

# GATHERING DETAILS FOR OUTGOING WIRES



Gather required outgoing wire details prior to calling BECU or visiting one of our locations. To find a location near you, visit [becu.org/locations](http://becu.org/locations).

## Important Information about Wires

- BECU only sends wires Monday through Friday (business days).
- BECU does not send wires Saturday, Sunday, or federal holidays (non-business days).
- Domestic Wires and International Wires requested by 1:00 p.m. (PT), Monday through Friday, will be sent on the current business day (if all requirements are met).
- Domestic Wires requested after 1:00 p.m. (PT), Monday through Friday, or any time on Saturday or a non-business day, will be sent the next business day (if all requirements are met).

## Domestic Wire Requests

- To submit a Domestic wire request in person, visit a BECU location, Monday through Friday, 9:00 a.m. – 6:00 p.m. or Saturday, 9:00 a.m. – 1:00 p.m. (PT).
- To submit a Domestic wire request by phone, call a BECU representative toll-free at 800-233-2328, Monday through Friday, 7:00 a.m. – 4:00 p.m. (PT).
- A \$25.00 wire fee applies, which will be posted as a separate transaction and debited from the same account the wire is drawn on.

## International Wire Requests

- To submit an International wire request in person, visit a BECU location, Monday through Friday, 9:00 a.m. – 1:00 p.m. (PT).
- To submit an International wire request by phone, call a BECU representative at 800-233-2328, Monday through Friday, 7:00 a.m. – 1:00 p.m. (PT).
- Wires requested by 1:00 p.m. (PT) will be sent the current business day (if all requirements are met). A \$35.00 wire fee applies, which will be posted as a separate transaction and debited from the same account the wire is drawn on.
- The beneficiary may receive less due to fees charged by the beneficiary bank and foreign taxes.

## Requirements

- Personal identification
- Additional verification may be needed
- A valid daytime phone number
- Accurate wire details must be provided as specified within this document.

Select option 1 or 2 from below. Use the section to gather the required information.

## 1. Required Information when Sending U.S. Dollars from BECU to a Beneficiary within the USA (Domestic Wire)

<b>Beneficiary Party Name</b> (person receiving funds)	<b>Beneficiary Bank Name</b> (Only use if there is a corresponding bank)
<b>Beneficiary Party Account</b>	<b>Beneficiary</b> , Account or ABA if provided
<b>Beneficiary Party Address</b> (No P.O. boxes)	<b>Beneficiary Bank Address</b> (No P.O. boxes)
<b>Receiving Party Name</b> (corresponding bank or final destination bank)	<b>Intermediary Bank Name</b> - (Only use if second corresponding bank is needed)
<b>Receiving Party ABA</b> - Nine numbers	<b>Intermediary</b> , Account or ABA
	<b>Intermediary Bank Address</b> (No P.O. boxes)

## 2. Required Information when Sending U.S. Dollars or Foreign Currency from BECU to another Country (International Wire)

<b>Beneficiary Party Name</b> (party receiving funds) <b>Beneficiary Party Phone Number</b> <b>Beneficiary Party Street Address</b> (No P.O. boxes) <b>Beneficiary Party City, State/Country, ZIP/Postal Code</b> <b>Beneficiary Party Account</b> <b>Beneficiary Account Type</b> (select one): <input type="checkbox"/> Beneficiary Account Number <input type="checkbox"/> IBAN-Europe <input type="checkbox"/> CLABE-Mexico  <b>Bank Name</b> <b>Bank Address</b> (No P.O. boxes) <b>Bank Swift Code/BIC</b> <b>Required</b> (select one): <input type="checkbox"/> Canada-Transit Code <input type="checkbox"/> Australia - BSB <input type="checkbox"/> India - IFSC <input type="checkbox"/> Germany - BLZ <input type="checkbox"/> United Kingdom-Sort Code: _____	<b>Additional Payment Information</b> (e.g., Invoice/Reference): _____  Purpose of payment is required to avoid delays in processing or the return of funds.  Review the tables on the following pages to ensure all required wire details have been obtained before requesting the wire.  <b>Foreign currencies that can be sent from BECU may change or be removed at any time without notice. The amounts that can be sent out may be limited, depending on the currency.</b>
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**For All Wires:**

- **Beneficiary Full Legal Name and Address (No P.O. boxes), Account Number or equivalent (IBAN, IFSC, CLABE, etc.),** and institution **SWIFT/BIC** required for all currencies and countries.
- **Purpose of payment is required to avoid delays in processing or the return of funds.**
- The maximum foreign currency amount that may be sent in a single wire transfer is an amount equivalent to \$100,000 U.S. dollars.
- If sending U.S. dollars, refer to the *Country* column, locate country, obtain details in the *Required Instructions* column (see table below) prior to contacting BECU.
- If sending foreign currency, refer to the *Currency Abbreviation* and *Currency Type* columns, locate currency type, and obtain details in the *Required Instructions* column (see table below) prior to contacting BECU.

<b>Currency Abbreviation</b>	<b>Currency Type</b>	<b>Country</b>	<b>Required Instructions</b>
<b>AED</b>	UNITED ARAB EMIRATES	United Arab Emirates	Beneficiary's 23-digit IBAN (AEkk bbbc cccc cccc cccc ccc)
<b>AUD</b>	AUSTRALIA DOLLAR	Australia	Beneficiary full name and in-country address/ SWIFT / BSB (six digits)
<b>CAD</b>	CANADA DOLLAR***	Canada	Beneficiary's full name and in-country / full Beneficiary address is required (P.O. Box is not allowed) / SWIFT / 9-digit code - (4 digit Institution Code 5 digit Transit Code)
<b>CHF</b>	SWITZERLAND FRANC	Switzerland	Beneficiary's 21-digit IBAN (CHkk bbbb bccc cccc cccc c) / 6-digit routing code
<b>CYP use EUR</b>	Cypriot Pound use EUR		IBAN – Refer to EURO below for format based on participating country /SWIFT / Beneficiary address
<b>CZK</b>	CZECH REPUBLIC KORUNA	Czech Republic	Beneficiary's 24-digit IBAN (CZkk bbbb pppp ppcc cccc cccc)
<b>DKK</b>	DENMARK KRONE	Denmark	Beneficiary's 18-digit IBAN (DKkk bbbb cccc cccc cc)
<b>EEK use EUR</b>	Estonian Kroon use EUR	Estonia	
<b>EUR</b>	EURO	Europe	IBAN – Refer to EURO below for format based on participating country / SWIFT / Beneficiary address
<b>FJD</b>	FIJIAN DOLLAR	Fiji	
<b>GBP</b>	GREAT BRITAIN POUND	United Kingdom Great Britain Guernsey Isle of Man Jersey	SWIFT / 6-digit Routing Code / Beneficiary's 22-digit IBAN (GBkk bbbb ssss sccc cccc cc)
<b>HKD</b>	HONG KONG DOLLAR	Hong Kong	3-digit Routing code
<b>HUF</b>	HUNGARIAN FORINT	Hungary	Beneficiary's 28-digit IBAN (HUkk bbbs sssk cccc cccc cccc cccc) / Specific purpose of payment
<b>ILS</b>	ISRAELI SHEKEL	Israel	Beneficiary's 23-digit IBAN (ILkk bbbs sccc cccc cccc ccc) / SWIFT / Transaction Type Code
<b>INR</b>	INDIA RUPEE	India	Account number / SWIFT / IFSC code / specific purpose of payment - detailed description ( <i>Example:</i> 50 percent down payment for tourist travel package for four adults) / Beneficiary address / Routing Code – 11-character IFSC code / Remitter and beneficiary relationship. Include country receiving / utilizing the service provided from India.
<b>JOD</b>	JORDANIAN DINAR	Jordan	Beneficiary's 30-digit IBAN (JOkk bbbb ssss nnnn nnnn cccc cccc cc) / Specific Purpose of Payment
<b>JPY</b>	JAPANESE YEN (Japan Post Bank, Co Ltd Tokyo only accepts EUR and U.S. dollars)	Japan	Account number / Full Bank address with branch name and/or number / Beneficiary address / Full amounts only (no decimals)
<b>KRW</b>	SOUTH KOREAN WON	South Korea	Account number / SWIFT / local contact and phone number / purpose of payment / Beneficiary address – Minimum of \$1,000.00 U.S. dollars required. If sending funds in South Korean Won, the U.S. dollar amount may not exceed \$20,000.00.

<b>MAD</b>	MOROCCAN DIRHAM	Morocco	Beneficiary's 24-digit IBAN (MAkk bbbs sscd cccc cccc ccxx) / Specific purpose of payment
<b>MXN</b>	MEXICO PESO***	Mexico	CLABE (18 digits) / SWIFT / Beneficiary address
<b>NOK</b>	NORWAY KRONE	Norway Bouvet Island Svalbard and Jan Mayen	Beneficiary's 15-digit IBAN (NOkk bbbb cccc ccx)
<b>NZD</b>	NEW ZEALAND DOLLAR	New Zealand	6-digit routing code
<b>OMR</b>	OMANI RIAL		
<b>PHP</b>	PHILIPPINES PESO***	Philippines	Account number / SWIFT – Make sure to ask if account is denominated in PHP. If not, the wire will be delayed.
<b>PLN</b>	POLISH ZLOTY	Poland	Beneficiary's 28-digit IBAN (PLkk bbbs sssx cccc cccc cccc cccc) / SWIFT– No exceptions / 6-digit routing code
<b>QAR</b>	QATAR RIAL		Beneficiary's 29-digit IBAN (QAkk aaaa nnnn nnnn nnnn nnaa aaaa a) / SWIFT / purpose of payment / Beneficiary address
<b>SAR</b>	SAUDI ARABIA RIYAL	Saudi Arabia	Beneficiary's 24-digit IBAN (SAkk bbcc cccc cccc cccc cccc) / SWIFT – No exceptions and Beneficiary address Beneficiary's registration: a. Individuals: National ID/residence permit # b. Corporates: Commercial registry # / registration certificate #
<b>SEK</b>	SWEDEN KRONA	Sweden	Beneficiary's 24-digit IBAN (SEkk bbcc cccc cccc cccc cccc)
<b>SGD</b>	SINGAPORE DOLLAR	Singapore	
<b>THB</b>	THAILAND BAHT	Thailand	Specific purpose of payment
<b>TWD</b>	TAIWAN DOLLAR	Taiwan	Account number / SWIFT / local contact and phone number / purpose of payment / Beneficiary address / Beneficiary's telephone number / Specific purpose of payment / Beneficiary's on-site provision and endorsement of documentation to receive local currency account credit. / Full amounts only (no decimals)
<b>XPF</b>	FRENCH POLYNESIAN FRANC	French Polynesia New Caledonia Wallis and Futuna Islands	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sscd cccc cccc cxx) / Beneficiary's full name and in-country address / Specific purpose of payment
<b>ZAR</b>	SOUTH AFRICA RAND	South Africa	Account number / SWIFT / Branch code (six digits) / Beneficiary address / Beneficiary's telephone number / Beneficiary's on-site provision and endorsement of documentation to receive local currency account credit. If the required papers are not signed within 30 days the funds will be returned.

### Participating Countries for EURO:

Currency = EURO

Country	IBAN Format
Andorra (AD)	Beneficiary's 24-digit IBAN (ADkk bbbb ssss cccc cccc cccc)
Austria (AT)	Beneficiary's 20-digit IBAN (ATkk bbbb bccc cccc cccc)
Belgium (BE)	Beneficiary's 16-digit IBAN (BEkk bbcc cccc ccxx)
Cyprus (CY)	Beneficiary's 28-digit IBAN (CYkk bbbs ssss cccc cccc cccc cccc)
Estonia (EE)	Beneficiary's 20-digit IBAN (EEkk bbss cccc cccc cccc)
Finland (FI)	Beneficiary's 18-digit IBAN (FIkk bbbb bbcc cccc cx)
France (FR)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sscd cccc cccc cxx)
French Guiana (GF)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sscd cccc cccc cxx)
French Southern Territories (TF)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sscd cccc cccc cxx)
Germany (DE)	Beneficiary's 22-digit IBAN (DEkk bbbb bbbb cccc cccc cc)

Greece (GR)	Beneficiary's 27-digit IBAN (GRkk bbbs sssc cccc cccc ccc)
Guadeloupe (GP)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Ireland (IE)	Beneficiary's 22-digit IBAN (IEkk aaaa bbbb bbcc cccc cc)
Italy (IT)	Beneficiary's 27-digit IBAN (ITkk xaaa aabb bbcc cccc cccc ccc)
Kosovo (XK)	Beneficiary's 20-digit IBAN (XKkk bbss cccc cccc cccc)
Latvia (LV)	Beneficiary's 21-digit IBAN (LVkk aaaa cccc cccc cccc c)
Lithuania (LT)	Beneficiary's 20-digit IBAN (LTkk bbbb bccc cccc cccc)
Luxembourg (LU)	Beneficiary's 20-digit IBAN (LUkk bbcc cccc cccc cccc)
Malta (MT)	Beneficiary's 31-digit IBAN (MTkk aaaa ssss sccc cccc cccc cccc ccc)
Martinique (MQ)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Mayotte (YT)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Monaco (MC)	Beneficiary's 27-digit IBAN (MCkk bbbb bsss sccc cccc cccc cxx)
Montenegro (ME)	Beneficiary's 22-digit IBAN (MEkk bbcc cccc cccc cccc xx)
Netherlands (NL)	Beneficiary's 18-digit IBAN (NLkk aaaa cccc cccc cc)
Portugal (PT)	Beneficiary's 25-digit IBAN (PTkk bbbb ssss cccc cccc cccc x)
Reunion Island (RE)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Saint Barthelemy (BL)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Saint Martin (MF)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Saint Pierre and Miquelon (PM)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
San Marino (SM)	Beneficiary's 27-digit IBAN (SMkk xbbb bbss sssc cccc cccc ccc)
Slovakia (SK)	Beneficiary's 24-digit IBAN (SKkk bbbb ssss sccc cccc cccc)
Slovenia (SI)	Beneficiary's 19-digit IBAN (SIkk bbss sccc cccc cxx)
Spain (ES)	Beneficiary's 24-digit IBAN (ESkk bbbb ssss xxcc cccc cccc)
Vatican City (VA)	Beneficiary's 27-digit IBAN (ITkk xbbb bbss sssc cccc cccc ccc)

### IBAN Legend

a = BIC bank code  
p = Account number prefix  
b = National bank code  
s = Branch code  
c = Account number  
t = Account type  
k = Check Digit  
x = National check digit  
n = Numeric character

<b>SWIFT/BIC</b> = The Society for Worldwide Interbank Financial Telecommunication
<b>CLABE</b> = Clave Bancaria Estandarizado – Mexico (18 digits)
<b>IFSC</b> = Indian Financial System Code
<b>IBAN</b> = International Bank Account Number – Europe
<b>Sort Code</b> = Routing code in the UK
<b>BSB</b> = Bank - State - Branch – (two numbers per acronym for a total of six numbers)
<b>Transit Code</b> = Routing code in Canada (typically provided in eight-digit format)
<b>BLZ</b> = Routing code in Germany (eight digits)