

COUNTRY	BENEFICIARY BANK			FINAL BENEFICIARY		Reference – PLEASE INCLUDE IN MEMO FIELD
	Swift/BIC	Address	Transit Code	Account/IBAN	Phone (INCLUDE IN MEMO FIELD)	Included on the Payment
Albania	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required		IBAN Recommended = 28 Characters ALkk bbbs sssx cccc cccc cccc AL = Country code k = IBAN check digits b = National bank code s = Branch code x = National check digit c = Account number		Reason for payment (taxes, salary, capital injection, etc)
Angola	Recommended	Required		Account Number Required		Reason for payment (taxes, etc.)
Argentina	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required		Account Number Required	Required	Agency code CUIT Tax ID Number Reason for payment (taxes, salary, capital injection, etc)
Armenia	Recommended	Required		Account Number Required / Bank codes are required to be added in front of account number		Reason for payment (taxes, salary, etc)
Australia	Recommended	Required	Recommended = 6 Characters after Country code //AUbbbbbb AU = Country code	Account Number Required		
Austria	Recommended	Required	Optional with IBAN = 5 Characters after Country code //Atbbbb AT = Country code b = 5 digit national bank code	IBAN Recommended = 20 Characters ATkk bbbb bccc cccc cccc AT = Country code k = IBAN check digits b = National bank code c = Account number		

Azerbaijan	Recommended	Required		IBAN Recommended = 28 Characters AZkk bbbb cccc cccc cccc cccc cccc AZ = Country code k = IBAN check digits b = National bank code c = Account number		Reason for payment (taxes, salary, capital injection, etc)
Bangladesh	Recommended	Required		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Belarus	Not recommended unless BIC would include exact branch and MFO bank code.	Required including branch and MFO Bank code of either 3 or 9 digits	Included in address	13-digit Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Bhutan	Recommended	Required		Account Number Required		Reason for payment (taxes, etc).
Bosnia and Herzegovina	Recommended	Required		IBAN Recommended = 20 Characters BAKk bbbs sccc cccc ccxx BA = Country code k = IBAN check digits (always 39) b = National bank code s = Branch code c = Account number x = National check digits		Reason for payment (taxes, salary, capital injection, etc)
Brazil	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including agency code	Agency code included in beneficiary bank address	IBAN Required = 29 Characters BRkk bbbb bbbb ssss sccc cccc cccc c BR = Country code k = IBAN check digits (always 39) b = National bank code s = Branch code c = Account number	Required	CNPJ number for legal entities (fourteen digits) or CPF number for individuals (nine digits) Reason for payment (taxes, salary, capital injection, etc)
Burundi	Recommended	Required		Account Number Required		Reason for payment (taxes,

Canada	Recommended	Required	<p>REQUIRED = 9 Characters after Country code //CCiiiibbbx CC = Country code i = institution code, preceded by a zero Examples: 0001 Bank of Montreal 0002 Bank of Nova Scotia 0003 Royal Bank of Canada 0004 TD Trust 0006 National Bank of Canada 0010 CIBC 0016 HSBC Canada b = branch code, preceded by zeros. Often includes branch location code below. x = branch location code 0 = British Columbia and Yukon 1 = Western Québec including Montreal 2 = Ontario including Toronto 3 = Nova Scotia, Prince Edward Island and Newfoundland excluding Labrador 4 = New Brunswick 5 = Eastern Québec including Labrador 6 = Eastern Ontario including Ottawa 7 = Manitoba and North-Western Ontario 8 = Saskatchewan 9 = Alberta, the Northwest Territories and Nunavut</p>	Account Number Required		Remitter Information must be full address. No PO Box or C/O allowed. Must include Country.
Chile	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including branch if applicable		Account Number Required	Required	RUT Tax ID number. Beneficiary contact name, phone number, and email address. Reason for payment (taxes, salary, etc)

China	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required	If CNH payment, include CNAPS number in beneficiary bank account number field (e.g. /CN123456789012)	Account Number Required	Recommended	Reason for payment (taxes, salary, capital injection, etc)
Colombia	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including branch location or agency code		Account Number Required	Required	Tax ID number. Beneficiary contact name, phone number, and email address. Reason for payment (taxes, salary, capital injection, etc).
Comoros	Recommended	Required		Account Number Required		Reason for payment (taxes, etc).
Egypt	Recommended	Required		Account Number Required		salary, capital injection, etc) Detailed purpose of payment
Eritrea	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
French Polynesia	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location		Account Number Required		Nature of operation
Georgia	Recommended	Required		IBAN Recommended = 22 Characters GEkk bbcc cccc cccc cccc cc		In-depth, detailed purpose of payment is required Tax payments not permitted

Germany	Recommended	Required	Optional with IBAN = 8 Characters after Country code //BLbbbbbbbbb	IBAN Recommended = 22 Characters DEkk bbbb bbbb cccc cccc cc		
Greece	Recommended	Required	Optional with IBAN = 7 Characters after Country code //GRbbbssss GR = Country code b = National bank code s = Branch code	IBAN Recommended = 27 Characters GRkk bbbs sssc cccc cccc cccc ccc GR = Country code k = IBAN check digits b = National bank code s = Branch code c = Account number		
Guatemala	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location		IBAN Recommended = 28 Characters GTkk bbbb cccc cccc cccc cccc cccc GT = Country code k = IBAN check digits b = National bank code c = Account number		NIT Tax number ID. Reason for payment (taxes, salary, capital injection, etc)
Guinea	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Hong Kong	Recommended	Required	Optional = 3 Characters after Country code //HKbbb HK = Country Code b = 3 digit bank code	Account Number Required		
India	Recommended	Required	Required = 11 Characters after Country code //INcccc0bbbbbb IN = Country Code c = 4 alpha character bank code 0 = 5th character is reserved for future use b = 6 alpha or numeric character branch code	Account Number Required		Specific Purpose of Payment Required. "Payment of Invoice" insufficient
Indonesia	Recommended	Required		Account Number Required		Specific Purpose of Payment Required. "Payment of Invoice" insufficient

Italy	Recommended	Required	Optional with IBAN = 10 Characters after Country code //ITaaaaabbbbbb IT = Country Code a = National bank code (Associazione bancaria italiana or Codice ABI) b = Branch code (Coordinate bancarie or CAB - Codice d'Avviamento Bancario)	IBAN Recommended = 27 Characters ITkk xaaa aabb bbcc cccc cccc ccc IT = Country code k = IBAN check digits x = Check char (CIN) a = National bank code (Associazione bancaria italiana or Codice ABI) b = Branch code (Coordinate bancarie or CAB - Codice d'Avviamento Bancario) c = Account number		
Japan	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location		Account Number Required		
Jordan	Recommended	Required		IBAN Required = 30 Characters JOkk bbbb nnnn 0000 0000 cccc cccc cc JO = Country code k = IBAN check digits b = National bank code c = Account number		Payment purpose code Required = four digit numerical number example: Invoice payment - Code: 0101
Kazakhstan	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long	Required, including exact branch location		IBAN Recommended = 20 Characters KZkk bbcc cccc cccc cccc KZ = Country code k = IBAN check digits b = National bank code c = Account number		Beneficiary Tax ID Reason for payment (taxes, salary, capital injection, etc)
Korea, South	Recommended	Required		Account Number Required	Required	Reason for payment (taxes, etc).
Kyrgyzstan	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location		Account Number Required		

Laos	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Latvia	Recommended	Required		IBAN Recommended = 21 Characters LVkk bbbb cccc cccc c LV = Country code k = IBAN check digits b = BIC Bank code c = Account number		Reason for payment (taxes, salary, capital injection, etc)
Lebanon	Recommended	Required		IBAN Recommended = 28 Characters LBkk bbbb aaaa aaaa aaaa aaaa LB = Country code k = IBAN check digits b = National bank code a = Account number		Reason for payment (taxes, salary, capital injection, etc)
Libya	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Lithuania	Recommended	Required		IBAN Recommended = 20 Characters LTkk bbbb bccc cccc cccc LT = Country code k = IBAN check digits b = National bank code c = Account number		Reason for payment (taxes, salary, capital injection, etc)
Macau or Macao	Recommended	Required		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Macedonia	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location.		IBAN Recommended = 19 Characters MKkk bbbc cccc cccc cxx MK = Country code k = IBAN check digits (always = "07") b = National bank code c = Account number x = National check digits	Required	Reason for payment (taxes, salary, capital injection, etc)

Madagascar	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location.		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Malawi	Recommended	Required		Account Number Required		NIB Bank Identification Number. Reason for payment (taxes, salary, capital injection, etc)
Maldives	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Mauritania	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location or agency code.		IBAN Recommended = 27 Characters MRkk bbbb bsss sccc cccc cccx MR = Country code k = IBAN check digits b = National bank code s = Branch code (code guichet) c = Account number x = National check digits (clé RIB)		Reason for payment (taxes, salary, capital injection, etc)
Moldova	Recommended	Required		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Mongolia	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location or agency code.		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)

Mozambique	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required including exact branch location or agency code.		Account Number Required		NIB Bank Identification Number. The NIB is made up of 21 digits: <ul style="list-style-type: none"> ◦the bank code (4 digits) ◦the branch code (4 digits) ◦the account number (11 digits) ◦the checksum (2 digits) Reason for payment (taxes, salary, capital injection, etc)
Nepal	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
New Caledonia	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location		Account Number Required		Nature of operation
New Zealand	Recommended	Required	Recommended = 6 Characters after Country code //NZbbbbbb	Account Number Required		
Nigeria	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including beneficiary bank 9- digit sort code.		Account Number Required		

Pakistan	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location and 11 digit BIC code		IBAN Recommended = 24 Characters PKkk bbbb cccc cccc cccc cccc PK = Country code k = IBAN check digits b = National bank code c = Account number		Reason for payment (taxes, salary, capital injection, etc)
Paraguay	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Peru	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long	Required, including exact branch location		Account Number Required (20 digits)		Reason for payment (taxes, salary, capital injection, etc) Beneficiary tax ID number Entities: 11-digit "RUC" Individuals: 8- or 9-digit "DNI"
Poland	Recommended	Required	Optional with IBAN = 8 Characters after Country code //PLbbbbbbbb PL = Country Code b = KNR clearing code	IBAN Recommended = 28 Characters PLkk bbbs sssx cccc cccc cccc cccc PL = Country code k = IBAN check digits b = National bank code s = Branch code x = National check digit c = Account number		
Portugal	Recommended	Required	Optional with IBAN = 8 Characters after Country code //PTbbbbssss PT = Country code b = National bank code s = Branch code	IBAN Recommended = 25 Characters PTKk bbbb ssss cccc cccc cccx x PT = Country code k = IBAN check digits (always = "50") b = National bank code s = Branch code c = Account number x = National check digit		
Russia	Please include in address field	Exact branch location, including 9- Digit BIK code, SWIFT BIC in address field, and 20- Digit coorespondence		20-Digit Account Number Required		Legal Status of Beneficiary. 10-Digit beneficiary INN, a registration tax number. VAT - Value Added Tax.

		account of this bank to the Central Bank				Purpose of Payment. VO Code, such as VO20050 or VO20020.
Rwanda	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Seychelles	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location		Account Number Required		
Sierra Leone	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
South Africa	Recommended	Required	Recommended = 6 Characters after Country code //ZAAbbbbbb ZA = Country code b = South African National Clearing Code	Account Number Required		
Spain	Recommended	Required	Optional with IBAN = 8 or 9 Characters after Country code //ESbbbbb gggg ES = Country code b = National bank code g = Branch code x = Branch code	IBAN Recommended = 24 Characters ESkk bbbb gggg xxcc cccc cccc ES = Country code k = IBAN check digits b = National bank code g = Branch code x = Check digits c = Account number		
Taiwan	Recommended	Required		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)

Tanzania	Recommended	Required		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
Ukraine	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)
United Arab Emirates	Recommended	Required		IBAN Required = 23 Characters AEkk bbbc cccc cccc ccc AE = Country code k = IBAN check digits b = National bank code c = Account number		Purpose of payment code REQUIRED.
United Kingdom	Recommended	Required	Optional with IBAN, Required without IBAN = 6 Characters after SC letters //SCbbbbbb SC = short for Sort Code b = UK Domestic Sort Code	IBAN Recommended = 22 Characters GBkk bbbb ssss sccc cccc cc GB = Country code k = IBAN check digits b = BIC bank code s = Bank and branch code (sort code) c = Account number		
United States	Recommended	Required	Required = 9 Characters after FW letters //FWbbbbbbbbb FW = Short for Fed Wire b = 9 digit ABA	Account Number Required		
Uzbekistan	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location		Account Number Required		Reason for payment (taxes, salary, capital injection, etc)

Venezuela	Recommended	Required		Account Number Required	Required	Account Type. RIF Number (The number consists of an E, I, J, or V, followed by an eight- digit number and a check digit, all separated by hyphens. For example: V-12345678-0.) Reason for payment (taxes, salary, capital injection, etc)
Vietnam	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location		Account Number Required		Account Type. Reason for payment (taxes, salary, capital injection, etc)
Virgin Islands	Recommended	Required		IBAN Recommended = 24 Characters VGkk bbbb cccc cccc cccc VG = Country code k = IBAN check digits b = National bank code c = Account number		
Wallis and Futuna	Not recommended unless BIC would include exact branch address. Branch BIC would be 11 digits long.	Required, including exact branch location		Account Number Required		Nature of operation