as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
St Vincent & Grenadines (VC)	East Caribbean Dollar	XCD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
St Pierre et Miquelon (PM)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 27 characters starting with FR as the country code</li> </ul>
Sao Tome & Principe (ST)	Sao Tome & Principe Dobra	STN	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 25 characters starting with ST as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Saudi Arabia (SA)	Saudi Arabian Riyal	SAR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 24 characters starting with SA as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Must include national identification or residence permit number for individuals or tax ID/business identification number for corporations</li> <li>• Markets are closed on Fridays</li> <li>• P2P payments are not permitted</li> </ul>
Senegal (SN)	West Africa CFA Franc	XOF	No	<ul style="list-style-type: none"> <li>• A formal account structure consisting of 24 characters. 5 character bank code (including 2 character country code) + 5 character branch code + 12 digit account number + 2 digit Cle RIB</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• This country is a member of the Central Bank of West African States</li> <li>• XOF is a zero decimal currency</li> </ul>
Serbia, Republic of (RS)	Serbian Dinar	RSD	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 22 characters starting with RS as the country code</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
				<ul style="list-style-type: none"> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Seychelles (SC)	Seychellois Rupee	SCR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 27 characters starting with SC as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Sierra Leone (SL)	Sierra Leonean Leone	SLL	No	<ul style="list-style-type: none"> <li>• Payment restrictions apply. Direct investment from abroad is prohibited</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Singapore (SG)	Singapore Dollar	SGD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Slovakia (SK)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 24 characters starting with SK as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Slovenia (SI)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 19 characters starting with SI as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Solomon Island (SB)	Solomon Islands Dollar	SBD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
South Africa (ZA)	South African Rand	ZAR	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Use sort codes that are 6 digits</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
South Korea (KR)	South Korean Won	KRW	No	<ul style="list-style-type: none"> <li>• Payment restrictions exist</li> <li>• If beneficiary is non-resident, must inform branch before executing payment</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities). 5 digit purpose codes should be used</li> <li>• Beneficiary registration number should be included. Corporate are 10 digits – BRN # and Individuals are 13 digits</li> <li>• If the payment exceeds USD 50,000 then telephone for the beneficiary is required</li> <li>• KRW is a zero decimal currency</li> </ul>
South Sudan (SS)	South Sudanese Pound	SSP	No	<ul style="list-style-type: none"> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Beneficiary must be an onshore resident</li> </ul>
Spain (ES)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 24 characters starting with ES as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Sri Lanka (LK)	Sri Lankan Rupee	LKR	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Payments less than LKR 500 cannot be processed</li> </ul>
Suriname (SR)	Surinamese Dollar	SRD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Swaziland (SZ)	Swazi Lilangeni	SZL	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Sweden (SE)	Swedish Krona	SEK	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 24 characters starting with SE as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Switzerland (CH)	Swiss Franc	CHF	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 21 characters starting with CH as the country code</li> <li>• SEPA formatting is enforced</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Tahiti (PF)	Pacific Franc	XPF	No	<ul style="list-style-type: none"> <li>• A formal account structure exists. It is made up for 26 characters that starts with FR76 + 23 digits</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• XPF is a zero decimal currency</li> </ul>
Taiwan (TW)	New Taiwan Dollar	TWD	No	<ul style="list-style-type: none"> <li>• Payment restrictions apply for individuals (residents/non-residents) and businesses</li> <li>• Additional documentation may be required</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Tanzania, United Republic of (TZ)	Tanzanian Shilling	TZS	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• For certain instructions, a 12 digit control number may be required</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Thailand (TH)	Thai Baht	THB	No	<ul style="list-style-type: none"> <li>• Some payment restrictions may apply</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities). There are some specific codes</li> <li>• Account restrictions may apply</li> <li>• Transfers equal to or greater than \$5 million THB require supporting documentation</li> </ul>
Tonga (TO)	Tongan Pa'anga	TOP	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>
Togo (TG)	West African CFA Franc	XOF	No	<ul style="list-style-type: none"> <li>• While IBAN is not required, they do have a formal account structure. They are 24 characters starting with 5-character bank code (including 2 character country code of BJ) + 5-character branch code + 12 digit account number + 2 digit Cle RIB</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• XOF is a zero decimal currency</li> <li>• This country is a member of the Central Bank of West African States</li> </ul>
Trinidad & Tobago (TT)	Trinidad & Tobago Dollar	TTD	No	<ul style="list-style-type: none"> <li>• A formal account structure consists of 12 digits where 5 digits are transit code + 7 digit account number</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Payments where underlying remitter is a MSB or PSP are not supported</li> </ul>
Tunisia (TN)	Tunisian Dinar	TND	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 24 characters starting with TN as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> </ul>

Country	Currency	Currency Code	IBAN?	Additional Requirements
Turkey (TR)	Turkish Lira	TRY	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 26 characters starting with TR as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Banks are closed on Saturday and Sunday</li> </ul>
Turks and Caicos Islands (TC)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
United Arab Emirates (AE)	UAE Dirham	AED	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 23 characters starting with AE as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities). 3 character purpose of payment code is required followed by the narrative</li> <li>• P2P payments are not permitted</li> </ul>
Uganda (UG)	Ugandan Shilling	UGX	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Tax payments must include the PRN tax ID number which is 13 digits</li> <li>• UGX is a zero decimal currency</li> </ul>
Ukraine (UA)	Ukrainian Hryvnia	UAH	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 29 characters starting with UA as the country code</li> <li>• Onshore restrictions may apply</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities). 4 character operation code is required + 3 digit country code + 8 digit tax ID (corporates) or 10 digit tax ID (individuals)</li> </ul>
United Kingdom (GB)	Pound Sterling	GBP	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They consist of 22 characters starting with GB as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Sort codes are used which are 6 digits</li> </ul>



Country	Currency	Currency Code	IBAN?	Additional Requirements
United States (US)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Vanuatu (VU)	Vanuatu Vatu	VUV	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• VUV is a zero decimal currency</li> </ul>
Vatican City State (VA)	European Euro	EUR	Yes	<ul style="list-style-type: none"> <li>• IBANs are required. They are 22 characters starting with VA as the country code</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> </ul>
Vietnam (VN)	Vietnamese Dong	VND	No	<ul style="list-style-type: none"> <li>• Payment restrictions may apply</li> <li>• Additional documentation may be required for the beneficiary to receive funds</li> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• VND is a zero decimal currency</li> </ul>
Virgin Islands, British (VG)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• IBANs are recommended. They are 24 characters starting with VG as the country code</li> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
Virgin Islands, United States (VI)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>
Western Sahara (EH)	Moroccan Dirham	MAD	Yes	<ul style="list-style-type: none"> <li>• IBANs are recommended. They are 24 characters starting with EH as the country code</li> </ul>
Yemen (YE)	Yemeni Rial	YER	No	<ul style="list-style-type: none"> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• Beneficiary bank branch name should be included</li> <li>• Beneficiary must be an onshore resident</li> </ul>
Zambia (ZM)	Zambian Kwacha	ZMW	No	<ul style="list-style-type: none"> <li>• Use of initials in beneficiary's full name may delay payment receipt</li> <li>• Purpose of payment must be clearly identified (rent, salary, utilities)</li> <li>• It is helpful to include the 6 digit branch code</li> </ul>
Zimbabwe (ZW)	US Dollar	USD	No	<ul style="list-style-type: none"> <li>• Use either an ABA/Federal Reserve 9 digit or SWIFT BIC with 11 digits to route payments</li> </ul>