



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)

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)

| 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 and IBAN 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 and Beneficiary phone number | Special Instructions | |
| Mexico | All wires | 18-digit Clabe Number and Purpose 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 <i>*must not be related to business or investments</i> | 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 and Swift code(if provided) | Destination BIC Special Instructions | |

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