



# Sending Wires to BECU

## Incoming Wire Instructions

- Use the instructions provided in this five-page document to avoid delays.
- Other financial institutions that process the incoming wire may charge a fee.
- BECU does not charge a fee for incoming wires.
- If the instructions below are followed, Wells Fargo exchanges the foreign currency using the exchange rate in effect at the time the transaction is processed to US Dollars prior to depositing funds to your BECU account. Currency exchange rates are internal to Wells Fargo and not reflected in currency exchange rate information provided by other sources.
- ISO 20022 is the globally agreed methodology used by the financial industry to create consistent message standards across all the business processes of the industry. You may receive wire instructions in this standard format. We have included ISO 20022 language below to assist with your wire creation.

Wells Fargo: 420 Montgomery Street San Francisco, CA 94105  
 BECU: 12770 Gateway Drive Tukwila, WA 98168

### US Dollar Within the USA (USD) / ISO 20022 Version

Scenario #1: Use these instructions when sending a wire within the United States in US dollars.

Beneficiary Institution: BECU  
 Beneficiary Institution ABA: 325081403

#### Beneficiary / Creditor (Member Information)

**Enter Below / Information for Creditor Agent:** Member Full Name, Address, and 10-digit BECU account number

### US Dollar Outside of the USA (USD)

Scenario #2: Use these instructions when sending a wire from another country (International Wire) in US dollars to a BECU account. The first two numbers (e.g., 57) referenced below are an example of MT103 formatting, in the event they are needed.

57 Intermediary Bank / Intermediary Agent 1: Wells Fargo Bank Intl  
 57 Bank Location: San Francisco  
 57 Bank Swift: WFBIUS6S

59 Beneficiary Bank / Creditor Agent: BECU  
 59 Beneficiary ABA / Information for Creditor Agent: //FW325081403

70 Member Information - Further Credit Details / Remittance Information Unstructured: Purchase Order, invoice, or purpose of payment  
**Enter Below:** 70 Member Full Name, Address, and A/Cr (Member 10-digit BECU account number) / Creditor:

#### Foreign Currency Instructions:

**Currencies that can be wired to BECU are listed on the pages that follow. If the currency is not listed, it cannot be wired to BECU.**

Scenario #3: Use the instructions below when sending a wire from another country (International Wire) in foreign currency to a BECU account. The funds will be converted to US dollars prior to posting to a BECU account.

The first two numbers (e.g., 56) referenced below are an example of MT103 formatting, in the event they are needed.

56 Intermediary Bank / Intermediary Agent 1: Refer to Incoming Wire Instructions currency chart below  
 56 Intermediary Bank Location: Refer to Incoming Wire Instructions currency chart  
 56 Intermediary Bank Swift: Refer to Incoming Wire Instructions currency chart  
 57 Beneficiary Bank / Creditor Agent: Refer to Incoming Wire Instructions currency chart  
 57 Beneficiary Swift: Refer to Incoming Wire Instructions currency chart  
 59 Beneficiary Customer / Creditor: BECU  
 59 Beneficiary Customer Number: //FW325081403

70 Member Information / Remittance Information Unstructured - Further Credit Details: (FFC)  
**Enter Below:** 70 Member Full Name, Address, and A/C (Member 10-digit BECU account number):

- Intermediary banks below may be referred to as Intermediary Agent 1
- Beneficiary Banks below may be referred to as Creditor Agent
- Beneficiary Details including Member name, Account and Address may be referred to as Creditor and Instruction for Creditor Agent

Australian Dollar (AUD)	
Intermediary Bank: Australia and New Zealand Banking Group Limited ("ANZ") Bank Location: Melbourne Bank Swift: : ANZBAU3MXXX  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address and A/C (Member 10-digit BECU account number):  
Canadian Dollar (CAD)	
Intermediary Bank: Toronto Dominion Bank Bank Location: Toronto Bank Swift: TDOMCATTTOR  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):  
Czech Koruna (CZK)	
Intermediary Bank: HSBC Bank PLC Bank Location: Prague Bank Swift: MIDLCZPP  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):  
Danish Krone (DKK)	
Intermediary Bank: Nordea Bank Denmark A/S Bank Location: Copenhagen Bank Swift: NDEADKKK  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):  
Euro (EURO)	
Intermediary Bank: Deutsche Bank AG Bank Location: Frankfurt Bank Swift: DEUTDEFF  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):  
Fiji Dollars (FJD)	
Intermediary Bank: Australia and New Zealand Banking Group Ltd Bank Location: Suva Bank Swift: ANZBFJFX  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):  

<b>Great British Pound (GBP)</b>	
Intermediary Bank: National Westminster Bank PLC Bank Location: London Bank Swift: NWBKGB2L  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>Hong Kong Dollar (HKD)</b>	
Intermediary Bank: Shanghai Commercial Bank LTD Bank Location: Hong Kong Bank Swift: SCBKHKHH  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>Hungarian Forint (HUF)</b>	
Intermediary Bank: HVB Hungary RT Bank Location: Budapest Bank Swift: BACXHUHB  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>Israeli Shekel (ILS)</b>	
Intermediary Bank: Bank Leumi Le Israel B.M. Bank Location: Tel Aviv Bank Swift: LUMILIT  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>Japanese Yen (JPY)</b>	
Intermediary Bank: Bank of Tokyo - Mitsubishi UFJ LTD Bank Location: Tokyo Bank Swift: BOTKJPJT  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>Kuwaiti Dinar (KWD)</b>	
Intermediary Bank: National Bank of Kuwait Bank Location: Kuwait Bank Swift: NBOKKWKW  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>Mexican Peso (MXN)</b>	
Intermediary Bank: Bancomer Bank Location: Mexico City Bank Swift: BCMRMXMM  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):

<b>Moroccan Dirham (MAD)</b>	
Intermediary Bank: Societe Generale Marocaine De Banques Bank Location: Casablanca Bank Swift: SGMBMAMC  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>New Zealand Dollar (NZD)</b>	
Intermediary Bank: ANZ National Bank Limited Bank Location: Wellington Bank Swift: ANZBNX22058  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>Norwegian Krone (NOK)</b>	
Intermediary Bank: Nordea Bank Norge ASA Bank Location: Oslo Bank Swift: NDEANOKK  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>Philippine Peso (PHP)</b>	
Intermediary Bank: HSBC LTD Bank Location: Manila Bank Swift: HSBCPHMM  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>Polish Zloty (PLN)</b>	
Intermediary Bank: Bank Pekao Bank Location: Warsaw Bank Swift: PKOPPLPW  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>Qatari Rial (QAR)</b>	
Intermediary Bank: Standard Chartered Bank Bank Location: Doha Bank Swift: SCBLQAQX  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
<b>Saudi Riyal (SAR)</b>	
Intermediary Bank: The Saudi British Bank Bank Location: Riyadh Bank Swift: SABBSARI  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):

Singapore Dollar (SGD)	
Intermediary Bank: Standard Chartered Bank Bank Location: Singapore Bank Swift: SCBLSGSG  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
South African Rand (ZAR)	
Intermediary Bank: Standard Bank of South Africa LTD Bank Location: Johannesburg Bank Swift: SBZAJAJJ  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
Swedish Krona (SEK)	
Intermediary Bank: Skandinaviska Enskilda Banken Bank Location: Stockholm Bank Swift: ESSESESS  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
Swiss Franc (CHF)	
Intermediary Bank: UBS Switzerland AG (UBS) Bank Location: Switzerland Bank Swift: UBSWCHZH80A  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU
Thai Baht (THB)	
Intermediary Bank: Kasikorn Bank PCL Bank Location: Bangkok Bank Swift: KASITHBK  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):
UAE Dirham (AED)	
Intermediary Bank: HSBC Bank Middle East Limited Bank Location: Dubai Bank Swift: BBMEAAD  Beneficiary Bank: Wells Fargo Bank NA San Francisco Beneficiary Swift: WFBIUS6WFFX Beneficiary Customer: BECU Beneficiary Customer Number: //FW325081403	<b>Member Information - Further Credit Details:</b> <b>Enter Below:</b> Member Full Name, Address, and A/C (Member 10-digit BECU account number):