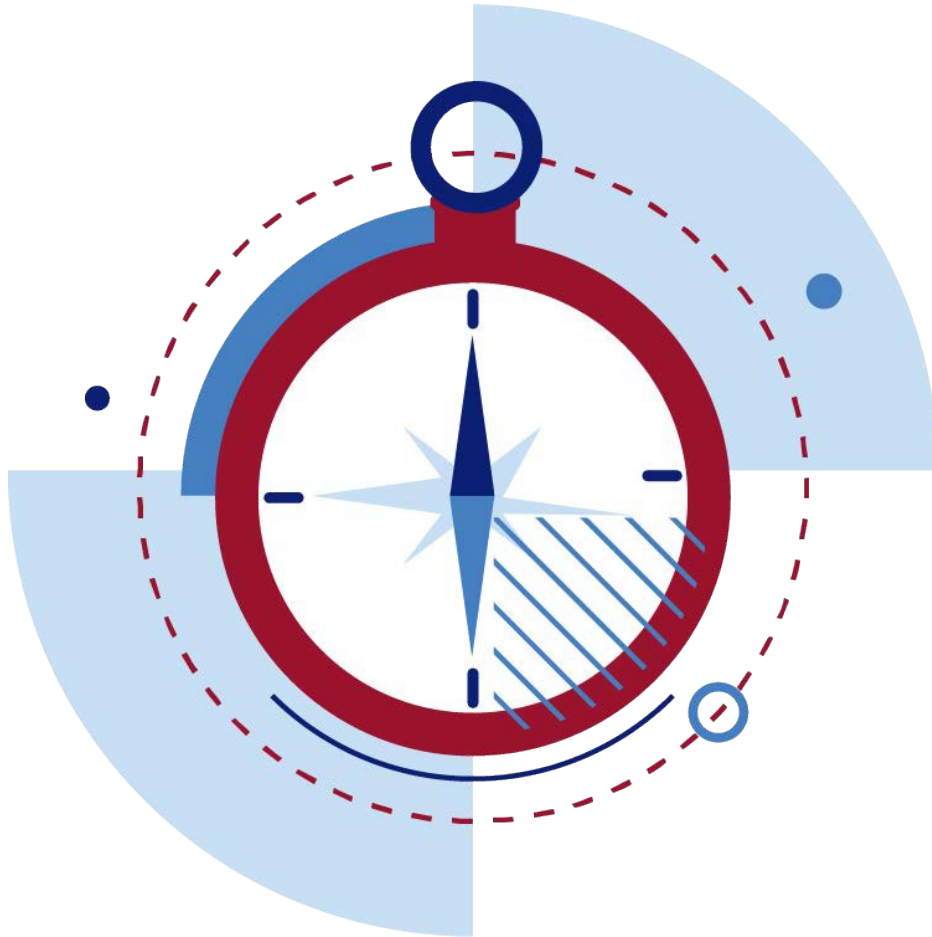


FX Currency Payment Requirement Guidelines



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Introduction

The purpose of this guide is to provide detailed, and general, currency requirements for the payment of U.S. Bank deliverable currencies. The information listed within is required for payment of the local currency and any omissions may result in payment delays. Information in this guide is formatted according to the individual currency in a SWIFT standard Pacs.008 XML message format. Payments made to certain financial institutions may require Pacs.009 XML formatting, which may vary from the requirements listed in this guide. U.S. Bank clients should ensure they have the most recent version of this guide by utilizing our [U.S. Bank Foreign Exchange customer resource page](#)

Failure to provide all requested information may result in payment delays or rejection. By providing all requested information, U.S. Bank Foreign Exchange will be able to continue to seamlessly process all payments while minimizing any requests for additional payment information.

U.S. Bank Foreign Exchange Contacts

Please contact U.S. Bank Foreign Exchange with any questions regarding currency, instruction, delivery requirements, or other FX questions.

- FX Static Data: Intlaccountsetup@usbank.com
- FX Investigations: FXInvestigations@usbank.com
- FX Settlements: FXSettlementInstructions@usbank.com
- Other FX Questions: FXClientServices@usbank.com
- FX Operations Phone: 612-303-9855
- FX Trade, Rate, & Forecast: For specific questions, please contact your marketer or analyst directly.

General Instruction Information for all Payments

Best practices mandate that the following standard information be included for every transaction. By providing this information, the risk of returned payments is mitigated. Some currencies require additional information, which can be found on the individual currency pages of this guide.

- **Debtor Information (if different from FX client/your information)**
 - Debtor Account Number
 - Debtor Name
 - Debtor Physical Address
- **Creditor Information**

- Creditor Account Number
- Creditor Name
- Creditor Physical Address
- **Creditor Agent Information**
 - Bank SWIFT/BIC Code
 - Bank Name
 - Bank Address
- **Purpose of Payment**
 - Dependent on the currency, the Purpose of Payment (POP) may need to be selected from a pre-determined list of codes. Many currencies allow the POP to be free format

Please Note:

Physical Addresses – Addresses provided should be complete physical addresses including the country code(s). PO Boxes are not accepted.

Intermediary Banks – At times, an intermediary bank may need to be used for delivery of currency to a region where a different local currency is used. Please provide all relevant intermediary bank details when an intermediary bank is being used.

Pacs.008 XML Field Guide (Formerly MT103)

MT Ref	Requirement	Pacs.008 XML Tag (Structured)	MX Field Name
57A	Beneficiary Swift/BIC Code	<CdtrAgt><FinInstnId><BICFI>	Creditor Agent
59	Beneficiary Account Number	<CdtrAcct><Id><IBAN> or <CdtrAcct><Id><Othr><Id>	Creditor Account
	Beneficiary Account Name	<Cdtr><Nm>	Creditor Name
	Beneficiary Street Name	<Cdtr><PstlAdr><StrtNm>	Creditor Address
	Beneficiary Town Name	<Cdtr><PstlAdr><TwnNm>	Creditor Address
	Beneficiary Postal Code	<Cdtr><PstlAdr><PstCd>	Creditor Address
	Beneficiary Country Code	<Cdtr><PstlAdr><Ctry>	Creditor Address
70	Purpose of Payment/Payment Details	<RmtInf><Ustrd>	Instruction for Creditor
72	Sender to Receiver Information	<RmtInf><Ustrd>	Instruction for Creditor Agent

Note: Best practice is to utilize a Swift/BIC code for the Creditor Agent rather than Name and Address.

Key Terms

SWIFT/BIC Code

SWIFT codes (or SWIFT-BIC, BIC code, SWIFT ID) are the standard format of Bank Identifier Codes approved by the International Organization for Standardization (ISO). It is the unique identification code of a particular bank. These codes are used when transferring money between banks, particularly for international wire transfers.

The SWIFT code is 8 or 11 characters, made up of:

- 4 characters - bank code (only letters)
- 2 characters - ISO 3166-1 alpha-2 country code (only letters)
- 2 characters - location code (letters and digits) (if the second character is '1', then it denotes a passive participant in the SWIFT network)
- 3 characters - branch code, optional ('XXX' for primary office) (letters and digits). Where an 8-digit code is given, it may be assumed that it refers to the primary office

IBAN/International Bank Account Number

The International Bank Account Number (IBAN) is an international standard for identifying bank accounts across national borders.

The IBAN imposes a flexible but regular format for account identification and contains validation information to avoid errors of transcription.

The IBAN's primary purpose is to facilitate cross-border inter-bank routing and avoid routing errors.

The IBAN consists of a 2-digit country code, followed by two check digits and up to thirty alphanumeric characters for the domestic bank account number, called the BBAN (Basic Bank Account Number). It is up to each country's national banking community to decide on the length of the BBAN for accounts in that country, but its length must be fixed for any given country. Further specifics regarding different country IBAN lengths and characteristics are detailed within this guide.

Bank Code

A Bank Code (which may be known as a routing code) is a code assigned by a central bank or other authority. The rules vary to a great extent between countries. Also, the name of such a code varies.

Examples:

- United States - Routing Number or ABA Number
- Canada - Transit Number



- United Kingdom - Sort Code
- Australia/New Zealand - BSB Code (Bank State Branch)
- India - Indian Financial System Code (IFSC)
- Honk Kong - Hong Kong Branch Code
- Singapore - Singapore Branch Code

The bank code typically appears on the bottom of negotiable instruments such as checks identifying the financial institution on which it was drawn.

A blue geometric graphic consisting of several overlapping triangles and polygons, creating a dynamic, abstract shape.

Disclosures

The information in this guide is subject to change without notice. U.S. Bank makes no representations or warranties as to the accuracy, completeness, or timeliness of the information in this form. The availability of the currencies listed herein are subject to change without notice.

Payments may be subject to return or delay due to sanctions screening or additional requirements/requests from downstream banks. Incomplete instructions may cause delay or rejection. In these instances, U.S. Bank reserves the right to request additional information.

Any change to your standing instructions must be communicated to U.S. Bank Foreign Exchange Operations no less than three business days prior to settlement. Failure to do so may result in settlement after value date and a claim for compensation or use of the previously applicable settlement instructions and a claim for compensation.

Individual country currency holidays are subject to change, booked trade value dates may be amended as a result.

A blue geometric graphic consisting of several overlapping triangles and polygons, creating a modern, abstract shape.

AED Guidelines

United Arab Emirates Dirham

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number/IBAN
- Purpose of Payment Code

Special Formatting/Additional Banking Details

- IBAN: 23 characters, AEXX+19 digits
- 3-character purpose of payment code from list. In addition, all payments routing to the UAE will require a POP and POP code, not just AED payments.

AED Purpose of Payment Codes

Code	Description
ACM	Agency Commission
AES	Advance payment against EOS
AFA	Receipts or payments from personal bank account or deposits abroad
AFL	Receipts or payments from personal non-resident bank account in the UAE
ALW	Allowances
ATS	Air transport
BON	Bonus
CCP	Corporate card payment
CEA	Equity and investment fund shares for the establishment of new company from residents abroad, equity of merger or acquisition of companies abroad from residents and participation to capital increase of related companies abroad
CEL	Equity and investment fund shares for the establishment of new company in the UAE from non-residents abroad, equity of merger or acquisition of companies in the UAE from non-residents abroad and participation to capital increase of related companies from non-residents in the UAE.
CHC	Charitable Contributions
CIN	Commercial Investments
COM	Commission
COP	Compensation
CRP	Credit card payments
DCP	Pre-paid Reloadable and Personalized Debit Card Payments
DIV	Dividend Payouts
DLA	Purchases and sales of foreign debt securities in not related companies – more than a year
DLF	Debt instruments intragroup loans, deposits foreign (above 10%)
DLL	Purchases and sales of securities issued by residents in not related companies- more than a year
DOE	Dividends on equity not intra group
DSA	Purchases and sales of foreign debt securities in not related companies – less than a year
DSF	Debt instruments intragroup foreign securities
DSL	Purchases and sales of securities issued by residents in not related companies- less than a year
EDU	Educational Support
EMI	Equated Monthly Installments
EOS	End of Service
FAM	Family Support
FDA	Financial derivatives foreign
FDL	Financial derivatives in the UEA
FIA	Investment fund shares foreign
FIL	Investment fund shares in the UAE
FIS	Financial Services
FSA	Equity other than investment fund shares in not related companies abroad
FSL	Equity other than investment fund shares in not related companies in the UAE
GDE	Goods sold (exports in fob value)
GDI	Goods bought (imports in cif value)
GMS	Processing repair and maintenance services on goods
GOS	Government goods and services embassies etc.
GRI	Government related income taxes tariffs capital transfers etc.
IFS	Information Services
IGD	Intra group dividends
IGT	Inter group transfer
IID	Intra group interest on debt
INS	Insurance Services

IOD	Income on Deposits
IOL	Income on Loans
IPC	Charges for the use of intellectual property royalties
IPO	IPO subscriptions
IRP	Interest Rate Swap Payments
IRW	Interest Rate Unwind Payments
ISH	Income on investment funds shares
ISL	Interest on securities more than a year
ISS	Interest on securities less than a year
ITS	Computer Services
LAS	Leave Salary
LIP	Loan interest Payments
LLA	Loans Drawings or Repayments on loans extended to non-residents- long term
LLL	Loans Drawings or Repayments on foreign loans extended to residents- long term
LNC	Loan Charges
LND	Loan Disbursements
MCR	Monetary Claim reimbursements Medical Insurance or Auto Insurance etc.
MWI	Mobile Wallet Cash in
MWO	Mobile Wallet Cash out
MWP	Mobile Wallet Payments
OAT	Own Account transfer
OTS	Other modes of transport
OVT	Overtime
PEN	Pension
PIN	Personal Investments
PIP	Profits on Islamic Products
PMS	Professional and management consulting services
POR	Refunds or Reversals on IPO subscriptions
POS	POS merchant settlement
PPA	Purchase of real estate abroad from residents
PPL	Purchase of real estate in the UAE from non-residents
PRP	Profit Rate Swap Payments
PRR	Profits or rents on real estate
PRS	Personal cultural audio visual and recreational services
PRW	Profit Rate Unwind Payments
RDA	Reverse debt instruments abroad
RDL	Reverse debt instruments in the UAE
RDS	Research and development services
REA	Reverse equity shares abroad
REL	Reverse equity shares in the UAE
RFS	Repos on foreign securities
RNT	Rent payments
SAA	Salary Advance
SAL	Salary
SCO	Construction
SLA	Loans, Drawings, or other Repayments on loans extended to non-residents – Short term
SLL	Loans, Drawings, or other Repayments on foreign loans extended to residents – Short term
STR	Travel
STS	Sea transport
SVI	Stored Value Card Cash In
SVO	Stored Value Card Cash Out
SVP	Stored Value Card Payments
TCP	Trade credits and advances payable

TCR	Trade credits and advances receivable
TCS	Telecommunications services
TKT	Tickets
TOF	Transfer of funds between persons Normal and Juridical
TTS	Technical trade-related and other business services
UFP	Unclaimed funds placement
UTL	Utility Bill Payments
TAX	Tax payments
XAT	Tax refund
CBP	Special Code for Domestic Leg when POP is not available, Cross border payments

A blue geometric graphic consisting of several overlapping triangles of different shades of blue, located in the top left corner of the page.

AUD Guidelines

Australian Dollar

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- BSB code, six digits

A blue geometric graphic consisting of several overlapping triangles of different shades of blue, located in the top left corner of the page.

BGN Guidelines

Bulgarian Lev

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 22 characters (BGXX + 18 characters)
- Payments in favor of the Bulgarian National Revenue Agency require the Payment Code (6-digits) and the Unified Identity Code of the Remitter/BULSTAT Code (9-13 digits)

A blue geometric graphic consisting of several overlapping triangles and polygons in various shades of blue.

BHD Guidelines

Baharani Dinar

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 22 characters (BHXX + 18 characters)
- Creditor street address, city, country
- Purpose of Payment Code: 3 characters
- Local market closed every Friday.

BHD Purpose of Payment Codes: Goods, Services, Income, Transfers, Receipts, and Payments

Classification	Code	Purpose	Brief Description
Import – Export	GDE	Goods Sold (Exports in fob value)	All receipts for exports and re-exports between residents and nonresidents of goods regardless of when the goods are shipped and the settlement type.
Import – Export	GDI	Goods bought (Imports in cif value)	All payments from imports between residents and nonresidents regardless of when the goods are shipped and the settlement type.
Transport & Travel	STS	Sea Transport	Transportation services provided by sea of tickets, transport of goods, cargo, and other auxiliary services.
Transport & Travel	ATS	Air transport	Transportation services provided by air of airline companies related to transport of people, cargo, and other auxiliary services.
Transport & Travel	OTS	Other methods of transport (including Postal and courier services)	Receipts and payments among residents and nonresidents related to road, pipelines, and other types of transport and postal and courier services.
Transport & Travel	STR	Travel	Travel includes leisure, health (medical reasons), education (students), visit to family and business travel, local transport, hotels, restaurants, payments of tuition, examination fee, travel agents for booking of passages of foreign trips.
Services with abroad	GMS	Processing repair and maintenance services on goods	Manufacturing services covers processing, assembly, labeling, packing and maintenance and repair services on goods undertaken by enterprises that do not own the goods concerned.
Services with abroad	SCO	Construction	Creation, renovation, repair, or extension of fixed assets in the form of buildings, land improvements including installation and assembly work, site preparation and general construction, cost of construction, repairs and maintenance work to buildings as well as renting and establishment of necessary equipment.
Services with abroad	INS	Insurance Services	Provision of various types of insurance to/from non-residents and reinsurance regarding goods, life, insurance, travel, reimbursement.
Services with abroad	FIS	Financial Services	Explicit charges that require no special calculation including fees for deposit-taking and lending, fees for one-off guarantees, early or late repayment fees or penalties, account charges, fees related to letters of credit, credit card services, commissions and charges related to financial leasing, factoring, underwriting and clearing of payments.
Services with abroad	IPC	Charges for the use of intellectual property royalties	Recording of receipts or payments related to charges for the use of proprietary rights such as patents, trademarks, copyrights, know-how, industrial processes and designs including trade secrets and franchises.
Services with abroad	TCS	Telecommunications services	Telecommunications services encompass the transmission of sound, images or other information by telephone, telex, telegram, radio and television cable and broadcasting, satellite, electronic, mail, facsimile services, including business network services, teleconferencing and support services.
Services with abroad	ITS	Computer services	Computer services consist of hardware and/or software-related services and data-processing services.
Services with abroad	IFS	Information services	Information services comprise news agency services, database services both online and through magnetic, optical or printed media and web search portals.
Services with abroad	RDS	Research and development services	Services that are associated with basic research, applied research and experimental development of new products and processes.
Services with abroad	PMS	Professional and management consulting services	Includes legal services, accounting, management consulting, managerial services and public relations services, advertising, market research and public opinion polling services.
Services with abroad	TTS	Technical, trade related and other business services	Includes architectural, engineering, scientific and other technical services, waste treatment and de-pollution, agricultural and mining services, operating leasing services, traderelated services, other business services not included elsewhere.
Services with abroad	PRS	Personal, cultural, audiovisual and recreational services	Personal, cultural and recreational services are education services, health services, heritage and recreational services and other personal services.
Interest & Profits with abroad	IGD	Dividends intragroup	Includes receipts and payments on the form of dividends to/from abroad that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intro-group would be accepted.

Interest & Profits with abroad	IID	Interest on debt intragroup	Recording of interest as investment income on external financial assets that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intro-group would be accepted.
Interest & Profits with abroad	PIP	Profits on Islamic products	According to Islamic banking definitions, for example sukus.
Interest & Profits with abroad	PRR	Profits or rents on real estate	Rent covers income receivable for putting natural resources at the disposal of a nonresident institutional unit.
Interest & Profits with abroad	DOE	Dividends on equity not Intragroup	Include receipts and payments in the form of dividends to/from abroad that resident investors receive from enterprises abroad to which they participate with percentage less than 10% at their share capital or not in the same group.
Interest & Profits with abroad	ISH	Income on investment funds shares	Investment income attributable to collective investment fund shareholders, including mutual funds and unit trusts.
Interest & Profits with abroad	ISL	Interest on securities more than a year	Interest from residents that hold securities of maturity more than a year issued by nonresidents and the opposite.
Interest & Profits with abroad	ISS	Interest on securities less than a year	Interest from residents that hold securities of maturity less than a year issued by nonresidents and the opposite.
Interest & Profits with abroad	IOL	Income on loans	Interest of loans between enterprises not belonging to the same group.
Interest & Profits with abroad	IOD	Income on deposits	Receipts of income from financial institutions nonresidents for the accounts of residents and payments of the income from resident financial institutions for accounts of nonresidents.
Government	GOS	Government goods and services embassies etc	Included are all transactions in both goods and services by enclaves such as embassies, consulates, military bases and international organizations with residents in the economies in which enclaves are located.
Government	GRI	Government related income taxes, tariffs, capital transfers, etc	Receipts and payments of transfers from Bahrain's government to and from nonresidents related to taxes on products, on income, wealth and capital gains, subsidies on products, social contributions, social benefits, investment grants and donations.
Personal	CHC	Charitable Contributions (Charity and Aid)	Humanitarian aid, military assistance, contributions to international organization apart from loans, in cash or in kind, between the governments of different countries or between governments and international organizations.
Personal	FAM	Family Support (Workers' remittances)	Purchases towards travel (Includes purchases of foreign TCs, currency, notes etc. over the counter, by hotels, hospitals, Emporiums, Educational institutions etc. as well as amount received by TT/SWIFT transfers or debit.
Personal	SAL	Salary (Compensation of employees)	Remuneration payable by resident enterprises to nonresident employees in return for work done by the latter during the accounting period.
Personal	PPA	Purchase of real estate abroad from residents	Postal The fair value of real estate purchased by residents abroad or its liquidation.
Personal	PPL	Purchase of real estate in Bahrain from non-residents	The fair value of real estate purchased by nonresidents in Bahrain or its liquidation

BHD Purpose of Payment Codes: Assets

Classification	Code	Purpose	Brief Description
FDI flows- Acquisition and liquidation by residents of equity & securities abroad (above 10% share)	CEA	Equity and Investment fund shares for the establishment of new company from residents abroad, equity of merger or acquisition of companies abroad from residents and participation to capital increase of related companies abroad	Establishment of branch or company abroad, acquisition of an existing entity, purchase or sale of additional shares with percentage 10% of its capital or above abroad or liquidation of a previous investment. If the exact percentage is not known the intra-group would be accepted.
FDI flows cont.	DSF	Debt instruments Intragroup foreign securities	Bonds that a direct investor resident gives to its direct investment enterprise abroad or their repayments and a nonresident direct investment enterprise is giving to a resident direct investor or their repayments. If the exact percentage of above 10% participation is not known the intra-group would be accepted.
FDI flows cont.	REL	Reverse equity share in Bahrain	Reverse share participation (from a company abroad in which a Bahrain company has previously invested at least 10% share) below 10% to the share capital of the resident direct investor or its liquidation
FDI flows cont.	RDL	Reverse debt instruments in Bahrain	Bonds, loans from a company abroad in which a Bahrain company has previously invested at least 10% share to its resident direct investor or their repayments.
Portfolio investment flows- Acquisition and liquidation by residents of equity & securities abroad (below 10% share)	FSA	Equity other than investment fund shares in not related companies abroad	Purchases or shares in equity from residents to shares of nonresidents companies with participation rate less than 10% or not related companies that do not belong to the same corporate group if the percentage is not known.
Portfolio investment flows cont.	FIA	Investment fund shares foreign	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.
Portfolio investment flows cont.	DSA	Purchases and sales of foreign debt securities in not related companies Less than a year	Securities issued by nonresidents for example bonds, treasury bills, commercial papers, bankers' acceptance traded in organized markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
Portfolio investment flows cont.	DLA	Purchases and sales of foreign debt securities in not related companies More than a year	Securities issued by nonresidents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
Portfolio investment flows cont.	FDA	Financial derivatives foreign	Transactions of residents to financial derivatives of nonresidents according to the gain or loss (margin) that occurs at the settlement of the title and not the underlying instrument.
Lending-repayments and transfers by residents of loans & deposits abroad	DLF	Debt Instruments Intragroup loans, deposits foreign (above 10% share)	Loans and credit that a direct investor resident gives to its direct investment enterprise abroad or their repayments and nonresident direct investment enterprise is giving to a resident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intra-group would be accepted.
Lending-repayments cont.	AFA	Receipts or payments from personal residents bank account or deposits abroad	All inward or outward flows by residents from accounts held with banks abroad.
Lending-repayments cont.	SLA	Loans- Drawings or Repayments on loans extended to nonresidents- Short term	All drawings or repayments on loans extended to nonresidents with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
Lending-repayments cont.	LLA	Loans- Drawings or Repayments on loans extended to nonresidents- Long term	All drawings or repayments on loans extended to nonresidents with duration more than a year in companies with capital participation more than 10% or that do not belong to the same corporate group if the percentage is not known.
Lending-repayments cont.	LEA	Leasing abroad	Financial leases that is leasing agreement of a nonresident with a resident.
Lending-repayments cont.	RFS	Repos on foreign securities	Repurchase agreements on securities issued by nonresidents.
Lending-repayments cont.	TCR	Trade credits and advances receivable	Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided.

BHD Purpose of Payment Codes: Liabilities

Classification	Code	Purpose	Brief Description
FDI flows- Acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share)	CEL	Equity and Investment fund shares for the establishment of new company in Bahrain from non-residents, equity of merger or acquisition of companies in Bahrain from non-residents and participation to capital increase of related companies from non-residents in Bahrain	Establishment of branch or other legal entity in Bahrain from direct investor nonresident or disinvestment. Share relationship above 10%. Acquisition of an existing entity with percentage 10% of its capital or above in Bahrain from a nonresident direct investor or liquidation of a previous investment. Purchase or sale of additional shares on a direct investment enterprise resident in Bahrain or liquidation of a previous investment.
FDI flows cont.	LDS	Debt instruments intragroup securities in Bahrain	Bonds that a direct investor nonresident gives to its direct investment enterprise in Bahrain or their repayments and a resident direct investment enterprise is giving to a nonresident direct investor or their repayments. If the exact percentage of above 10% participation is not known the intra-group would be accepted.
FDI flows cont.	REA	Reverse equity share abroad	Reverse share participation (from a company in Bahrain in which a foreign company has previously invested at least 10% share) below 10% to the share capital of the nonresident direct investor or its liquidation.
FDI flows cont.	RDA	Reverse debt instruments abroad	Bonds, loans from a company in Bahrain in which a foreign company has previously invested at least 10% share to its nonresident direct investor or their repayments.
Portfolio investment flows- Acquisition and liquidation by residents of equity & securities in Bahrain (below 10% share)	FSL	Equity other than investment fund shares in not related companies in Bahrain	Purchases or shares in equity by nonresidents of shares in resident companies with participation rate less than 10% or not related companies that do not belong to the same corporate group if the percentage is not known.
Portfolio investment flows cont.	FIL	Investment fund shares in Bahrain	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.
Portfolio investment flows cont.	DSL	Purchases and sales of securities issued by residents in not related companies Less than a year	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptance traded in organized markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known
Portfolio investment flows cont.	DLL	Purchases and sales of securities issued by residents in not related companies More than a year	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
Portfolio investment flows cont.	FDL	Financial derivatives in Bahrain	Transactions of nonresidents to financial derivatives of residents according to the gain or loss (margin) that that occurs at the settlement of the title and not the underlying instrument.
Lending-repayments and transfers by non-residents of loans & deposits in Bahrain	LDL	Debt Instruments Intragroup loans, deposits in Bahrain (above 10% share)	Loans and credit that a direct investor nonresident gives to its direct investment enterprise in Bahrain or their repayments and a resident direct investment enterprise is giving to a nonresident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intra-group would be accepted.
Lending-repayments cont.	AFL	Receipts or payments from personal nonresidents bank account in Bahrain	All inward or outward flows by nonresidents from accounts held with banks in Bahrain.
Lending-repayments cont.	SLL	Loans- Drawings or Repayments on foreign loans extended to residents- Shortterm	All drawings or repayments on loans extended to residents from abroad with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
Lending-repayments cont.	LLL	Loans- Drawings or Repayments on foreign loans extended to residents- Longterm	All drawings or repayments on loans extended to residents from abroad with duration more than a year in companies with capital participation more than 10% or that do not belong to the same corporate group if the percentage is not known.
Lending-repayments cont.	LEL	Leasing in Bahrain	Financial leases that is leasing agreement of a resident with a nonresident.
Lending-repayments cont.	RLS	Repos on securities issued by residents	Repurchase agreements on securities issued by residents.

Lending-repayments cont.	TCP	Trade credits and advances payable	Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided.
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CAD Guidelines

Canadian Dollar

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- 9-digit Canadian routing number (transit + bank code)
- Full physical Creditor address is required. PO Boxes are not acceptable. In addition, all payments routed through Canada, not just CAD payments or payments with a Canadian final destination, will require the Creditor address.

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CHF Guidelines

Swiss Franc

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 21 characters, CH/LIXX+17 digits

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CNY Guidelines

Chinese Yuan (Renminbi) Onshore

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment Code

Special Formatting/Additional Banking Details

- Full Creditor Address
- Contact name and phone number for Creditor
- Purpose of payment
- CNAPS code highly recommended (12 digits)

Due to local clearing regulations, please choose the Purpose of Payment from the list located on pages 27-28 for all Yuan Renminbi (CNY/CNH) transactions. Please inform us of which payment code is most appropriate for each trade.

A blue geometric graphic consisting of several overlapping triangles and polygons, creating a modern, abstract shape.

CNH Guidelines

Offshore Deliverable Yuan

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment Code

Special Formatting/Additional Banking Details

- Full Creditor Address
- Contact name and phone number for Creditor
- Purpose of payment
- CNAPS code highly recommended (12 digits)

Due to local clearing regulations, please provide the Purpose of Payment for all Yuan Renminbi (CNY/CNH) transactions. Please inform us of which payment code is most appropriate for each trade.

CNY/CNH Purpose of Payment Codes

Purpose of Payment Code	Definition	Message Type
/BUSINESS/CAPITAL TRF	Cross border Capital transfer; Capital account transactions, (capital transfers and acquisition/disposal of non-productive or non-financial assets), capital injection, capital reduction, capital payment, direct investments, securities investments, other investments, shareholder's loan/repayment, other capital payments as approved by relevant regulatory authorities, fund transfers for foreign direct investment ("FDI") by enterprises and RMB Qualified Foreign Institutional Investor ("RQFII") projects by enterprises, bonds, fund transfer between enterprises, individual investments, etc.	Pacs.008 or Pacs.009
/BUSINESS/CHARITY DONATION	Charity Donation; Donation to charities (non-profit making organizations)	Pacs.008
/BUSINESS/CURRENT ACCTXN	Current Account Transactions; Income and current transfers, remittance of profits, bonus, dividend payment, tax payment and scholarships, etc	Pacs.008 or Pacs.009
/BUSINESS/GOODS TRADE	Cross-border Goods Trade; Cross-border settlement conducted for trade in goods, including individual retail consumptions, general merchandise, goods for processing, goods required for repairing, goods procured in ports by carriers, transactions to be settled by letter of credit, bills for collection, payment of import equipment and advanced payment, etc.	Pacs.008 or Pacs.009
/BUSINESS/SERVICE TRADE	Cross-border Service Trade; Cross-border settlement conducted for trade in services, including individual bill payments, services or fees relating to transportation; travel; communications; construction services; installation projects and their subcontract services; insurance; financial services; computer and information services; royalties and license fees; sports and entertainment; water, electricity and gas bills to be paid by corporations or financial institutions; rent; audit fees; hotel accommodation fees; legal fees; advertising and promotion fees; copyright and design fees; research and development fees; company registration fees; medical expenses; government services not mentioned above and other commercial services, etc.	Pacs.008 or Pacs.009
/BANK/CAPITAL TRF FOR BOND	Cross border Capital Transfer; Cross border capital transfer for bond payment	Pacs.009
/BANK/FUND TRF	Cross-border Fund Transfer; Cross-border fund transfer between banks	Pacs.009

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CZK Guidelines

Czech Koruna

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

n/a



DKK Guidelines

Danish Kroner

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

n/a

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EUR Guidelines

Euro

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN Required for all EU Countries:
 - Austria
 - Belgium
 - Bulgaria
 - Croatia
 - Republic of Cyprus
 - Czech Republic
 - Denmark
 - Estonia
 - Finland
 - France
 - Germany
 - Greece
 - Hungary
 - Ireland
 - Italy
 - Latvia
 - Lithuania
 - Luxembourg
 - Malta
 - Netherlands
 - Poland
 - Portugal
 - Romania
 - Slovakia
 - Slovenia
 - Spain
 - Sweden

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GBP Guidelines

British Pound

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 24 characters GBXX+18 digits OR
- If no IBAN is available, 6-digit Sort Code must be provided

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

HKD Guidelines

Hong Kong Dollar

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

n/a

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

HUF Guidelines

Hungarian Forint

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 28 characters, HUXX+24 digits

A blue geometric graphic consisting of several overlapping triangles and polygons, creating a modern, abstract shape.

IDR Guidelines

Indonesian Rupiah

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- Transfers equal to or greater than USD 1 million (equivalent) require supporting documentation indicating the purpose and exact IDR amount of each payment. Supporting documentation includes a copy of the invoice or payroll request, or a letter on signed letterhead describing reason for transfer.
- SKN information is mandatory for all payments equal to or below 1 billion IDR. SKN information may also be requested on an ad hoc basis for transfers above 1 billion IDR per local banks' internal policies. Please provide: sender customer type, sender resident type, beneficiary bank city code, beneficiary customer type and beneficiary resident type. Any missing or incomplete information may result in payments being either delayed or rejected
- Creditor Address is required

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ILS Guidelines

Israeli Shekel

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 23 characters, ILXX+19 digits

A blue geometric graphic consisting of several overlapping triangles and polygons, creating a modern, abstract design.

INR Guidelines

Indian Rupee

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment Code

Special Formatting/Additional Banking Details

- IFSC code, 11 digits
- Detailed Purpose of Payment in addition to code
- Full physical Creditor address is required. PO Boxes are not acceptable.
- Transactions to a beneficiary totaling INR 500 million or greater require the Legal Entity Identifier (LEI) for both the beneficiary and the remitter. You must ensure that the LEI for both yourself (the ordering customer/remitter) and your beneficiary are provided to U.S. Bank upon trade booking.
- Entities can obtain an LEI from any of the Local Operating Units (LOUs) accredited by the Global Legal Entity Identifier Foundation (GLEIF), the body tasked to support the implementation and use of LEI. Global Markets Entity Identifier (GMEI) is a resource used to obtain an LEI (<https://www.gmeiutility.org/>). In India, an LEI can be obtained from Legal Entity Identifier India Ltd. (LEIL) (<https://www.ccilindia-lei.co.in>). Note that there is a cost to obtain an LEI, and the process may take several days. Please plan accordingly and ensure that your beneficiary is advised of this requirement.

Note: U.S. Bank does not endorse the use of any particular LEI provider or website.

INR Purpose of Payment Codes

Group	Purpose Group Name	Purpose Code	Description
00	Capital Account	S0001	Indian investment abroad -in equity capital (shares)
00	Capital Account	S0002	Indian investment abroad - in debt securities
00	Capital Account	S0003	Indian investment abroad - in branches
00	Capital Account	S0004	Indian investment abroad -in subsidiaries and associates
00	Capital Account	S0005	Indian investment abroad - in real estate
00	Capital Account	S0006	Repatriation of Foreign Direct Investment in India- in equity shares
00	Capital Account	S0007	Repatriation of Foreign Direct Investment in India - in debt securities
00	Capital Account	S0008	Repatriation of Foreign Direct Investment in India - in real estate
00	Capital Account	S0009	Repatriation of Foreign Portfolio Investment in India - in equity shares
00	Capital Account	S0010	Repatriation of Foreign Portfolio Investment in India - in debt securities
00	Capital Account	S0011	Loans extended to Non-Residents
00	Capital Account	S0012	Repayment of loans received from Non-Residents (Long & medium term loans)
00	Capital Account	S0013	Repayment of short term loans received from Non-Residents
00	Capital Account	S0014	Repatriation of Non-Resident Deposits (FCNRB/N.RERA etc)
00	Capital Account	S0015	Repayment of loans & overdrafts taken by Ads on their own account.
00	Capital Account	S0016	Sale of a foreign currency against another foreign currency
00	Capital Account	S0017	Purchase of intangible assets like patents, copyrights, trade marks etc.
00	Capital Account	S0018	Other capital payments not included elsewhere
01	Imports	S0101	Advance payment against imports
01	Imports	S0102	Payment towards imports- settlement of invoice
01	Imports	S0103	Imports by diplomatic missions
01	Imports	S0104	Intermediary trade
01	Imports	S0190	Imports below Rs. 500.000- (For use by ECD offices)
02	Transportation	S0201	Payments for surplus freight/passenger fare by foreign shipping companies operating in India.
02	Transportation	S0202	Payment for operating expenses of Indian shipping companies operating abroad.
02	Transportation	S0203	Freight on imports - Shipping companies
02	Transportation	S0204	Freight on exports - Shipping companies
02	Transportation	S0205	Operational leasing (with crew) -Shipping companies
02	Transportation	S0206	Booking of passages abroad -Shipping companies
02	Transportation	S0207	Payments for surplus freight/passenger fare by foreign Airlines companies operating in India
02	Transportation	S0208	Operating expenses of Indian Airlines companies operating abroad
02	Transportation	S0209	Freight on imports - Airlines companies
02	Transportation	S0210	Freight on exports - Airlines companies
02	Transportation	S0211	Operational leasing (with crew) -Airlines companies
02	Transportation	S0212	Booking of passages abroad - Airlines companies
02	Transportation	S0213	Payments on account of stevedoring, demurrage, port handling charges etc.
03	Travel	S0301	Remittance towards Business travel
03	Travel	S0302	Travel under basic travel quota (BTQ)
03	Travel	S0303	Travel for pilgrimage
03	Travel	S0304	Travel for education (including fees, hotel expenses etc.)
03	Travel	S0305	Other travel (international credit cards)
03	Travel	S0306	Other travel (international credit cards)
04	Communication Service	S0401	Postal services
04	Communication Service	S0402	Courier services
04	Communication Service	S0403	Telecommunication services
04	Communication Service	S0404	Satellite services
05	Construction Service	S0501	Construction of projects abroad by Indian companies including import of goods at project site
05	Construction Service	S0502	Payments for cost of construction etc. of projects executed by foreign companies in India
06	Insurance Service	S0601	Payments for Life insurance premium
06	Insurance Service	S0602	Freight insurance - relating to import & export of goods
06	Insurance Service	S0603	Other general insurance premium
06	Insurance Service	S0604	Reinsurance premium
06	Insurance Service	S0605	Auxiliary services (commission on insurance)
06	Insurance Service	S0606	Settlement of claims
07	Financial Services	S0701	Financial intermediation except investment banking - Bank charges, collection charges, LC charges, cancellation of forward contracts, commission on financial leasing, etc.
07	Financial Services	S0702	Investment banking - brokerage, underwriting commission etc.

07	Financial Services	S0703	Auxiliary services - charges on operation & regulatory fees, custodial services, depository services etc.
08	Computer & Info Services	S0801	Hardware consultancy
08	Computer & Info Services	S0802	Software implementation/consultancy
08	Computer & Info Services	S0803	Database, data processing charges
08	Computer & Info Services	S0804	Repair and maintenance of computer and software
08	Computer & Info Services	S0805	News agency services
08	Computer & Info Services	S0806	Other information services - Subscription to newspapers, periodicals
09	Royalties & License Fees	S0901	Franchise services - patents, copyrights, trademarks, industrial processes, franchises, etc.
09	Royalties & License Fees	S0902	Payment for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films)
10	Other Business Services	S1001	Merchanting services – net payments (from sale & purchase of goods without crossing the border)
10	Other Business Services	S1002	Trade related services - commission on exports/imports
10	Other Business Services	S1003	Operational leasing services (other than financial leasing) without operating crew, including charter hire
10	Other Business Services	S1004	Legal services
10	Other Business Services	S1005	Accounting, auditing, book keeping and tax consulting services
10	Other Business Services	S1006	Business and management consultancy and public relations services
10	Other Business Services	S1007	Advertising, trade fair, market research and public opinion polling service
10	Other Business Services	S1008	Research & Development services
10	Other Business Services	S1009	Architectural, engineering and other technical services
10	Other Business Services	S1010	Agricultural, mining and on-site processing services - protection against insects & disease, increasing of harvest yields, forestry services, mining services like analysis of ores etc.
10	Other Business Services	S1011	Payments for maintenance of offices Abroad
10	Other Business Services	S1012	Distribution services
10	Other Business Services	S1013	Environmental services
10	Other Business Services	S1019	Other services not included elsewhere
11	Personal, cultural, & recreational services	S1101	Audio-visual and related services – services and associated fees related to production of motion pictures, rentals, fees received by actors, directors, producers and fees for distribution rights
11	Personal, cultural, & recreational services	S1102	Personal, cultural services such as those related to museums, libraries, archives and sporting activities; fees for correspondence courses abroad
12	Government not included elsewhere (G.n.i.e.)	S1201	Maintenance of Indian embassies abroad
12	Government not included elsewhere (G.n.i.e.)	S1202	Remittances of foreign embassies in India
13	Transfers	S1301	Remittance by non-residents towards family maintenance and savings
13	Transfers	S1302	Remittance towards personal gifts and donations
13	Transfers	S1303	Remittance towards donations to religious and charitable institutions abroad
13	Transfers	S1304	Remittance towards grants and donations to other governments and charitable institutions established by the governments.
13	Transfers	S1305	Contributions/donations by the Government to international institutions
13	Transfers	S1306	Remittance towards payment / refund of taxes.
14	Income	S1401	Compensation of employees
14	Income	S1402	Remittance towards interest on Non-Resident deposits (FCNRB/NRERA/NRNRD/NRSR etc.)
14	Income	S1403	Remittance towards interest on loans from Non-Residents (ST/MT/LT loans)
14	Income	S1404	Remittance of interest on debt securities - debentures / bonds / FRNs etc.
14	Income	S1405	Remittance towards interest payment by ADs on their own account (to VOSTRO a/c holders or the OD on NOSTRO a/c.)
14	Income	S1406	Repatriation of profits
14	Income	S1407	Payment/repatriation of dividends
15	Others	S1501	Refunds / rebates / reduction in invoice value on account of exports
15	Others	S1502	Reversal of wrong entries, refunds of amount remitted for non-exports
15	Others	S1503	Payments by residents for international bidding
15	Others	S1504	Crystallize/Cancel export bills

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JOD Guidelines

Jordanian Dinar

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 30 characters (JOXX + Bank Code + Branch Code + 18 characters)
- Purpose of payment code: 4 digits

JOD Purpose of Payment Codes

Classification	Code	Purpose
Personal	101	Invoice Payment and Purchase
Personal	102	Utility Bill Payment
Personal	103	Prepaid Cards Recharging
Personal	104	Standing Orders
Personal	105	Personal Donations
Personal	106	Family Assistance and Expenses
Personal	107	Individual Social Security Subscription
Personal	108	Associations Subscriptions
Personal	109	Saving and Funding account
Personal	110	Inheritance
Personal	111	End of Service Indemnity
Salaries and Wages	201	Public Sector Employees Salaries
Salaries and Wages	202	Laborers Salaries
Salaries and Wages	203	Private Sector Staff Salaries
Salaries and Wages	204	Jordanian Diplomatic Staff Salaries
Salaries and Wages	205	Foreign Diplomatic Salaries
Salaries and Wages	206	Overseas Incoming Salaries
Salaries and Wages	207	Civil/Military Retirement Salaries
Salaries and Wages	208	Social Security Retirement Salaries
Salaries and Wages	209	Establishment Social Security Subscription
Investment Remittance	301	Investment Revenues
Investment Remittance	302	Brokerage Investment
Investment Remittance	303	Insurance
Investment Remittance	304	Subscriptions to an International Nonmonetary Organization
Investment Remittance	305	Local Investment
Investment Remittance	306	External Investment
Investment Remittance	307	Tender Bond Guarantee
Transportation and Tourism	401	Air Freight
Transportation and Tourism	402	Land Freight
Transportation and Tourism	403	Sea Freight
Transportation and Tourism	404	Travel and Tourism
Training and Delegation	501	Governmental Delegation Transfers
Training and Delegation	502	Private Sector Delegation Transfers
Training and Delegation	503	Governmental Education
Training and Delegation	504	Private Sector Education
Import and Export	601	Public Sector Exportation
Import and Export	602	Private Sector Exportation
Import and Export	603	Public Sector Importation
Import and Export	604	Private Sector Importation

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JPY Guidelines

Japanese Yen

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- Creditor bank branch recommended. The bank branch number is preferred
- Zero decimal currency, whole numbers only.

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

KES Guidelines

Kenyan Shilling

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- Creditor bank branch code: 5 digits which starts with the 2-digits bank code + 3-digits branch code, with a Prefix "BANK CODE" or "BRANCH CODE"
- Full Creditor address including street name, city, country and postal code



KRW Guidelines

South Korean Won

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- Zero decimal currency, whole numbers only.

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

KWD Guidelines

Kuwaiti Dinars

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 30 characters (KWXX + 26 characters)
- Full Creditor address including street name, city, country and postal code

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

KZT Guidelines

Kazakhstan Tenge

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 20 characters
- In-depth, detailed purpose of payment
- 12-digit fiscal code – BIN (Business Identification Number) or IIN (Individual Identification Number)
- EKNP Code- KOD (2-digit Remitter Code), KBE (2-digit Beneficiary Code), KZT (Currency Code) and finally the KNP (3-digit Purpose of Payment Code): e.g., EKNP 1122KZT333.
- For tax payments to the local tax authorities only, a Budget Classification Code (6-digits) is required. This is also known as a KBK Code.

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

MAD Guidelines

Moroccan Dirham

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- 24-digit account number

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MXN Guidelines

Mexican Peso

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- 18-digit CLABE number
- For all MXN going outside Mexico, an intermediary account number is required.

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

NOK Guidelines

Norwegian Kroner

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 15 characters, NO+13-digits

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

NZD Guidelines

New Zealand Dollar

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- 15 – 16 digit account number beginning with the BSB code

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

OMR Guidelines

Rial Omani

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- Full Creditor name and physical address is required. PO Boxes are not acceptable.
- Local market is closed every Friday.

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

PHP Guidelines

Philippine Peso

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- Full Creditor name and physical address is required. PO Boxes are not acceptable.

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

PLN Guidelines

Polish Zloty

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 28 characters, PL+26 digits

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

QAR Guidelines

Qatari Rial

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 29 characters, QA+27 digits
- Full Creditor name and physical address are required. PO Boxes are not acceptable.
- Local market closed every Friday.

A blue geometric graphic consisting of several overlapping triangles and polygons, creating a modern, abstract shape.

RON Guidelines

Romanian Leu

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 24 characters RO+22 digits
- Full Creditor name and physical address are required. PO Boxes are not acceptable.

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

SAR Guidelines

Saudi Riyal

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 24 characters, SA+22 digits

A blue geometric graphic consisting of several overlapping triangles and polygons, creating a modern, abstract shape.

SEK Guidelines

Swedish Kroner

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 24 characters, SE+22 digits

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

SGD Guidelines

Singapore Dollar

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

n/a

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

THB Guidelines

Thai Baht

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment Code

Special Formatting/Additional Banking Details

- Detailed purpose of payment in addition to code

THB Purpose of Payment Codes

Code	Value
318001	Service, Income, and Transfer and Donation
318002	Service
318003	Shipment expenses
318004	Shipment fees
318005	Insurance premium and reinsurance premium for goods
318006	Compensation for goods insurance
318007	Other service fees related to international shipment
318008	Expenses related to other transportation apart from cargo transport
318009	Fare
318010	Various service fees provided for international vehicles and other transportation costs
318011	Travelling expenses
318012	Travelling expenses - tourists
318013	Travelling expenses - students
318014	Overseas travelling expenses- others
318015	Expenses on health service
318016	Remaining funds sold/repurchased by travelers
318017	Credit card or debit card expenses
318214	Non-Bank Transaction
318165	Authorized persons
318166	Authorized firms
318167	International funds transfer agents
318215	Authorized Securities firms
318018	Government sector service charges
318022	Other service charges – private sector
318023	Telecommunication charges
318024	Construction costs
318025	Royalty, franchise/patent, and copyright
318026	Insurance premiums and reinsurance premiums not related to goods
318027	Compensation for the insurance not related to goods
318028	Consultant fees
318029	Commission and brokerage in financial area
318030	Other commission and brokerage
318031	Information service fees
318032	Representative office expenses
318033	Advertisement fees

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TRY Guidelines

Turkish Lira

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- IBAN: 26 characters, TR+24 digits
- Detailed Purpose of Payment

A blue geometric graphic consisting of several overlapping triangles of different shades of blue.

USD Guidelines

United States of America Dollar

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- If payment is being made overseas, Creditor Bank Swift/BIC is required.
- Domestic payments must include the Creditor Bank ABA code.

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ZAR Guidelines

South African Rand

Delivery Requirements

- Creditor Bank SWIFT/BIC CODE
- Creditor Account Name
- Creditor Account Number
- Purpose of Payment

Special Formatting/Additional Banking Details

- Routing code, six digits.

Additional Currency Offerings

In addition to the previously detailed currencies, U.S. Bank can facilitate the payment of the below currencies, when all conditions are met. The availability of these currencies is subject to change without notice. Please reach out to your Foreign Exchange marketer or contact for more information and restrictions.

The Americas

ARS Argentina
AWG Aruba
BSD Bahamas
BBD Barbados
BZD Belize
BMD Bermuda
BOB Bolivia
BRL Brazil
KYD Cayman Islands
CLP Chile
COP Colombia
CRC Costa Rica
DOP Dominican Republic
XCD East Caribbean
GTQ Guatemala
GYD Guyana
HTG Haiti
HNL Honduras
JMD Jamaica
ANG Netherlands Antilles
NIO Nicaragua
PYG Paraguay
PEN Peru
SRD Suriname
TTD Trinidad and Tobago
UYU Uruguay
VES Venezuela

Oceania

FJD Fiji
XPF French Polynesia
PGK Papua New Guinea
SBD Solomon Islands
TOP Tonga
VUV Vanuatu
WST Western Samoa

Europe

ALL Albania
BAM Bosnia
HRK Croatia
ISK Iceland
RSD Serbia

Middle East & North Africa

DZD Algeria
EGP Egypt
LBP Lebanon
TND Tunisia

A blue geometric graphic consisting of several overlapping triangles and polygons, creating a dynamic, abstract shape.

Sub-Saharan Africa

AOA Angola
BWP Botswana
CVE Cape Verde
XAF Cameroon, Chad, Central African Republic, Congo, Equatorial Guinea, Gabon
XOF Benin, Burkina Faso, Guinea Bissau, Ivory Coast, Mali, Niger, Senegal, Togo
KMF Comoros
DJF Djibouti
ERN Eritrea
SZL Eswatini
ETB Ethiopia
GMD Gambia
GHS Ghana
GNF Guinea
LSL Lesotho
LRD Liberia
MGA Madagascar
MWK Malawi
MVR Maldives
MRU Mauritania
MUR Mauritius
MZN Mozambique
NAD Namibia
NGN Nigeria
RWF Rwanda
SLE Sierra Leon
STN São Tomé
SCR Seychelles
SLL Sierra Leone
UGX Uganda
TZS Tanzania
ZMW Zambia

Asia

AFN Afghanistan
AMD Armenia
AZN Azerbaijan
BDT Bangladesh
BND Brunei
KHR Cambodia
GEL Georgia
KGS Kyrgyzstan
LAK Laos
MOP Macau
MYR Malaysia
MNT Mongolia
MMK Myanmar
NPR Nepal
PKR Pakistan
LKR Sri Lanka
TWD Taiwan
TJS Tajikistan
VND Vietnam

Version Updates

Date	Revision
Sept. 13, 2021	Guide Published
Jan. 5, 2022	Update to AED work week and FCC review table
Mar. 2, 2022	RUB/BYN/UAH removal, SAR guidelines, AED POP update and general edits for consistency
May 3, 2022	Title Update
March 21, 2023	Added SLE and VES, revised/updated INR LEI requirement
April 1, 2023	New currency instructions added, updated EU countries list.
August 22, 2025	Updated verbiage and formatting for ISO 20022 requirements