

GATHERING DETAILS FOR OUTGOING WIRES



Gather required outgoing wire details prior to calling BECU or visiting one of our locations

How to Request a Domestic Wire

- Monday through Friday (Pacific Standard Time) 7:00 a.m. - 7:00 p.m., Saturday 9:00 a.m. - 1:00 p.m.
- Wires requested by 1:00 p.m. will be sent on the current business day if all requirements are met.
- Wire requested after 1:00 p.m. on a Saturday or a non-business day will be sent the next business day if all requirements are met.
- Call a BECU representative at 206-439-5700 or toll-free at 800-233-2328 or in person by visiting a Neighborhood Financial Center or Lobby.
- \$25.00 wire fee, which will be posted as a separate transaction and debited from the same account the wire, is drawn on.
- Other financial institutions that process the wire may charge a fee, therefore the amount received maybe different than the original dollar amount.

How to Request an International Wire

- Monday through Friday (Pacific Standard Time) 7:00 a.m. - 1:00 p.m.
- Wires requested by 1:00pm will be sent the current business day if all requirements are met.
- Call a BECU representative at 206-439-5700 or toll-free at 800-233-2328 or in person by visiting a Neighborhood Financial Center or Lobby.
- \$35.00 wire fee, which will be posted as a separate transaction and debited from the same account the wire is drawn on
- The beneficiary may receive less due to fees charged by the beneficiary bank and foreign taxes.

Requirements

- Personal identification.
- Additional verification may be needed.
- A valid daytime phone number.
- Accurate wire details must be provided as specified within this document.

Select option 1 or 2 from below. Use the section to gather the required information.

1. Sending US dollars from BECU to a beneficiary within the USA (Domestic Wire)	
Beneficiary Party Name (person receiving funds): Beneficiary Party Account: Beneficiary Party Address (No PO boxes):	Beneficiary Bank Name (Only use if there is a corresponding bank): Beneficiary, Account or ABA if provided: Beneficiary Bank Address (No PO boxes):
Receiving Party Name (corresponding bank or final destination bank): Receiving Party ABA - Nine numbers:	Intermediary Bank Name - (Only use if second corresponding bank is needed): Intermediary, Account or ABA: Intermediary Bank Address (No PO boxes):
2. Sending US dollars or Foreign Currency from BECU to another country (International Wire)	
Beneficiary Party Name (party receiving funds): Beneficiary Party Phone Number: Beneficiary Party Street Address (No PO Boxes): Beneficiary Party City, State/Country, Zip/Postal Code or other: Beneficiary Party Account: Beneficiary Account Type (select one): <input type="checkbox"/> Beneficiary Account Number <input type="checkbox"/> IBAN-Europe <input type="checkbox"/> CLABE-Mexico Bank Name: Bank Address (No PO boxes): Bank Swift Code/BIC: Required (select one): <input type="checkbox"/> Canada-Transit Code <input type="checkbox"/> Australia - BSB <input type="checkbox"/> India-IFSC <input type="checkbox"/> Germany - BLZ <input type="checkbox"/> United Kingdom-Sort Code : _____	Additional Payment Information (e.g., Invoice/Reference): <hr/> Purpose of payment is required to avoid delays in processing or the return of funds. Refer to tables on the following page to ensure all instructions are obtained. We reserve the right to make changes at any time to the types of currencies that are offered. Dollar limits may apply.

For All Wires:

- **Beneficiary Full Legal Name and Address (No PO boxes), Account Number or equivalent (IBAN, IFSC, CLABE etc.),** and institution **SWIFT/BIC** required for all currencies and countries.
- **Purpose of payment is required to avoid delays in processing or the return of funds.**
- If sending US dollars, refer to the *Country* column, locate country, obtain details in the *Required Instructions* column (see table below) prior to contacting BECU.
- If sending foreign currency, refer to the *Currency Abbreviation* and *Currency Type* columns, locate currency type, and obtain details in the *Required Instructions* column (see table below) prior to contacting BECU.
- If sending foreign currency and the converted US dollar amount is over \$100,000.00 - separate wires must be sent in multiples of \$100,000.00 for each foreign currency wire that converts to this amount in US dollars.

Currency Abbreviation	Currency Type	Country	Required Instructions
AED	UNITED ARAB EMIRATES	United Arab Emirates	Beneficiary's 23-digit IBAN (AEkk bbbc cccc cccc cccc ccc)
AUD	AUSTRALIA DOLLAR	Australia	Beneficiary full name and in-country address/ SWIFT / BSB (six digits)
CAD	CANADA DOLLAR***	Canada	Beneficiary's full name and in-country / SWIFT / 9-digit code - (4 digit Institution Code 5 digit Transit Code)
CHF	SWITZERLAND FRANC	Switzerland	Beneficiary's 21-digit IBAN (CHkk bbbb bccc cccc cccc c) / 6-digit routing code
CYP use EUR	Cypriot Pound use EUR		IBAN – Refer to EURO below for format based on participating country /SWIFT / Beneficiary address
CZK	CZECH REPUBLIC KORUNA	Czech Republic	Beneficiary's 24-digit IBAN (CZkk bbbb pppp ppcc cccc cccc)
DKK	DENMARK KRONE	Denmark	Beneficiary's 18-digit IBAN (DKkk bbbb cccc cccc cc)
EEK use EUR	Estonian Kroon use EUR	Estonia	
EUR	EURO	Europe	IBAN – Refer to EURO below for format based on participating country / SWIFT / Beneficiary address
FJD	FIJIAN DOLLAR	Fiji	
GBP	GREAT BRITAIN POUND	United Kingdom Great Britain Guernsey Isle of Man Jersey	SWIFT / 6-digit Routing Code / Beneficiary's 22-digit IBAN (GBkk bbbb ssss sccc cccc cc)
HKD	HONG KONG DOLLAR	Hong Kong	3-digit Routing code
HUF	HUNGARIAN FORINT	Hungary	Beneficiary's 28-digit IBAN (HUkk bbbs sssk cccc cccc cccc cccc) / Specific purpose of payment
ILS	ISRAELI SHEKEL	Israel	Beneficiary's 23-digit IBAN (ILkk bbbs sccc cccc cccc cc) / SWIFT / Transaction Type Code
INR	INDIA RUPEE	India	Account number / SWIFT / IFSC code / specific purpose of payment - detailed description (<i>Example</i> : 50 percent down payment for tourist travel package for four adults) / Beneficiary address / Routing Code – 11-character IFSC code / Remitter and beneficiary relationship
JOD	JORDANIAN DINAR	Jordan	Beneficiary's 30-digit IBAN (JOkk bbbb ssss nnnn nnnn cccc cccc cc) / Specific Purpose of Payment
JPY	JAPANESE YEN (Japan Post Bank, Co Ltd Tokyo only accepts EUR and US dollars)	Japan	Account number / Full Bank address with branch name and/or number / Beneficiary address / Full amounts only (no decimals)
KRW	SOUTH KOREAN WON	South Korea	Account number / SWIFT / local contact and phone number / purpose of payment / Beneficiary address – Minimum of \$1,000.00 US dollars required. If sending funds in South Korean Won, the US dollar amount may not exceed \$20,000.00.

MAD	MOROCCAN DIRHAM	Morocco	Beneficiary's 24-digit IBAN (MAkk bbbs sssc cccc cccc cxxx) / Specific purpose of payment
MXN	MEXICO PESO***	Mexico	CLABE (18 digits) / SWIFT / Beneficiary address
NOK	NORWAY KRONE	Norway Bouvet Island Svalbard and Jan Mayen	Beneficiary's 15-digit IBAN (NOKk bbbb cccc cxx)
NZD	NEW ZEALAND DOLLAR	New Zealand	6-digit routing code
OMR	OMANI RIAL		
PHP	PHILIPPINES PESO***	Philippines	Account number / SWIFT – Make sure to ask if account is denominated in PHP. If not, the wire will be delayed.
PLN	POLISH ZLOTY	Poland	Beneficiary's 28-digit IBAN (PLkk bbbs sssx cccc cccc cccc cccc) / SWIFT– No exceptions / 6-digit routing code
QAR	QATAR RIAL		Beneficiary's 29-digit IBAN (QAkk aaaa nnnn nnnn nnnn nnaa aaaa a) / SWIFT / purpose of payment / Beneficiary address
SAR	SAUDI ARABIA RIYAL	Saudi Arabia	Beneficiary's 24-digit IBAN (SAkk bbcc cccc cccc cccc cccc) / SWIFT – No exceptions and Beneficiary address Beneficiary's registration: a. Individuals: National ID/residence permit # b. Corporates: Commercial registry # / registration certificate #
SEK	SWEDEN KRONA	Sweden	Beneficiary's 24-digit IBAN (SEkk bbbc cccc cccc cccc cccc cccc)
SGD	SINGAPORE DOLLAR	Singapore	
THB	THAILAND BAHT	Thailand	Specific purpose of payment
TWD	TAIWAN DOLLAR	Taiwan	Account number / SWIFT / local contact and phone number / purpose of payment / Beneficiary address / Beneficiary's telephone number / Specific purpose of payment / Beneficiary's on-site provision and endorsement of documentation to receive local currency account credit. / Full amounts only (no decimals)
XPF	FRENCH POLYNESIAN FRANC	French Polynesia New Caledonia Wallis and Futuna Islands	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sssc cccc cccc cxx) / Beneficiary's full name and in-country address / Specific purpose of payment
ZAR	SOUTH AFRICA RAND	South Africa	Account number / SWIFT / Branch code (six digits) / Beneficiary address / Beneficiary's telephone number / Beneficiary's on-site provision and endorsement of documentation to receive local currency account credit. If the required papers are not signed within 30 days the funds will be returned.

Participating Countries for EURO:

Currency = EURO

Country	IBAN Format
Andorra (AD)	Beneficiary's 24-digit IBAN (ADkk bbbb ssss cccc cccc cccc)
Austria (AT)	Beneficiary's 20-digit IBAN (ATkk bbbb bccc cccc cccc)
Belgium (BE)	Beneficiary's 16-digit IBAN (BEkk bbbc cccc cxxx)
Cyprus (CY)	Beneficiary's 28-digit IBAN (CYkk bbbs ssss cccc cccc cccc cccc)
Estonia (EE)	Beneficiary's 20-digit IBAN (EEkk bbss cccc cccc cccc)
Finland (FI)	Beneficiary's 18-digit IBAN (FIkk bbbb bbcc cccc cx)
France (FR)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sssc cccc cccc cxx)
French Guiana (GF)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sssc cccc cccc cxx)
French Southern Territories (TF)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sssc cccc cccc cxx)

Germany (DE)	Beneficiary's 22-digit IBAN (DEkk bbbb bbbb cccc cccc cc)
Greece (GR)	Beneficiary's 27-digit IBAN (GRkk bbbs ssss cccc cccc cccc ccc)
Guadeloupe (GP)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Ireland (IE)	Beneficiary's 22-digit IBAN (IEkk aaaa bbbb bbcc cccc cc)
Italy (IT)	Beneficiary's 27-digit IBAN (ITkk xaaa aabb bbbc cccc cccc ccc)
Kosovo (XK)	Beneficiary's 20-digit IBAN (XKkk bbss cccc cccc cccc)
Latvia (LV)	Beneficiary's 21-digit IBAN (LVkk aaaa cccc cccc cccc c)
Lithuania (LT)	Beneficiary's 20-digit IBAN (LTkk bbbb bccc cccc cccc)
Luxembourg (LU)	Beneficiary's 20-digit IBAN (LUkk bbbc cccc cccc cccc)
Malta (MT)	Beneficiary's 31-digit IBAN (MTkk aaaa ssss sccc cccc cccc cccc ccc)
Martinique (MQ)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Mayotte (YT)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Monaco (MC)	Beneficiary's 27-digit IBAN (MCkk bbbb bsss sccc cccc cccc cxx)
Montenegro (ME)	Beneficiary's 22-digit IBAN (MEkk bbbc cccc cccc cccc xx)
Netherlands (NL)	Beneficiary's 18-digit IBAN (NLkk aaaa cccc cccc cc)
Portugal (PT)	Beneficiary's 25-digit IBAN (PTkk bbbb ssss cccc cccc cccc x)
Reunion Island (RE)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Saint Barthelemy (BL)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Saint Martin (MF)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Saint Pierre and Miquelon (PM)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
San Marino (SM)	Beneficiary's 27-digit IBAN (SMkk xbbb bbss ssss cccc cccc ccc)
Slovakia (SK)	Beneficiary's 24-digit IBAN (SKkk bbbb ssss sccc cccc cccc)
Slovenia (SI)	Beneficiary's 19-digit IBAN (SIkk bbss sccc cccc cxx)
Spain (ES)	Beneficiary's 24-digit IBAN (ESkk bbbb ssss xccc cccc cccc)
Vatican City (VA)	Beneficiary's 27-digit IBAN (ITkk xbbb bbss ssss cccc cccc ccc)

IBAN Legend

a = BIC bank code
p = Account number prefix
b = National bank code
s = Branch code
c = Account number
t = Account type
k = Check Digit
x = National check digit
n = Numeric character

SWIFT/BIC = The Society for Worldwide Interbank Financial Telecommunication
CLABE = Clave Bancaria Estandarizado – Mexico (18 digits)
IFSC = Indian Financial System Code
IBAN = International Bank Account Number – Europe
Sort Code = Routing code in the UK
BSB = Bank - State - Branch – (two numbers per acronym for a total of six numbers)
Transit Code = Routing code in Canada (typically provided in eight-digit format)
BLZ = Routing code in Germany (eight digits)