San Diego County Credit Union

FOREIGN WIRE COUNTRY GUIDE

All information provided is subject to change.

Information Required for All Foreign Wires *All required information must be provided to process a wire. Sending foreign wires with incorrect instructions may cause the wire to be delayed, returned, or a potential loss of funds.*		
Beneficiary Bank SWIFT Code Beneficiary Bank Name Beneficiary Bank Address (Foreign physical address) – **NO PO BOX**	Beneficiary Full Name Beneficiary Account Number Beneficiary Physical Address (foreign or domestic) – **NO PO BOX**	Wire Purpose (reason for the transfer) Country Specific Required Information (table below)

INTERNATIONAL WIRE COUNTRIES OFFERED BY SDCCU®

The following table defines country specific requirements. Required fields will either be labeled or have a checkmark (✓) indicating as such:

Country Name	Code	IBAN / Length		Transit / Routing Code (See Table on Page 9)	Purpose of Payment	Beneficiary Contact & Phone
Albania	AL	Recommended	28		✓	
Algeria	DZ				✓	✓
America Samoa	AS					
Andorra	AD	Recommended	24			
Angola	AO	Account number required	25		✓	Recommended
Anguilla	AI				✓	
Antarctica	AQ					
Antigua and Barbuda	AG				✓	
Argentina	AR	Account number required			✓	✓ CUIT Tax ID #
Armenia	AM	Account number required			✓	
Aruba	AW				✓	
Australia	AU	Account number required		Recommended		
Austria	AT	Recommended	20	✓ Required if no IBAN		
Azerbaijan	AZ	Recommended	28		✓ Detailed purpose of payment	
Bahamas	BS			✓ Required if "RBC Bahamas"	✓	
Bahrain	BH	Recommended	22		✓ 3-letter payment code required	
Bangladesh	BD	Account number required			✓	
Barbados	BB	Account number required			✓	

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Country Name	Code	IBAN / Length		Transit / Routing Code (See Table on Page 9)	Purpose of Payment	Beneficiary Contact & Phone
Belgium	BE	Required	16			
Belize	BZ	Account number required			✓	
Benin	BJ	Recommended	28		✓	
Bermuda	BM	Account number required			✓	
Bhutan	BT	Account number required			✓	
Bolivia, Plurinational State of	BO				✓	
Bosnia and Herzegovina	BA	Required	20		✓	
Botswana	BW					
Bouvet Island	BV					
Brazil	BR	Required	29	✓	✓	✓ Tax ID #
British Indian Ocean Territory	IO					
Brunei Darussalam	BN				✓	
Bulgaria	BG	Required	22		✓	
Burkina Faso	BF	Recommended	28		✓	
Burundi	BI	Account number required	11		✓	
Cambodia	KH				✓	
Cameroon	CM	Recommended	27		✓	
Canada	CA	Account number required		✓		
Cape Verde	CV	Recommended	22		✓	
Cayman Islands	KY				✓	
Central African Republic	CF	Recommended	27		✓	
Chad	TD				✓	
Chile	CL	Account number required			✓	✓ RUT Tax ID #
China	CN	Account number required			✓	✓
Christmas Island	Cx				✓	
Colombia	CO	Account number required			✓	✓ + email address, Tax ID #
Comoros	KM	Account number required			✓	
Cook Islands	CK				✓	

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Costa Rica	CR	Required	22		✓	✓ Tax ID#
Cote d'Ivoire	CI	Recommended	28		✓	
Croatia	HR	Required	21			
Cyprus	CY	Recommended	28			
Czech Republic	CZ	Recommended	24			
Denmark	DK	Required	18			Recommended
Djibouti	DJ				✓	
Dominican Republic	DO	Required	28		✓	✓ Tax ID #
Ecuador	EC					
Egypt	EG	Required	29		✓	
El Salvador	SV					
Equatorial Guinea	GQ	Recommended	27			
Eritrea	ER	Account number required			✓	
Estonia	EE	Required	20			
Ethiopia	ET	Account number required			✓	
Faroe Islands	FO	Recommended	20			
Fiji	FJ				✓	
Finland	FI	Required	18			
France	FR	Required	27			
French Guiana	GF	Required	27			
French Polynesia	PF	Account number required	27		✓	
Gabon	GA	Recommended	27		✓	
Gambia	GM				✓	
Georgia	GE	Recommended	22		✓ Detailed purpose of payment	
Germany	DE	Required	22	Optional with IBAN		
Ghana	GH				✓	
Gibraltar	GI	Recommended	23			
Greece	GR	Recommended	27	✓ Required if no IBAN		

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Greenland	GL	Recommended	18			
Grenada	GD				✓	
Guadeloupe	GP	Required	27			
Guam	GU					
Guatemala	GT	Recommended	28		✓	✓ NIT Tax ID #
Guernsey	GG	Required	22			
Guinea	GN	Account number required			✓	
Guinea-Bissau	GW				✓	
Guyana	GY				✓	
Honduras	HN				✓	✓
Hong Kong	HK	Account number required		✓ Required if no IBAN	✓	
Hungary	HU	Recommended	28			
Iceland	IS	Recommended	26		✓	
India	IN	Account number required		✓	✓ Purpose of Payment Code	
Indonesia	ID	Account number required			✓	
Ireland	IE	Required	22	Optional with IBAN		
Isle of Man	IM	Required	22			
Israel	IL	Required	23			
Italy	IT	Recommended	27	✓ Required if no IBAN		
Jamaica	JM	Account number required			✓	
Japan	JP	Account number required			✓	
Jersey	JE	Required	22	✓		
Jordan	JO	Required	30		✓ Purpose of Payment Code	
Kazakhstan	KZ	Recommended	20		✓ Purpose of Payment Code	✓ BIN or IIN ID #
Kenya	KE	Account number required			✓ Purpose of Payment Code	
Kiribati	KI				✓	
Korea, Republic of (South Korea)	KR	Account number required			✓	✓
Kosovo	XK	Required	20		✓	

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Country Name	Code	IBAN / Length		Transit / Routing Code (See Table on Page 9)	Purpose of Payment	Beneficiary Contact & Phone
Kuwait	KW	Recommended	30		✓ Purpose of Payment Code	
Kyrgyzstan	KG	Account number required			✓ Purpose of Payment Code	
Lao People's Democratic Republic	LA	Account number required			✓	
Latvia	LV	Recommended	21		✓	
Lesotho	LS				✓	
Liberia	LR				✓	
Liechtenstein	LI	Recommended	21		✓	
Lithuania	LT	Recommended	20		✓	
Luxembourg	LU	Recommended	20			
Macau or Macao	MO	Account number required			✓	
Macedonia, Former Yugoslav Republic	MK	Recommended	19		✓	✓
Madagascar	MG	Account number required	27		✓	
Malawi	MW	Account number required			✓ NIB Bank ID number required	
Malaysia	MY	Account number required				
Maldives	MV	Account number required			✓	
Mali	ML	Recommended	28		✓	
Malta	MT	Account number required	31			
Marshall Islands	MH					
Martinique	MQ	Required	27			
Mauritania	MR	Recommended	27		✓	
Mauritius	MU	Recommended	30		✓	
Mexico	MX	CLABE Account Number required	18			
Micronesia, Federated States of	FM					
Moldova, Republic of	MD	Account number required			✓	
Monaco	MC	Recommended	27		✓	
Mongolia	MN	Account number required			✓	
Montenegro	ME	Recommended	22			
Montserrat	MS				✓	

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Morocco	MA	Account number required			✓	
Mozambique	MZ	Recommended	25		✓ NIB Bank ID #	
Namibia	NA				✓	
Nepal	NP	Account number required			✓	
Netherlands	NL	Recommended	18			
Netherlands Antilles	AN				✓	
New Caledonia	NC	Account number required	27		✓	
New Zealand	NZ	Account number required		Recommended	✓	
Niger	NE	Recommended	24		✓	
Nigeria	NG	Account number required			✓	
Niue	NU				✓	
Northern Mariana Islands	MP					
Norway	NO	Recommended	15		✓	
Oman	OM	Required	23		✓ 3-digit Purpose of Payment Code	
Pakistan	PK	Recommended	24		✓	✓ Remitter and Beneficiary ID #
Palau	PW					
Palestinian Territory, Occupied	PS	Recommended	29			
Panama	PA				✓	
Papua New Guinea	PG				✓	
Paraguay	PY	Account number required			✓	✓ Tax ID #
Peru	PE	Account number required			✓	✓ Tax ID # OR Foreign Registration #
Philippines	PH	Account number required				
Poland	PL	Recommended	28	✓ Required if no IBAN	✓	
Portugal	PT	Recommended	25	✓ Required if no IBAN		
Qatar	QA	Required	29		✓ 3-letter Purpose of Payment Code	
Reunion	RE	Required	27			
Romania	RO	Required	24		✓	
Rwanda	RW	Account number required			✓	

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Country Name	Code	IBAN / Length		Transit / Routing Code (See Table on Page 9)	Purpose of Payment	Beneficiary Contact & Phone
Saint Kitts and Nevis	KN				✓	
Saint Lucia	LC					
Sint Maarten	Sx				✓	
Saint Vincent and The Grenadines	VC					
Samoa	WS				✓	
San Marino	SM	Recommended	27			
Sao Tome and Principe	ST	Required	25			
Saudi Arabia	SA	Recommended	24		✓	
Senegal	SN	Recommended	24		✓	
Serbia	RS	Recommended	22		✓	
Seychelles	SC	Account number required			✓	
Sierra Leone	SL	Account number required			✓	
Singapore	SG	Account number required			✓	
Slovakia	SK	Recommended	24			
Slovenia	SI	Recommended	19			
Solomon Islands	SB				✓	
South Africa	ZA	Account number required		Recommended	✓	
Spain	ES	Recommended	24	✓ Required if no IBAN		
Sri Lanka	LK					
Suriname	SR				✓	
Swaziland	SZ				✓	
Sweden	SE	Recommended	24		✓	
Switzerland	CH	Recommended	21		✓	
Taiwan, Province of China	TW	Account number required			✓	
Tanzania, United Republic of	TZ	Account number required			✓	
Thailand	TH	Account number required			✓	
Togo	TG	Recommended	24			
Tonga	TO				✓	

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Country Name	Code	IBAN / Length		Transit / Routing Code (See Table on Page 9)	Purpose of Payment	Beneficiary Contact & Phone
Trinidad and Tobago	TT				✓	
Tunisia	TN	Recommended	24		✓	
Turkey	TR	Recommended	26		✓	
Turkmenistan	TM				✓	
Turks and Caicos Islands	TC					
Uganda	UG	Account number required			✓	
United Arab Emirates	AE	Required	23		✓ (See UAE table)	
United Kingdom	GB	Recommended	22	✓ Requried if no IBAN		
Uruguay	UY				✓	
Uzbekistan	UZ	Account number required			✓	
Vanuatu	VU					
Vietnam	VN	Account number required			✓	
Virgin Islands, British	VG	Recommended	24			
Virgin Islands, U.S.	VI					
Wallis and Futuna	WF	Account number required			✓	
Zambia	ZM					

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ROUTING CODES

Some countries require a routing code to accompany the wiring instructions. The following countries require routing codes:

Country	Country Code	Name	Length	Description
Australia	AU	BSB	6	6 characters after Country Code
Austria	AT	Bank Code	5	5 characters after Country Code
Brazil	BR	Agency Code	5	5 characters after Country Code; Agency code included in beneficiary bank address
Canada	CA	TRN0; Institution and Transit Number	9	9 characters Transit Code
Germany	DE	BLZ	8	8 characters after Country Code
Greece	GR	Bank Code + Branch Code	7	7 characters after Country Code
Hong Kong	HK	Bank Code	3	3 characters after Country Code
India	IN	Indian Financial System Code (IFSC)	11	11 characters after Country Code representing a specific branch location
Ireland	IE	NSC	6	6 characters after Country Code
Italy	IT	Bank Code (ABI) + Branch Code (CAB)	10	10 characters after Country Code
Jersey	JE	UK Sort Code	6	6 characters after United Kingdom sort code
Kazakhstan	KZ	Bank Code + Branch Code	5	5-digit beneficiary bank branch code must be included
New Zealand	NZ	National Clearing Code	6	6 characters after Country Code
Poland	PL	KNR Clearing Code	8	8 characters after Country Code
Portugal	PT	Bank Code + Branch Code	8	8 characters after Country Code
South Africa	ZA	National Clearing Code	6	6 characters after Country Code
Spain	ES	Bank Code + Branch Code	8 or 9	8 or 9 characters after Country Code
United Kingdom	GB	UK Sort Code	6	6 characters after United Kingdom sort code

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UNITED ARAB EMIRATES PURPOSE OF PAYMENT CODES

The UAE requires a "Purpose of Payment Code" 3-digit code. Input within "Additional Information for Beneficiary" section of wire:

Code	Description	Code	Description
ACM	Agency commissions	FDA	Financial derivatives foreign
AES	Advance payment against EOS	FDL	Financial derivatives in the UAE
AFA	Receipts/payments from personal resident's bank account or deposits abroad	FIA	Investment fund shares foreign
AFL	Receipts/payments from non-resident bank account in the UAE	FIL	Investment fund shares in the UAE
ALW	Allowance	FIS	Financial services
ATS	Air transport	FSA	Equity in not related companies abroad
BON	Bonus	FSL	Equity in not related companies in the UAE
CCP	Corporate Card Payments	GDE	Goods sold (exports in FOB value)
CEA	Equity & investment fund shares for the establishment of new company from residents abroad	GDI	Good bought (imports in CIF value)
CEL	Equity & investment fund shares for the establishment of new company in the UAE from non-residents	GMS	Processing repair & maintenance services on goods
CHC	Charitable contributions (charity & aid)	GOS	Government goods & services, embassies, etc.
CIN	Commercial investments	GRI	Government related income taxes, tariffs, capital transfers, etc.
COM	Commission	IFS	Information services
COP	Compensation	IGD	Dividends intragroup
CRP	Credit card payment	IGT	Inter-group transfer
DCP	Debit card payment	IID	Interest on debt intragroup
DIV	Dividend payout from FI	INS	Insurance services
DLA	Purchase & sales of foreign debit securities in not related companies (more than a year)	IOD	Income on deposits
DLF	Debt instructions intragroup loans, foreign deposits (above 10% share)	IOL	Income on loans
DLL	Purchase & sales of securities issued by residents in non-related companies (more than a year)	IPC	Charges for the use of intellectual property royalties
DOE	Dividends on equity not intragroup	IPO	IPO subscriptions
DSA	Purchase & sales of foreign debit securities in non-related companies (less than a year)	IRP	Interest rate swap payments
DSF	Debt instruments intragroup foreign securities	IRW	Interest rate unwind payments
DSL	Purchase & sales of securities issued by residents in Non-related companies (less than a year)	ISH	Income on investment funds shares
EDU	Educational support	ISL	Interest on securities more than a year

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Code	Description	Code	Description
EMI	Equated monthly installments	ISS	Interest on securities less than a year
EOS	End of service/final settlement	ITS	Computer services
FAM	Family support (workers remittance)	LAS	Leave salary
LDL	Debt instruments intragroup loans, deposits in the UAE (above 10% share)	RDL	Reverse debt instruments in the UAE
LDS	Debt instruments intragroup securities in the UAE	RDS	Research & development services
LEA	Leasing abroad	REA	Reverse equity share abroad
LEL	Leasing in the UAE	REL	Reverse equity share in the UAE
LIP	Loan interest payments	RFS	Repos on foreign securities
LLA	Drawings or repayments on loans extended to nonresidents -long term	RLS	Repos on securities issued by residents
LLL	Drawings or repayments on foreign loans extended to residents - long term	RNT	Rent payments
LNC	Loan charges	SAA	Salary advance
LND	Loan disbursements from FI	SAL	Salary (compensation of employees)
MCR	Monetary claim reimbursements	SCO	Construction
MWI	Mobile wallet card cash-in	SLA	Drawings/repayments on loans to nonresidents-short term
MWO	Mobile wallet card cash-out	SLL	Drawings/repayments on foreign loans to residents-short term
MWP	Mobile wallet card payments	STR	Travel
OAT	Own account transfer	STS	Sea transport
OTS	Other modes of transport (inc. postal & courier services)	SVI	Stored value card cash-in
OVT	Overtime	SVO	Stored value card cash-out
PIN	Personal investments	SVP	Stored value card payments
PIP	Profits on Islamic products	TCP	Trade credits and advance payable
PMS	Professional & management consulting services	TCR	Trade credits and advances receivable
POR	Refunds/Reversals on IPO subscriptions	TCS	Telecommunications services
POS	POS Merchant Settlement	TKT	Tickets
PPA	Purchase of real estate abroad from residents	TOF	Transfer of funds between persons (normal & juridical)
PPL	Purchase of real estate in the UAE from non-residents	TTS	Technical, trade-related & other business services
PRP	Profit rate swap payments	UFP	Unclaimed funds placement

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Code	Description	Code	Description
PRR	Profits on rents on real estate	UTL	Utility bill payments
PRS	Personal, cultural, audiovisual, & recreational services	TAX	Tax payment
PRW	Profit rate unwind payment	XAT	Tax refund
RDA	Reverse debt instruments abroad		