



INTERNATIONAL WIRE FORM - FOR CREDIT UNION USE ONLY

FAX TO: 1-781-505-9820

Must be verified prior to 1:00 P.M. for same day processing

1. Institutional Information

Credit Union: _____ ABA #: _____ Date: _____

Branch Address: _____ City/State: _____ ZIP: _____

Branch Phone #: _____ Branch Contact Person: _____

2. Transaction Information

Please read the instructions in the shaded area below prior to completing this section

You may select one of three ways to transfer funds. If you select **US Dollars to Foreign Currency**, the debit is made in US Dollars and exchanged to the appropriate foreign currency, by Cambridge Global Payments (Cambridge), before funds are transferred. **Note:** EasCorp does not charge a processing fee for transactions sent in foreign currency. If you select **Foreign Currency to Foreign Currency**, a designated amount of foreign currency is transferred and the US Dollar equivalent is withdrawn from your account in accordance with Cambridge's current exchange rate. **Note:** EasCorp does not charge a processing fee for transactions sent in foreign currency. If you select **US Dollars to US Dollars**, the debit and transfer is made in US Dollars and exchanged to the appropriate foreign currency by the receiving institution, unless the beneficiary's account is specifically designated to receive US Dollars. Please see the expanded **Instructions Sheet** for further details.

Place a check mark next to your selection – please select only one of the check boxes below. Please initial the form once you have made your selection.

US Dollars to Foreign Currency Foreign Currency to Foreign Currency US Dollars to US Dollars Initials: _____

Transaction Amount: _____ Foreign Currency Type: _____
(only needed if one of the Foreign Currency options is selected above)

If this is a "US Dollars to US Dollars" transaction, please provide the Correspondent Bank below:

Correspondent Bank: _____ ABA #/SWIFT Code: _____
(If left blank, the Correspondent Bank will be assigned by the transaction processor)

3. Beneficiary Information

PLEASE PRINT CLEARLY

Beneficiary's Bank Name: _____

Bank Address: _____

City/Town: _____ Province: _____ State/Country: _____

Postal Code: _____ *Bank (Branch)/Sort Code: _____ Swift Code: _____

***Bank Code is required for GBP wires (Great Britain/United Kingdom). *5-digit Sort Code is required for wires going to Kenya**

Beneficiary Name: _____

Beneficiary Classification Individual Business – If business is selected, what type of business? _____

Beneficiary Address: _____ City/State/ZIP: _____

**Beneficiary Account Number/IBAN: _____

****A valid IBAN is required for all wires going to Europe. **An 18-digit CLABE # is required for all wires going to Mexico.**

***Reason/Reference for Payment: _____ *** Beneficiary Phone #: _____

***** For all wires, please provide a Reason for Payment and include all documentation associated with the transaction. Wires (arriving in foreign currency) to Thailand, South Korea, China and Indonesia must also include a phone number for the beneficiary.**

4. Sender Information

Sender: _____ Sender Account Number: _____

Sender Address: _____ City/State/ZIP: _____

EasCorp use only

Revised: 3/16

OFAC Search (initials): _____ Currency List √: _____ Balance √: _____ IBAN √: _____ SWIFT √: _____
(Attached)

1st Verified with: _____ Verified by: _____ PIN: _____ Token: _____ VN #: _____

2nd Verified with: _____ Verified by: _____ PIN: _____ Token: _____ VN #: _____

Accounting: Posted: _____ Verified: _____

Instructions for Completing the International Wire Form

The information described below is required for all International wires, unless otherwise stated. Incomplete or inaccurate information may delay processing, and/or proper crediting of funds.

To help you complete this form, EasCorp publishes a **Currency List** and **Purpose of Payment Guide** on its secure Ease-Link site (<https://www.eascorp.org/secure/Default.aspx>). These documents are maintained by Cambridge Global Payments (Cambridge) and are subject to change at any time.

The **Currency List** contains all foreign currencies for which wires can be initiated, minimum dollar limit restrictions, if applicable, an identifier that notes additional information which may be required by specific foreign countries, as well as currencies for which drafts can be drawn on and that cash letters and collections can be deposited for.

The **Purpose of Payment & Country Requirements Guide** contains a list of required fields for specific currencies that must be included with the wire instructions. For convenience, this list is sorted by Currency Type.

Exchange rates are set at the time the wire is sent, not at the time it is verified. Depending on the destination, and the amount of the transaction, rates can change rapidly throughout the day. Please be aware that exchange rates that are widely available via the internet and/or newspapers are typically interbank rates for multi-million dollar corporations and do not represent a standard market rate that your member will receive.

These instructions are effective on 10/28/2013, but are subject to change at any time upon notification by us.

The International Wire Form is divided into four sections:

1. INSTITUTIONAL INFORMATION

You must supply the complete address of the branch (where wire instructions were taken), routing number, date, branch phone number and the name of the branch contact person who obtained the information.

2. TRANSACTION INFORMATION

Currency Options

There are three options when sending funds to a foreign country. These options are:

- **US Dollars to Foreign Currency** - The amount of the wire will be debited from your EasCorp account and converted by Cambridge into the foreign currency specified on the wire form prior to being sent to the beneficiary bank. **Note: EasCorp does not charge a processing fee for transactions sent in foreign currency.**
- **Foreign Currency to Foreign Currency** - This method should be used when a specific amount of foreign currency needs to be received at the beneficiary bank. Cambridge will purchase foreign currency in the amount specified on the wire. The U.S. equivalent of the currency amount will be debited from your EasCorp account and EasCorp will notify you of the amount so that you are able to make the appropriate debit your member's account. **Note: EasCorp does not charge a processing fee for transactions sent in foreign currency.**
- **US Dollars to US Dollars** - The full amount of the wire will be sent in U.S. Dollars and debited from your EasCorp account. ***It is important to ask your member if this account is eligible to receive U.S. funds.*** If the account in the foreign country is ***not*** specifically designated to receive U.S. Dollars, the foreign bank will convert the funds into the foreign country's domestic currency upon arrival, using its own exchange rate, and applicable transaction fees. Be very careful in explaining this to your member to avoid confusion and/or complications. This may also delay the proper and timely crediting of funds. If there is any doubt, the member should contact the beneficiary to get specific instructions from the foreign bank where the account is held.

Transaction Amount

Indicate the transaction amount of the wire to be sent to the foreign bank. US Dollars is the default, unless *Foreign Currency to Foreign Currency* is selected on the form. If *Foreign Currency to Foreign Currency* has been selected, you must define the currency type (e.g., Euros). This amount represents the value of foreign currency that will be posted to the beneficiary's overseas account, following which the US Dollar equivalent will be debited from your EasCorp account.

Foreign Currency Type

If you select the *Foreign Currency to Foreign Currency* option, you must define the type of currency that is to be wired. E.g, Euros would be listed if the funds are being sent to one of the 17 countries participating in the single Euro currency, commonly known as the "Eurozone".

Correspondent Bank

A Correspondent Bank and Routing Number (ABA #) is needed if the funds are to arrive in U.S. Dollars. If you do not have this information, or a preference, leave this field blank and Cambridge will assign the Correspondent Bank for you.

3. BENEFICIARY INFORMATION

Beneficiary's Bank Name

List the full name of the foreign bank where the beneficiary account is held.

Bank Address

Be as specific as possible. Include the street name and number, city, state, province, country, postal/zip code, bank code and city where the bank is located must be provided.

Postal/Zip Code

This is a number that identifies each postal delivery area in the specified country. Each country may have a different name for these codes. For example, in the U.S. they are ZIP codes. This would be used if the foreign bank had to convert the funds into a draft to be mailed to the beneficiary in a remote location.

Bank/Sort Code

This is also known as the Branch Code. This number is used to identify the bank or branch where the beneficiary account is held. Each country has a different name for these codes. For example, in the U.S. they are called routing numbers, in England, they are Sort Codes, in Germany, they are BLZ codes, and in Australia they are BSB codes. Bank/Sort Code Requirements are as follows:

- A Bank Code is required for all GBP wires (Great Britain/United Kingdom).
- A 5-digit Sort Code is required for wires going to Kenya.

S.W.I.F.T. Code (Society for Worldwide Interbank Financial Telecommunications)

This code helps the SWIFT computer system direct the funds to the correct bank and branch. This is not required if the full address of the bank or the bank code is given. Not all banks are members of the "SWIFT" network, and therefore may not have this code. SWIFT codes can be verified at the following website:

→ <http://www.swift.com/bsl/>

Beneficiary Name

This must be the full name listed on the beneficiary's account at the foreign bank. The name listed as the beneficiary must be the same as the name on the account.

Beneficiary Classification

Check the appropriate box to indicate whether the beneficiary is an Individual or Business. If business is selected, the type of business is also required.

Beneficiary Address

This must be the complete mailing address as listed on the beneficiary's account at the foreign bank.

Beneficiary Account Number/IBAN (International Bank Account Number)

List the account number or IBAN number as required by the foreign country. In Europe, IBAN numbers are used to identify the account, and are comprised of the country code, bank code, branch code and account number. Using the IBAN code replaces the need for individual account number, bank code and SWIFT code. The IBAN code should be entered in the account number field.

Please note:

- A valid IBAN is required for **all** wires going to Europe. IBAN codes can be verified for accuracy on the website below:
<http://www.ibancalculator.com>
- An 18-digit CLABE # is required for **all** wires going to Mexico. The CLABE# consists of bank number, branch number, beneficiary account number and check digit.

Reason/Reference for Payment & Beneficiary Phone Number

All wires require a reason for payment and should include all documentation associated with the transaction (e.g., an invoice, rental agreement, sales receipt, etc). All wires (arriving in foreign currency) to the countries listed on the **Currency List** with a checkmark in the Special Req's column must also include other specific information, such as the beneficiary phone number, as referenced in the **Purpose of Payment & Country Requirements Guide**. This section can also be used to include a note to the beneficiary, such as an invoice number, etc.

Please note:

- International wire transfers initiated for the purpose of travel **must** include backup documentation, e.g., a travel itinerary and/or invoice. This documentation is required for any wire in which the beneficiary is a travel agency or tour company, and/or any portion of the wire instructions reference a trip or tour. If this information is not provided at the time the wire is initiated, the wire will be delayed until documentation is provided.

- Correspondent banks around the world have drastically increased their due diligence requirements for accepting and processing international payments. As a result, it is very important for remitters to provide as much information as possible when providing instructions for international payments, regardless of where the funds are destined. In order to avoid any delays, remitters should provide a detailed reason for payment, and include any documentation associated with the payment such as an invoice for purchase of goods or services, lease agreements for rental payments, detailed travel itinerary for vacations, etc. If this information is not provided in advance of payment initiation, it may result in lengthy delays and requests for further information/documentation prior to the payment being processed.

4. SENDER INFORMATION

The sender (remitter) name and full address must be included on all wires. The account number to be debited for the transaction must also be included.

Important Note for Credit Unions about O.F.A.C. Verification

Office of Foreign Assets Control

Each financial institution is responsible for its own compliance with OFAC regulations. Information and a list of blocked entities and countries may be accessed through the OFAC website: www.treas.gov/ofac.

The following information should be checked against the OFAC List:

- Beneficiary Bank
- Beneficiary
- Country
- Correspondent Bank
- Sender (Remitter)