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| BW for templates | **Outgoing Wires Checklist** |

Please ensure you have the following information ready to provide to your Lakeland Credit Union branch when requesting to send a wire:

**About the beneficiary:**

[ ]  Beneficiary’s full legal name (personal or corporate)

[ ]  Beneficiary’s physical address

[ ]  Beneficiary’s account number

[ ]  Reason for transfer

[ ]  Tax ID and Beneficiary type (when sending to Mexico)

**Make reasonable effort to obtain:**

[ ]  Email Address

[ ]  Date of Birth

[ ]  Employer Name

[ ]  Country of Residence

[ ]  Principle Business Industry or Occupation

[ ]  If beneficiary is a business:

* Names 3 individuals that have authority on receiving fund
* Registration or incorporation number, jurisdiction and country of issuance

**About the beneficiary bank:**

[ ]  Beneficiary’s Financial Institution name,

[ ]  Financial Institution address and one of the following:

* Route/Transit number *(Canada), or*
* ABA/Routing number *(USA),* Swift Code can also be provided if available, or
* BIC/Swift Code or Sort Code (8-11 characters) as well as
* IBAN (*United Kingdom, European Union & United Arab Emirates)*
* Clabe *(Mexico)*

Specific countries may have further requirements\* in order to send the wire.

**About the intermediary bank:**

*The receiving bank will provide this information to your wire recipient/beneficiary where currency being sent is foreign to the receiving country.*

[ ]  Full name of Intermediary bank/financial institution

[ ]  Full Address, including City & Country

[ ]  Intermediary Bank Swift Code/BIC Code *(8 –11 characters long)*

**About the sender:**

[ ]  Sender’s full legal name (personal or corporate)

[ ]  Sender’s physical address

[ ]  Sender’s occupation (personal), or

[ ]  Nature of business (corporate)

[ ]  Sender identification, may include account number, date of birth, phone number etc.

*\*See next page for requirements of some of the more common destinations*

**International Routing – Additional Requirements**

When routing wires to the following international destinations, the receiving institution will insist on the following criteria:

*Adapted from Outgoing International Routing Information (CUPS-IWT)*

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| **Country** | **Relating To** | **Information Required** | **Field** | **Additional \*\*** |
| Australia | All wires | 6 digit BSB code  | Special Instructions  |  |
| China  | Yuan currency (CNY) | 12-digit CNAPS Number | Special Instructions  |  |
| China | All wires | purpose of payment and beneficiary phone number  | Special Instructions  |  |
| European Union | All wires | 8-11 digit Swift code  andIBAN number  | Destination BIC Beneficiary Account Number  |  |
| Hong Kong  | Hong Kong dollars | 6 digit branch code  | Special Instructions |  |
| India  | Indian Rupees | IFSC Code (Indian Financial Services Code)  | Special Instructions |  |
| India | All wires | Purpose of funds  | Special Instructions  | \*\*Full bank address including postal code |
| Japan  | Japanese Yen currency | Purpose of payment | Special Instructions  |  |
| Korea | All wires | Full bank address  andBeneficiary phone number | Special Instructions  |  |
| Mexico | All wires | 18-digit Clabe Number  andPurpose of payment | Account Number Special Instructions | \*\*Beneficiary Tax ID\*\*Beneficiary Type |
| New Zealand | All wires | 6 digit BSB Code  | Special Instructions  |  |
| South Africa | All wires | 6 digit bank code | Special Instructions  |  |
| Ukraine | All wires | purpose of funds \**must not be related to business or investments* | Special Instructions  |  |
| United Arab Emirates  | UAE Dirhams currency (AED) | 23-character IBAN  | Beneficiary Account Number  |  |
| United Kingdom | All wires | 22-character IBAN  | Destination BIC  |  |
| United States | All wires | 9-digit ABA number  andSwift code(if provided) | Destination BIC Special Instructions  |  |

*For destinations not listed please contact your branch for further information.*